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Tribute to Bharat Ratna
SHRI ATAL BIHARI VAJPAYEE
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18TH ASIAN GAMES



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IMPORTANT RATES

(03-09-2018)

Repo Rate	6.50%
Reverse Repo Rate	6.25%
Marginal Standing Facility Rate	6.75%
Statutory Liquidity Ratio	19.50%
Cash Reserve Ratio	4%
Bank Rate	6.75%

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IMPORTANT DAYS IN SEPTEMBER

5 September	Teachers Day
8 September	International Literacy Day
15 September	Engineers Day
16 September	World Ozone Day
21 September	Alzheimer's Day
26 September	Day of the Deaf
27 September	World Tourism Day
29 September	World Heart Day

IMPORTANT DAYS IN OCTOBER

October 2	Gandhi Jayanthi; International Day of Non-Violence
October 4	World Animal Welfare Day
October 8	Indian Air Force Day
October 9	World Post Office Day
October 14	World Standards Day
October 16	World Food Day
October 30	World Thrift Day

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Success Story



Name: Mayuri Nagawade

Education: Graduation

Final Selection: Union Bank of India

Examination Name: IBPS-Clerk 2017-18

IBT: "To accomplish great things we must not only act, but also dream; not only plan, but also believe". Our heartiest congratulations on your achievement today! You really deserve it.



Mayuri: Thank you so much, sir.

IBT: How are you feeling after achieving your aim?

Mayuri: Sir, I am actually feeling great. Finally, a year of hard work has paid off. When I started preparing for the exams, I used to feel scared due to the high level of the exams, increasing competition and limited vacancies. But now I think that it was the best decision of my life that I made my mind to pursue my goal.

IBT: How did you decide to take the banking exams?

Mayuri: Sir, though I have done Graduation which is considered to be done for the teaching profession, yet my aim was always to join the banking sector. All these factors enticed me to join this sector.

IBT: How did you select the Institute to prepare for your banking exams?

Mayuri: Sir, I actually did not join any institute at the very beginning as I thought that I myself will be able to prepare for the exam through the online material. But when I took my first banking exam, I scored very low. Then I realized that the self-study is not sufficient to transcend the exam and I need guidance for the same. Thus, I went to many institutes for counseling. The number of facilities provided by IBT Institute tempted me to join the same. And now I feel that this decision was quite right.

IBT: How much time did you devote for your studies and how did you manage to prepare for the different sections?

Mayuri: Frankly speaking sir, I did not use to have any fixed study schedule. I had never studied keeping the time frame in mind. I just used to fix the targets of the topics that I wanted to complete in a single day. I used to divide the appropriate time according to different sections. As Reasoning used to be my favourite subject, so I had to devote lesser time on this section. English used to be my weakest section and thus I had

to devote maximum time on this section. I also used to practice different topics of quants regularly. The Wake Up Show on Make My Exam, the YouTube Channel of IBT, helped me a lot to prepare for my General Awareness Section.

IBT: Are the competitive exams a fair way to select the students for banking?

Mayuri: Yes, of course. According to me, it is the best method to recruit the students for any organization. The reason behind this is that all the students are assessed on same criteria and even if the exam in some slots is tougher than the others then normalization is also done to make it fair for every student. Thus, to my mind, it is a fairer approach to recruit the students in the present era of competition.

IBT: Did you get panic while taking the exams, if not then how did you manage to handle the exam stress?

Mayuri: When I started taking the exams, I used to get nervous and thus I was not able to take all the exams with good speed and accuracy. To manage the same, I bought the test series of IBT (Make My Exam). It helped me to get a real time experience of the tests. Thus by taking a number of mocks, I was able to manage the stress during the actual exam.

IBT: How was your experience with the IBT Institute?

Mayuri: As I have mentioned earlier, it was the guidance of the faculty of IBT that helped me to qualify the exam. IBT lighted my way towards success. I used to attend all the lectures and practice all the chapters being done in the class on a daily basis. In case of any confusion regarding the subject, I used to take doubts in the daily doubt sessions. Thus, my overall experience with the Institute was quite good.

IBT: Would you like to give the credit of your success to anyone?

Mayuri: Yes, the credit goes to my family and friends who supported me during my journey and but obvious to the faculty of IBT Institute who guided my way.

IBT: Do you want to give any suggestions to the other students who are preparing for the competitive exams?

Mayuri: First of all, they must know what they actually want to do and if they are actually interested in joining the banking sector then they must not leave any room for preparation. Dedication and patience are the keys to reach the heights of success.

IBT: Congratulations on your success once again! You have made us all proud. Keep up the good work!

Mayuri: Thank You Sir!

Precious Words

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

TRIBUTE TO SHRI ATAL BIHARI VAJPAYEE

Atal Bihari Vajpayee was a veteran Indian politician who served three times as the Prime Minister of India on the behalf of BJP (Bharatiya Janata Party); he was the first Indian prime minister who was not a member of the Indian National Congress party to have served a full five-year term in office. He was the only parliamentarian who had been elected from four different states at different times, namely, Uttar Pradesh, Madhya Pradesh, Gujarat and Delhi.

Birth and Childhood: Atal Bihari Vajpayee was born on 25 December 1924 into a middle-class family in Gwalior. His father's name was Krishna Bihari Vajpayee and was a school teacher and poet. His mother's name was Krishna Devi.

He did his schooling from Saraswati Shishu Mandir, Graduation from Victoria College with distinction in Hindi, English and Sanskrit and post graduation in M.A Political science from DAV College, Kanpur.

Political Career: He became associated with the Bharatiya Jana Sangh (BJS) and then He became a loyal follower of Mookerjee and supported him during his fast-unto-death in Kashmir in 1954.

In 1957 he was elected to the Lok Sabha for the first time from Balrampur (U.P.). He proved himself to be an excellent orator and gave powerful speeches.

In 1993, he became the Leader of the Opposition in Parliament and in November 1995 at a BJP conference in Mumbai, he was declared as the Prime Ministerial candidate of BJP.

Vajpayee as a Prime Minister: Vajpayee was sworn in as the Prime Minister in May 1996. However, he resigned after 13 days since BJP

could not obtain a majority.

He was again sworn in as the Prime Minister in 1998 after BJP emerged as the single largest party and formed the National Democratic Alliance (NDA) with other political parties. This government lasted for a little over a year when fresh elections were held.

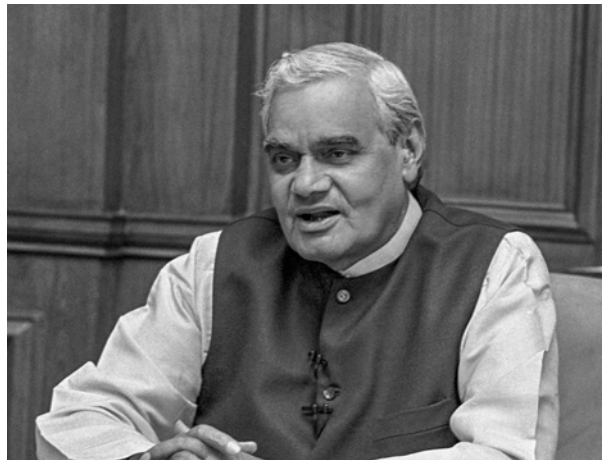
In May 1998 India was conducted underground the nuclear tests in Pokhran during his tenure. These tests were regarded a national milestone.

The Kargil War between India and Pakistan took place between May and July 1999. This Kargil victory cemented the reputation of Vajpayee as a strong and able leader of the nation.

He introduced many economic and infrastructural reforms like strengthening of private sectors, encouraging private research and development, bringing about privatization of certain government owned corporations, etc. His major projects were National Highway Development Project and Pradhan Mantri Gram Sadak Yojana.

The Vajpayee government implemented several economic reforms during 2002-03 which resulted in a record growth rate of 6-7% in the GDP. The international image of India was also improving due to the rapid developments that took place in the country during this period.

He launched the Sarva Shiksha Abhiyan in 2001, with the aim of



universalization of elementary education.

The Parliament House in New Delhi was attacked in December 2001 by Pakistan trained terrorists. Investigations pointed to a conspiracy hatched in Pakistan. For a long time the threat of a full-fledged war between the two nations loomed. The Prevention of Terrorism Act, 2002 (POTA) was enacted in the aftermath of the attack.

Vajpayee resigned as Prime Minister in 2004 after Congress emerged as the single largest party in the general elections. He announced his retirement from active politics in 2005 and didn't contest the 2009 parliamentary elections.

Awards:

- He was awarded with the Padma Vibhushan, the second highest civilian award in India in 1992 for his distinguished contribution in public affairs.
- He was honored with Best Parliamentarian Award in 1994.
- In 2014, he was honored with Bharat Ratna, the highest civilian award of the Republic of India.

ASIAN GAMES 2018

The Asian Games are the continental multi-sport event held every four years among athletes from all over Asia. Asian games are also called as Asiad. Asian games are described as the second largest multi-sport event after the Olympic Games. First Asian games were held in 1951 at New Delhi, India and were regulated by AGF (Asian Games Federation) until 1978. Since the 1982 Games, they have been organized by the Olympic Council of Asia (OCA), after the breakup of the Asian Games Federation.

The Asian Games 2018 are held in Jakarta and Palembang, Indonesia from 18 August to 2 September 2018. Asian Games 2018, officially known as the 18th Asian Games and also known as Jakarta-Palembang 2018.

Key facts of Asian Games 2018:

- This is for the first time that the Asian Games are being co-hosted in two cities; the Indonesian capital of **Jakarta** and **Palembang**, the capital of the South Sumatra province.
- The opening and closing ceremonies of the Games will be held at Gelora Bung Karno Main Stadium in Jakarta.
- Events are held in and around the two cities, including venues in Bandung and some places in the provinces of West Java and Banten.
- The next games are scheduled to Hangzhou, China between 10 and 25 September 2022. **Jakarta** (which is hosting the Games for the first time since 1962).
- India had hosted Asian Games two times in 1951 and 1982.

Asian Games Host Countries:

Edition	Year	Host Nation	Host City
1.	1951	India	New Delhi
2.	1954	Philippines	Manila
3.	1958	Japan	Tokyo
4.	1962	Indonesia	Jakarta
5.	1966	Thailand	Bangkok
6.	1970	Thailand	Bangkok
7.	1974	Iran	Tehran
8.	1978	Thailand	Bangkok
9.	1982	India	New Delhi
10.	1986	South Korea	Seoul
11.	1990	China	Beijing
12.	1994	Japan	Hiroshima
13.	1998	Thailand	Bangkok
14.	2002	South Korea	Bussan
15.	2006	Qatar	Doha
16.	2010	China	Guangzhou
17.	2014	South Korea	Incheon
18.	2018	Indonesia	Jakarta-Palembang
19.	2022	China	Hangzhou
20.	2026	Japan	Nagoya



ASIAN GAMES MEDALS TALLY 2018:

RANKINGS	COUNTRY	GOLD	SILVER	BRONZE	TOTAL
1	China	132	92	65	289
2	Japan	75	56	74	205
3	Republic of Korea	49	58	70	177
4	Indonesia	31	24	43	98
5	Uzbekistan	21	24	25	70
6	Iran	20	20	22	62
7	Chinese Taipei	17	19	31	67
8	India	15	24	30	69
9	Kazakhstan	15	17	44	76
10	DPR Korea	12	12	13	37

List of Indian Gold Medalist in Asian Games 2018:

Sr. No.	Name	Sport	Event
1.	Bajrang Punia	Wrestling	Men's freestyle 65 kg
2.	Vinesh Phogat	Wrestling	Women's freestyle 50 kg
3.	Saurabh Chaudhary	Shooting	Men's 10 metre air pistol
4.	Rahi Sarnobat	Shooting	Women's 25 metre pistol
5.	Sawarn Singh Dattu Baban Bhokanal Om Prakash Sukhmeet Singh	Rowing	Men's quadruple sculls
6.	Rohan Bopanna Divij Sharan	Lawn tennis	Men's doubles
7.	Tajinderpal Singh Toor	Athletics	Men's shot put
8.	Neeraj Chopra	Athletics	Men's javelin throw
9.	Manjit Singh	Athletics	Men's 800 metres
10.	Arpinder Singh	Athletics	Men's triple jump
11.	Swapna Barman	Athletics	Women's heptathlon
12.	Jinson Johnson	Athletics	Men's 1500 metres
13.	M. R. Poovamma Saritaben Gaikwad Hima Das Vismaya	Athletics	Women's 4 x 400 m relay
14.	Amit Panghal	Boxing	Light flyweight (49 kg)
15.	Pranab Bardhan Shibhnath Sarkar	Bridge	Men's pair

18th ASIAN GAMES

**Jakarta
Palembang
2018**



NATIONAL NEWS

AUGUST 2018

SHRI JP NADDA LAUNCHES NATIONAL VIRAL HEPATITIS CONTROL PROGRAM

- ✦ Shri JP Nadda, Union Minister of Health and Family welfare launched the National Viral Hepatitis Control Program to mark the World Hepatitis Day on July 28, 2018.
- ✦ JP Nadda also released the Operational Guidelines for National Viral Hepatitis Control Program, National Laboratory Guidelines for Viral Hepatitis Testing and National Guidelines for Diagnosis and Management of Viral Hepatitis.
- ✦ Shri Nadda stated, the government has also launched the 'Test and Treat Policy for HIV' where in as soon as a person is tested and found to be positive, he will be provided with ART irrespective of this CD count or clinical Stage.

DHARMENDRA PRADHAN LAYS THE FOUNDATION STONE FOR PERMANENT CAMPUS FOR NSTI

- ✦ The Union Minister for Petroleum & Natural Gas and Skill Development & Entrepreneurship Shri Dharmendra Pradhan, laid the foundation stone for permanent campus of National Skill Training Institute (NSTI) for Women at Mohali.
- ✦ NSTI is 1st Institute for Punjab and only one of its kind in India which is exclusively for women. Minister also launched a unique Pradhan Mantri Kaushal Kendra (PMKK) which would admit differently abled persons as well, also a first of its kind in India at Mohali.
- ✦ These programs has been launched under "Skill India" Initiative of the Government of India under the leadership of Prime Minister, Shri Narendra Modi.
- ✦ The land for the project has been given by the farmers of village Saneta near Mohali and the cost of the project is Rs.17 crores.

PM MODI LAUNCHES 81 PROJECTS IN UTTAR PRADESH

- ✦ PM Narendra Modi Inaugurated 81 investment projects worth Rs worth Rs 60,000 crore. This is Modi's fifth visit in the past one month to Uttar Pradesh.
- ✦ Modi laid the foundation stones and inaugurated 99 urban development projects for Uttar Pradesh worth Rs 3897 crore.
- ✦ Eighty industrialists, including major firms such as Birla, Reliance and Adani, attended the ceremony alongside Chief Minister Yogi Adityanath and Union Home Minister Rajnath Singh.
- ✦ The ceremony was held to implement 81 of the 1045 MOUs signed at the Uttar Pradesh Investors Summit.

MEGHALAYA MILK MISSION LAUNCHED IN SHILLONG



- ✦ Union Minister for Agriculture and farmers Welfare Radha Mohan Singh launched the Meghalaya Milk Mission in Shillong.
- ✦ The amount sanctioned for the project is of Rs 215 Crores through National Cooperative Development Corporation.
- ✦ The mission will facilitate in achieving the Centre's goal of doubling farmers income by 2022 through the promotion of milk business in the state.

INDIA'S FIRST MOBILE OPEN EXCHANGE ZONE INAUGURATED AT NOIDA

- ✦ Prime Minister Narendra Modi laid the foundation stone of country's first Mobile Open Exchange (MOX) zone in Noida, Uttar Pradesh
- ✦ The Uttar Pradesh government had earlier this year signed an MoU with World Trade Center, Noida, to develop a 'tech zone' as a nucleus of the Mobile Open Exchange Zone (MOX).
- ✦ This unique zone will play pivotal role in attracting investment and area will reap huge benefits from it.

GOVERNMENT IMPOSES 25% SAFEGUARD DUTY ON IMPORT OF SOLAR CELLS



- ❖ Union Government has imposed safeguard duty of 25% on import of solar cells from China and Malaysia.
- ❖ The finance ministry said 25 per cent safeguard duty have been imposed for July 30 to July 29, 2019, which will gradually come down to 20 per cent during July 30, 2019 to January 29, 2020 and 15 per cent during January 30, 2020 to July 29, 2020.
- ❖ The decision by Union Government follows long deliberation by Directorate General of Trade Remedies (DGTR), which recommended safeguard duty structure after considering application by Indian solar cell manufacturers.

GOVERNMENT IS IMPLEMENTING PRADHAN MANTRI KAUSHAL VIKAS YOJANA (PMKVY) PAN - INDIA BASIS

- ❖ The Government is implementing a flagship scheme known as Pradhan Mantri Kaushal Vikas Yojana (PMKVY) on pan- India basis which enables prospective youth to take up short Term Training (STT) and Recognition of Prior Learning (RPL) through accredited and affiliated training centers.
- ❖ The scheme has two components namely Centrally Sponsored Centrally Managed(CSCM) which is implemented by National Skill Development Corporation (NSDC)and Centrally Sponsored State Managed(CSSM) which is implemented by state skill Development Mission of the State.
- ❖ At this stage, the focus is on the overall development that cuts across all subject areas so that the children acquire essential skill such as problem solving skill, personal character and values, physical and aesthetic development, ICT skills, interpersonal skill and cognitive skill for laying a firm foundation of learning.

GOVERNMENT LAUNCHES SWACHH BHARAT INTERNSHIP TO PROMOTE INVOLVEMENT OF STUDENTS IN RURAL CLEANLINESS

- ❖ Government launched "Swachh Bharat Summer Internship- 100 hours of Swachhta" Program for the students of Universities and Higher Education Institutions.
- ❖ The students are to devote approximately 100 hours conduction Swachhta- related activities in villages selected by them and approved by their parent institution.
- ❖ The participants are to conduct (i) Information Education communication activities for increasing awareness of village people about sanitation and hygiene and (ii) Solid Waste Management related activities in villages.
- ❖ All the participants of the Internship program will be given a Swachh Bharat Summer Internship Certificate on completion of their internship and its approval by their parent institution.

"THE WALLED CITY OF JAIPUR, RAJASTHAN, INDIA" IS THE NEXT PROPOSED SITE FOR UNESCO WORLD HERITAGE RECOGNITION

- ❖ The site namely "The Walled City of Jaipur, Rajasthan, India" has been proposed for World Heritage.
- ❖ As per Operation Guidelines 2017, only one site can be nominated by the state party each year.
- ❖ It boost domestic and international tourism leading to increased employment Generation, creation of World class infrastructure and augmentation of sale of local handicrafts, handlooms and heritage memorabilia.

RAJASTHAN BECOMES FIRST STATE TO IMPLEMENT BIO FUEL POLICY

- ❖ Rajasthan became first state in the country to implement National Policy on Bio fuels unveiled by Union Government.
- ❖ The State will lay emphasis on increasing production of oilseeds and establish a Centre for Excellence in Udaipur to promote research in the fields of alternative fuels and energy resources.
- ❖ The policy categorises of bio fuels in to first generation(1G), second generation(2G) and third generation(3G) to enable extension of appropriate financial and fiscal incentives under each category.

E- AKSHARAYAN, DESKTOP SOFTWARE LAUNCHED BY IT MINISTRY

- ❖ The IT ministry launched a desktop software E-Aksharayan in a conference for Indian Languages Technology Industry 'Bhashantara'.
- ❖ The aim is to enable editing and printing of text in scanned documents.
- ❖ The software E-Aksharayan was launched in 7 Indian Languages. Hindi, Bangla , Malayalam, Gurmukhi, Tamil , Kannada and Assamese.
- ❖ Ravi Shankar Prasad is the present Minister of Electronics and Information Technology of India.

SHRI PIYUSH GOYAL APPROVES NEW PROMOTION POLICY FOR RAILWAY SPORTS PERSONS

- ❖ Union Minister of Railways, Piyush Goyal has approved a new Policy for Promotion of Sports persons whereby in addition to the sportspersons who won a medal in Olympics, all those sportspersons & coaches who have been awarded with Padma Shri will be promoted as officers.
- ❖ This liberalized promotion policy will act as an incentive to the country's elite sportspersons/coaches and reaffirms Railways commitment to the promotion of sports in the country.
- ❖ Sports person, who are winners of any of the awards like Arjuna/Rajiv Gandhi Khel Ratna Award would also be entitled to the said promotion.

UNION CABINET APPROVES EXTENSION OF CFS FOR INFRASTRUCTURE PROJECTS ABROAD



- ❖ The Union Cabinet, chaired by Prime Minister Narendra Modi, approved the first extension of Concessional Financing Scheme (CFS) to support Indian Entities bidding for strategically important infrastructure projects abroad for five years till 2023.
- ❖ In the five Year period, the financial implications towards payment of Interest Equalisation Support(IES) for the existing projects will be about 96 million dollars or Rs 625 crore.
- ❖ The scheme envisages the government to provide counter guarantee and interest equalization of 2 percent to EXIM Bank to offer concessional finance to any foreign government or foreign government owned or controlled entity, if any Indian entity, succeeds in getting contract for the execution of a project.

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परीक्षाओं के लिये सम्पूर्ण पत्रिका

JULY 2018**SUSHMA SWARAJ INAUGURATES CONFERENCE OF HEADS OF INDIAN MISSIONS ACROSS GLOBE**

- ✦ The 9th Heads of Mission Conference was held in New Delhi from June 30-July 2, 2018. It was inaugurated by External Affairs Minister Sushma Swaraj.
- ✦ The conference comes at the time when India is monitoring several important global developments including sanctions imposed by United States on Russia and Iran, and China's new assertiveness in Indo-Pacific region.

NITI AAYOG RELEASES 1ST DELTA RANKING

- ✦ NITI Aayog launched the first Delta ranking, incremental progress, for the Aspirational Districts in the country.
- ✦ The ranking is based on self-reported data of districts between March 31 to May 31, 2018, across five developmental areas of Health and Nutrition, Education, Agriculture and Water Resources, Financial Inclusion and Skill Development and Basic Infrastructure.

TRIBAL MUSEUM TO BE SET UP IN CHHATTISGARH

- ✦ The Chhattisgarh Government is going to set up a tribal Museum which will be named after Shaheed Veer Narayan Singh, a freedom fighter who participated in the revolt of 1857.
- ✦ The museum will be dedicated to the culture and tradition of the scheduled tribes.

INDIA'S FIRST GLOBAL MOBILITY SUMMIT

- ✦ NITI Aayog is going to organize 'MOVE': Global Mobility Summit in New Delhi on 7th and 8th September 2018.
- ✦ The summit which will be organized in collaboration with various ministries and industry partners help the Government's goal for vehicle electrification, renewable energy integration and job growth.

ELECTION COMMISSION LAUNCHES MOBILE APP "CVIGIL"

- ✦ The Election Commission of India has recently launched a mobile app cVIGIL for the citizens to report any violation of the model code of conduct during elections.
- ✦ It is a user-friendly app and easy to operate. It will be operational only where the elections are announced.
- ✦ By using this app the citizens can immediately report an incident of misconduct.
- ✦ The citizens can click pictures and record a video of upto 2 minutes and can upload on this app.

NATIONAL WORKSHOP ON SKILL DEVELOPMENT FOR PERSONS WITH DISABILITIES

- ✦ The Department of Empowerment of Persons with Disabilities under the Ministry of Social Justice and Empowerment has organized a National Workshop on Skill Development for Persons with Disabilities.
- ✦ The aim of the workshop was to provide a platform to all the stakeholders (Policy makers and employers).
- ✦ Under the initiative, Persons with Disabilities will be provided with the necessary skills for achieving employment opportunities.

KVIC LAUNCHES E-MARKETING SYSTEM

- ✦ The Khadi and Village Industries Commission (KVIC) has recently launched its, in-house developed e-marketing system with the name Khadi Institution Management and Information System (KIMIS) in New Delhi.
- ✦ The system can be accessed from anywhere in the country for the sale and purchase of Khadi and Village Industries products.

AGREEMENT SIGNED ON REPATRIATION OF BRU PERSONS TO MIZORAM

- ✦ An agreement has been signed by the Government of India, Governments of Mizoram and Tripura and Mizoram Bru Displaced People's Forum (MBDPF) on the repatriation of displaced Bru persons from Mizoram since 1997.
- ✦ Government of India will provide financial assistance for rehabilitation of Brus in Mizoram and address their issues of security, education, livelihood etc. in consultation with Governments of Mizoram and Tripura.

DNA TECHNOLOGY (USE AND APPLICATION) REGULATION BILL, 2018



- ❖ With an aim to expand the application of DNA based forensic technologies to support and strengthen the justice delivery system of the country, the Union Cabinet chaired by Prime Minister Narendra Modi has approved The DNA Technology (Use and Application) Regulation Bill 2018.
- ❖ The Bill seeks to ensure that with the proposed expanded use of this technology in the country, there is also the assurance that the DNA test results are reliable.
- ❖ The data will also remain protected from misuse or abuse in terms of the privacy rights of our citizens.

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CABINET APPROVAL FOR RENAMING AGARTALA AIRPORT

- ❖ Agartala Airport in Tripura will be renamed as 'Maharaja Bir Bikram Manikya Kishore Airport.
- ❖ The approval was given by the Union Cabinet, chaired by the Prime Minister, Shri Narendra Modi
- ❖ The decision comes in the wake of the long pending demand of people of Tripura as well as the Tripura Government for paying tribute to Maharaja Bir Bikram Manikya Kishore.

UAE CONSULATE TO COME UP IN HYDERABAD

- ❖ Decks have been cleared for setting up a consulate of United Arab Emirates with Telangana Chief Minister K Chandrasekhar Rao giving his nod for it after discussions with UAE Foreign Minister Sheikh Abdullah Bin Zayed Al Nahyan.
- ❖ The establishment of the consulate would improve cordial relations between the state government and the UAE.

JUNE 2018

MAHARASHTRA GOVERNMENT UNVEILS 'SANDBOX' TO AID STARTUPS



- ❖ The Maharashtra Government has announced the opening up of a 'sandbox' to aid start-ups .to develop financial capital into a Fintech hub.
- ❖ Maharashtra is the first state to have a dedicated fintech policy and it is also planning to have a dedicated 'Fintech Officer' in the Department of Information Technology.
- ❖ Sandbox is seen as a safe zone to test financial innovation which sees limited rollout of new products to select customers.

PM MODI UNVEILS PLAQUE AT SINGAPORE'S CLIFFORD PIER PAYING TRIBUTE TO MAHATMA GANDHI

- ❖ Prime Minister Narendra Modi and Singapore's former premier Goh Chok Tong unveiled a plaque to pay tribute to Mahatma Gandhi at immersion site of his ashes at waterfront Clifford pier.
- ❖ Over 250 members of Indian Diaspora led by Singapore's Emeritus Minister Goh Chok Tong joined the ceremony at the pier.
- ❖ Modi unveiled the plaque on the seafront where some of the Mahatma's ashes were immersed in 1948.

BAN ON POLYTHENE IN UTTARAKHAND

- ❖ Uttarakhand Government has decided to ban the use of polythene or plastic while Tamil Nadu, Nagaland, Maharashtra and Jharkhand announced to become plastic-free states.
- ❖ This move aims at curbing rampant use of plastic which is becoming a huge environmental challenge. All the polythene vendors in Uttarakhand have been asked to finish the polythene stock before July 31.

ODISHA GOVT LAUNCHES HEALTH INSURANCE SCHEME FOR JOURNALISTS

- ✦ The Odisha government launched a health insurance scheme "Gopabandhu Sambadika Swasthya Bima Yojana" for working journalists. Chief Minister Naveen Patnaik launched the scheme.
- ✦ In first stage, around 3,233 working journalists will get health insurance coverage up to Rs 2 lakh a year. At least five members of journalist's family will be covered under this scheme.
- ✦ The scribes will get their health insurance card from District Information and Public Relations Officer (DIPRO) in their respective districts.

ANDHRA PRADESH GOVERNMENT LAUNCHES SCALE-OUT SCHEME FOR NATURAL FARMING

- ✦ Andhra Pradesh government launched a Zero Based Natural Farming (ZBNF) scale-out scheme, aimed at benefitting around six million farmers by 2024. Andhra Pradesh Chief Minister N Chandrababu Naidu made this announcement.
- ✦ The state agriculture department also signed a Memorandum of Understanding (MoU) in this regard with Sustainable India Finance Facility (SIFF).
- ✦ The main purpose of this agreement is to scale up the ZBNF against investment worth Rs. 16,134 crores over next six years.

GOVERNMENT LAUNCHES 'KRISHI KALYAN ABHIYAN' TO IMPROVE FARMING TECHNIQUES & HELP FARMERS RAISE THEIR INCOME

- ✦ Union Ministry of Agriculture and farmers' welfare has launched Krishi Kalyan Abhiyan under which farmers will be given assistance and advice on ways to improve farming techniques and raise their income.
- ✦ The main aim of this scheme is to help farmers in 25 villages in each district identified in consultation with Rural Development Ministry as per the direction of Niti Aayog.
- ✦ 111 officers have been made in-charge of one district each for overall coordination and field level monitoring. The overall coordination and implementation in the 25 villages of a district will be done by Krishi Vigyan Kendra of that district.
- ✦ An action plan comprising identified activities under various departments of ministry (Department of Agriculture, Cooperation & Farmers Welfare, Animal Husbandry Dairying & Fisheries and Department of Agricultural Research & Education) will be implemented in 25 villages in each district with these activities.

PUNJAB GOVERNMENT LAUNCHED 'BUSINESS FIRST PORTAL' TO EASE OUT TRADE IN PUNJAB

- ✦ Punjab Government launched a 'Business First Portal' to give a big push towards ease of doing business. Sunder Sham Arora (state's Industry Minister) unveiled this portal in Jalandhar, Punjab.
- ✦ Addressing the industrialists present at launch, Minister stated that online portal would enable the industrialists for regulatory clearances and fiscal approvals on a common platform.
- ✦ He also said that the jobs under Ghar Ghar Naukri flagship program of state government could be accomplished only if industry was developed.

DELHI- MOST VULNERABLE UT IN INDIA'S DISASTER RISK INDEX

- ✦ National disaster risk index mapping hazards and vulnerabilities across 640 districts puts Maharashtra at top of the chart followed by West Bengal, Uttar Pradesh and Madhya Pradesh while Delhi is most at risk among Union territories (UTs).
- ✦ The index factors in exposure of population, agriculture and livestock and environmental risk in drawing up the rankings. This index is currently in the form of draft prepared by Union home ministry with in partnership with United Nations Development Programme (UNDP).
- ✦ Top three states of this list (i.e. West Bengal, Uttar Pradesh and Madhya Pradesh) are followed by Rajasthan, Karnataka, Assam, Andhra Pradesh, Gujarat and Bihar.

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INTERNATIONAL NEWS

AUGUST 2018

SUSHMA SWARAJ CALLS ON KYRGYZ PRESIDENT JEENBEKOV, DISCUSSES BILATERAL TIES



- ✦ External Affairs Minister is in Kyrgyzstan for bilateral meeting with her Kazakh External Affairs counterpart.
- ✦ They discussed measures to expand and reinvigorate India's ties with central Asian Country Counterpart.

DURBAN HOSTED 3RD BRICS FILM FESTIVAL, SOUTH AFRICA

- ✦ The 3rd BRICS Film Festival was held in Durban, South Africa, along with the International Durban Film Festival (DIFF).
- ✦ Best Actress : Bhanita Das, Village Rockstar ,Best Film Newton by Amit Masurkar
- ✦ BRICS Countries -Brazil, Russia, India, China, South Africa
- ✦ The last day of the festival was celebrated as India Country Day.

GLOBAL INNOVATION INDEX, GII-2018 LAUNCHED IN INDIA

- ✦ India's rank on the Global Innovation Index(GII) has improved from 60 in 2017 to 57 in 2018. India has been consistently climbing the GII ranking for the past two years.
- ✦ This year's report shows that India has been constantly outperforming on innovation relative to its level of development for many years in a row.
- ✦ According to sources NITI Aayog will join hands with CII to drive innovation in India.

UNITED NATIONS E-GOVERNMENT INDEX: INDIA JUMPS 22 PLACES IN FOUR YEARS UNDER MODI, BREAKS INTO TOP 100

- ✦ India's rank has improved by 22 places in the past four years and 11 ranks in the past two years. Currently, India occupies the 96th position in the ranking.
- ✦ The E-Government Development Index (EGDI), which assesses e-government development at the national level, is a composite index based on the weighted average of three normalized indices. The UN E-government index is released once in two years.
- ✦ Top three Countries in the Index are Denmark, Australia, Republic of Korea
- ✦ The 2018 edition was titled as 'Gearing E-Government to Support Transformation towards sustainable and resilient societies'

UK PLANS TO CHANGE LAW FOR ORGAN DONATION TO ADDRESS URGENT NEED AMONG INDIA- ORIGIN PEOPLE

- ✦ The UK government announced new plans to change the law for organ and tissue donation to address the urgent need for organs within Indian- origin communities in the country.
- ✦ Under the new presumed consent system, those who do not want to donate their organs will be able to record their decision on the state-funded National Health Service(NHS) Organ Donor Register(ODR).
- ✦ This will come in to effect in England in 2020 as part of a drive to help black, Asian and minority ethnic (BAME) people desperately waiting for a life-saving transplant.

NEPAL DELEGATION MEETS UNION HOME SECRETARY

- ✦ An official delegation from Nepal headed by Inspector General, Armed Police Force of Nepal, Shri Shailendra Khanal is on official visit to India from August 7-10 for the 3rd India- Nepal Coordination Meeting.
- ✦ During the meeting, Shri Rajiv Gauba stated that India and Nepal relationship derives strength from shared history, trade, economic partnership, cultural ties and close and intense people-to-people contact.
- ✦ Several important matters like security scenario along the border, coordination meetings at field level, sharing of information about crimes and criminals, training of armed police personnel, mutual visits by officers of two countries, etc will be discussed.
- ✦ Khadga Prasad Sharma Oil is the current Prime Minister of Nepal.

SAUDI ARABIA FREEZES TRADE RELATIONS WITH CANADA

- ❖ Saudi Arabia has said it is freezing all new trade with Canada and expelling its ambassador over its "interference" in the kingdom's domestic affairs.
- ❖ The Saudi decisions were in reaction to Canada's "blatant and unacceptable interference" in the domestic affairs of the kingdom, the ministry explained.
- ❖ Saudi Arabia Capital - Riyadh , Currency - Saudi riyal
- ❖ Canada Capital -Ottawa , Currency -Canadian Dollar

RESTRICTED AREA PERMIT EASED FOR FOREIGNERS VISITING 29 ANDAMAN ISLANDS

- ❖ In a major step to increase footfalls and promote tourism in the remote Andaman and Nicobar islands, the government has excluded 29 inhabited islands in the Union Territory from the Restricted Area Permit (RAP) regime till December 31, 2022.
- ❖ These include Havelock, Long Island, Curfew Island, North Andaman, Smith Island, Neil Island, Flat Bay and Strait Island among others.
- ❖ The lifting of RAP means that foreigners will now be allowed to visit these islands without prior permission from the government.
- ❖ Government is also planning to open 11 other uninhabited islands to foreigners.

KHANGCHENDZONGA BIOSPHERE RESERVE BECOMES 11TH BIOSPHERE RESERVE FROM INDIA TO BE INCLUDED IN THE WORLD NETWORK OF BIOSPHERE RESERVES

- ❖ The Khangchendzonga biosphere Reserve has become the 11th biosphere Reserve from India that has been included in the UNESCO designated World Network of biosphere Reserves (WNBR).
- ❖ Khangchendzonga Biosphere Reserve in WNBR was taken at the 30th Session of International Coordinating council (ICC) of Man and Biosphere (MAB) Programme of UNESCO held at Palembang, Indonesia
- ❖ Khangchendzonga Biosphere Reserve in Sikkim is one of the highest ecosystems in the world, reaching elevations of 1220 meters above sea-level.
- ❖ India has 18 Biosphere Reserves and with the inclusion of Khangchendzonga, the number of internationally designated WNBR has become 11, with 7 Biosphere Reserves being domestic Biosphere Reserves.

INDIAN-AMERICAN HIGH SCHOOLER WINS INTERNATIONAL GEOGRAPHY BEE WORLD CHAMPIONSHIP

- ❖ Indian-American high school student Avi Goel has won the world championship at the International Geography Bee's junior varsity division was held in Berlin.
- ❖ He won a gold medal in seven out of the 10 medal event, and a silver medal in two of the events, topping the overall medals table.
- ❖ He also bagged the top spot in all the three events counting towards the world championship title: the International Geography Exam, the International Geography Showdown, and the International Geography Bee.
- ❖ 14 year old Avi is a tenth grader at Silver Creek High School in Evergreen, San Jose, California.

US ANNOUNCES CREATION OF IRAN ACTION GROUP TO PRESSURIZE IRAN



- ❖ US has announced creation of Iran Action Group (IAG) to execute President Donald Trump administration's Iran strategy .
- ❖ IAG(Iran Action Group) will be responsible for directing, reviewing, and coordinating all aspects of State Department's Iran-related activity.
- ❖ In August 2018, uS re-imposed sanctions on Iran on non-energy areas and notified that it will slap remaining sanctions in November 2018 that concentrate on Iran's key economic areas such as energy, shipping and ports.

INDIA ELECTED PRESIDENT OF ASIA-PACIFIC INSTITUTE FOR BROADCASTING DEVELOPMENT

- ❖ India elected as the president of the Asia-Pacific Institute for Broadcasting Development, a regional inter- government organization established in 1977 under the auspices of UNESCO.
- ❖ India has been appointed for the period of two Years.
- ❖ The AIBD is mandated to achieve a vibrant and cohesive electronic media environment In the Asia-Pacific region through policy and resource development.

WORLD CONGRESS OF PHILOSOPHY OPENS IN BEIJING

- ✦ The 24th World Congress of Philosophy opened in Beijing. It is the first time that the once-every five year event is held in China.
- ✦ Themed "Learning to be Human" the event will include more than 1,000 activities, such as plenary sessions, symposia, lecture, and roundtables, according to the Chinese Organizing Committee of WCP 2018.
- ✦ World congress of Philosophy. It is global meeting of philosophers held every under auspices of International Federation of Philosophical Societies.
- ✦ This year's event is organized by the International Federation of Philosophical Societies, and Peking University.

WALMART COMPLETES ACQUISITION OF MAJORITY STAKE IN FLIPKART FOR \$16 BN

- ✦ Walmart, the world's largest retailer, has completed the acquisition of majority stake in India's leading e-commerce marketplace, Flipkart. Walmart now holds 77 per cent stake in the Indian firm.
- ✦ Walmart and Flipkart announced the completion of the \$16-billion deal that would see the US giant taking ownership of 77 per cent stake in the Indian firm.
- ✦ Initially, Steuart Walton, Judith McKenna and Dirk Van den Berghe, regional CEO of Walmart Canada and Asia, will join the Flipkart board.
- ✦ Flipkart Headquarters: Bengaluru.

FESTIVAL ESALA MAHA PEREHERA BEGINS IN SRILANKA

- ✦ In Sri Lanka, the ten-day festival of the historic Esala Maha Perehera began In Kandy with a grand procession.
- ✦ The procession set off from the biggest Buddhist temple in Sri Lanka, Sri Dalada Maligawa at an auspicious time.
- ✦ The Esala Perahera is one of the oldest and grandest of all Buddhist festivals in Sri Lanka, featuring dancers, jugglers, musicians, fire-breathers and lavishly decorated elephants.
- ✦ It is celebrated to honour the sacred tooth relic and the four Gods Natha, Vishnu, Kataragama and Goddess Pattini.

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JULY 2018**CHINA, INDIA CLINCH DEAL TO REDUCE TARIFFS ON INDIAN MEDICINES, ANTI-CANCER DRUGS**

- ✧ China has announced that it has clinched deal with India on reduction of tariffs (import duties) on Indian medicines including anti-cancer drugs.
- ✧ However, it is not yet clear whether it has agreed to grant licences to Indian companies to sell cancer drugs in its huge market.

MUMBAI'S VICTORIAN AND ART DECO ENSEMBLES INSCRIBED AS UNESCO WORLD HERITAGE SITE

- ✧ Mumbai's Victorian and Art Deco Ensembles has been inscribed as a UNESCO World Heritage Site. This was announced at the UNESCO world heritage committee meeting in Bahrain.
- ✧ The Heritage enclave is situated in South Mumbai's historic core and comprises an urban ensemble straddling two heritage precincts of the Fort Precinct and Marine Drive Precinct.

ASIA'S 1ST PATENT ARBITRATION CENTRE TO OPEN IN TOKYO

- ✧ Asia's first arbitration centre specialised in intellectual property is slated to open in Tokyo in September 2018 to resolve the growing number of disputes in the region.
- ✧ The International Arbitration Centre in Tokyo (IACT) is set to have around a dozen arbitrators from around the world, who would try to resolve disputes within a period of one year.

ABU DHABI 'SMARTEST CITY' IN MIDDLE EAST: STUDY

- ✧ According to McKinsey, three factors make a city smart.
- ✧ First is the technology base, which includes a critical mass of smartphones and sensors connected by high-speed communication networks.
- ✧ The second consists of specific applications, such as translating raw data into alerts.
- ✧ The third is usage by cities, companies, and the public.

MOU BETWEEN INDIA AND UK IN LAW AND JUSTICE

- ✧ With an aim to enhance cooperation between India and United Kingdom regarding cooperation between both countries in the sphere of Law & Justice, The Union Cabinet chaired by the Prime Minister Shri Narendra Modi has approved signing of a Memorandum of Understanding (MoU).
- ✧ A Joint Consultative Committee will also be set up under the MoU.
- ✧ The MoU will take care of the concerns and requirements in the field of exchange of experience by legal professionals and Government functionaries.

FINAL NEPAL-INDIA EPG MEETING CONCLUDES

- ✧ The ninth and final meeting of Eminent Persons Group (EPG) on Nepal-India Relations concluded in Kathmandu, Nepal. The Representatives from Nepal and India deliberated upon various bilateral issues including 1950 Peace and Friendship treaty, trade, transit and border during the two-day meeting.
- ✧ The EPG is a joint mechanism consisting of experts and intellectuals from India and Nepal. It was set up in February 2016 to make suggestions for updating all existing bilateral treaties and agreements between both the countries.

WORLD'S 1ST DIGITAL ART MUSEUM OPENS IN TOKYO

- ✧ The world's first digital art museum opened its doors to the public in Tokyo, Japan allowing patrons to step all the way into the artworks.
- ✧ Attendees are able to move freely through the 9,000-square meter interactive gallery. The exhibition itself is linked in real-time to the real-world seasons, which means that no two trips to the museum will be the same.

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SOUTH KOREAN PRESIDENT MOON JAE-IN ON 4-DAY VISIT TO INDIA



- ❖ South Korean President Moon Jae-in arrived in New Delhi evening on a four-day visit to India. He is being accompanied by First Lady Kim Jung-sook on his maiden visit to the nation. Prime Minister Narendra Modi visited South Korea in 2015 during which the bilateral partnership was elevated to a special strategic partnership.
- ❖ A financing arrangement of 10 billion dollars has been set by the Korean side for infrastructure development in India.

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INDIA TO OPERATE 'WORLD'S EMPTIEST AIRPORT' IN SRI LANKA

- ❖ India's latest frontline warship INS Trikand has reached Sri Lanka in a goodwill visit. Sri Lanka Navy ceremonially welcomed the state-of-the-art warship in accordance with naval traditions.
- ❖ INS Trikand is a state-of-the-art warship of the Indian Navy equipped with a versatile range of weapons and sensors capable of addressing threats in all three dimensions - air, surface and sub-surface.

JUNE 2018

JAPANESE PASSPORT RANKED THE 'MOST POWERFUL' IN WORLD



- ❖ As per annual passport index, Japan has been ranked the world's most powerful passport, with access to 189 countries.
- ❖ India has ranked 76th position a list of world's most powerful passports, granting its holders visa-free access to 59 countries.
- ❖ Singapore and Germany, on the other hand, have secured second place with both having access to 188 countries.

INDIA AND NORWAY SIGN MOU TO EXTEND HEALTH COOPERATION

- ❖ Union Ministry of Health and Family Welfare (HFW) signed a Memorandum of Understanding (MoU) with Norwegian Ministry of Foreign Affairs to extend the cooperation within health sector through the Norway India Partnership Initiative (NIPI) for a period of three years starting from 2018 to 2020.
- ❖ Smt. Preeti Sudan (Secretary of HFW) and Mr. Ragnar Kamsvag (Ambassador of Norway) signed the MoU.
- ❖ This cooperation between India and Norway is aligned with development goals of Government of India as outlined in its National Health Policy 2017 for achievement of Sustainable Development Goals (SDGs).
- ❖ The cooperation shall also focus on global health issues of common interest.

INDIA RANKS 137TH ON GLOBAL PEACE INDEX 2018

- ❖ According to a report by Australian think tank, India has moved up four places to 137th rank among 163 countries on 2018 Global Peace Index, due to reduction in level of violent crime driven by increased law enforcement.
- ❖ Iceland remains most peaceful country in the world since 2008. New Zealand, Austria, Portugal and Denmark also sit in top five most peaceful rankings.
- ❖ Syria remains least peaceful country in the world, a position it has held for the past five years. Afghanistan, South Sudan, Iraq and Somalia comprise the remaining least peaceful countries.
- ❖ India has improved by four positions in the overall ranking from 141st to 137th.

44TH G7 SUMMIT 2018 HELD IN CANADA

- ❖ 44th G7 summit was in La Malbaie, Quebec, Canada. This was 6th time since 1981 that Canada has hosted this summit.
- ❖ This summit received notable attention due to significant decline of relations of members with United States.
- ❖ Due to this, the summit was dubbed "G6+1" by France and some members of the media.
- ❖ The G7 is a group consisting of Canada, France, Germany, Italy, Japan, the United Kingdom, and the United States.

INDIA, BELGIUM GEARS UP TO CELEBRATE INTERNATIONAL YOGA DAY

- ❖ India, Belgium and European Union are jointly organizing events in Belgian capital and across the country to celebrate 4th International Yoga Day.
- ❖ At European Parliament, a special yoga session will be held on 21 June 2018 from 1200-1330 hrs at Yehudi Menuhin Space.
- ❖ The event will be graced by Antonio Tajani (President of the European Parliament) and Sushma Swaraj (External Affairs Minister of India).
- ❖ The yoga and meditation session will be led by renowned Indian spiritual leader and Yoga Guru, Sri Sri Ravi Shankar.

NEPAL HOSTS ASIA-PACIFIC REGIONAL CONFERENCE ON EARLY CHILDHOOD DEVELOPMENT



- ❖ Mr. K.P. Sharma Oli (Prime Minister of Nepal) inaugurated the 2018 Asia-Pacific Regional Early Childhood Development (ECD) Conference and 3rd Asia-Pacific Regional Policy Forum on Early Childhood Care and Education (ECCE).
- ❖ The event was hosted by Government of Nepal (Ministry of Education, Science and Technology) including participation from around 700 high level policy makers, government officials, development professionals as well as researchers from organizations working in early childhood development.

INDIA, UZBEKISTAN REVIEW BILATERAL TIES

- ❖ PM Narendra Modi held a meeting with Uzbekistan President Islam Karimov during which two leaders called for more security cooperation to expand and strengthen bilateral relations.
- ❖ India and Uzbekistan are set to route their trade through the Iranian port of Chabahar.
- ❖ They also reviewed the full range of bilateral ties to boost economic and cultural links.

CUBA AND US TO RESUME DIRECT POSTAL SERVICE

- ❖ Cuba and the United States have agreed to permanently restore direct postal service between the two countries which had been suspended for decades.
- ❖ The restoration of this service allows postal delivery of mail, parcels, and express courier deliveries on direct flights between Cuba and US, and through post offices in both countries.
- ❖ The direct postal service between two neighboring nations was suspended by Havana in 1968.

500+ G.K. One Liner Questions



NATIONAL NEWS

☞ The National Skill Training Institute has been Set up_____	<i>Mohali</i>
☞ NABARD sanctions water projects for ____ State	<i>Haryana</i>
☞ ____ State has allowed Unemployment allowance to its youth	<i>Andhra Pradesh</i>
☞ National Skill Training Institute has been Launched Under ____ Project	<i>Skill India</i>
☞ ____ Constitutional Amendment Bill has been passed by Lok Sabha recently	<i>123rd Amendment</i>
☞ "Horn Not Ok" awareness campaign has been Launched by ____ State	<i>Himachal Pradesh</i>
☞ The Mughalsarai junction (Deen Dayal Upadhyaya railway station) is located in ____ state	<i>Uttar Pradesh</i>
☞ 64th Foundation Day Celebrations of Lalit Kala Akademi held in ____ city	<i>New Delhi</i>
☞ Startup India has launched ____ Platform	<i>Startup Academia Alliance</i>
☞ ____ city has hosted 'one district one product' summit	<i>Lucknow</i>
☞ First National Sports University is situated in ____ state	<i>Manipur</i>
☞ ____ is the theme of Film festival held on 15 August	<i>Freedom Struggle and Freedom Fighter</i>
☞ Shri Nitin Gadkari Inaugurates 20 Ghats in ____ cities	<i>Kanpur and Bithoor</i>
☞ On 15 August 2018 India has celebrated its_____ independence day	<i>72nd</i>
☞ The first Project 'North East Circuit: Imphal & Khongjom' Inaugurated in ____ city	<i>Manipur</i>
☞ On India's 72nd Independence Day ____ healthcare scheme has been launched by PM Modi	<i>Ayushman Bharat</i>
☞ Rajnath Singh inaugurated Smart City Projects in ____ city	<i>New Delhi</i>
☞ Balamji Dass Tandon, Who died recently, was Former governor of ____ State	<i>Chhattisgarh</i>
☞ World Congress of Philosophy opens in ____ country	<i>China</i>
☞ ____ proposed the declaration of an upcoming year as "International Year of Millets"	<i>Union Minister of Agriculture and Farmers welfare</i>
☞ ____ many times Atal Bihari Vajpayee becomes the PM of India	<i>three times</i>
☞ In ____ year, Atal Bihari Vajpayee became India's prime minister for first time	<i>1996</i>
☞ ISRO's Headquartes are situated in ____ State	<i>Bagaluru</i>
☞ Albany Medical Center Prize has been founded in ____ year	<i>2001</i>
☞ ____ State Govt launches Disaster Response force	<i>Telangana</i>
☞ ____ Institute set up Re-Water Research Center	<i>IIT Kharagpur</i>
☞ ____ State Govt has decided to rename its district Naya Raipur	<i>Chhattisgarh Govt</i>

☞ Supreme Court declared that NOTA cannot be allowed in _____ House	Rajya Sabha
☞ _____ government has decided to set up a state of the art interpretation centre	Odisha
☞ Kuldip Nayar former Rajya Sabha MP, _____ died recently ,was renewed	Journalist
☞ In _____ year UDAN (Ude Desh ka Aam Naagrik) has been launched	2016
☞ Government unveils draft UDAN scheme for _____ route	International
☞ NITI Aayog launches 5 Thematic Reports on Sustainable Development in _____ region	Indian Himalaya Region
☞ Shri Piyush Goyal flags off new train service Naini-Doon Janshatabdi Express between _____ City	Kathgodam- Dehradun
☞ India's first bio fuel-powered flight has been run between _____ cities	Dehradun and Delhi
☞ _____ State has approved revival of cheetah reintroduction project	Madhya Pradesh
☞ Raksha Mantri Smt Nirmala Sitharaman is on an official bilateral visit to _____ Country	Thailand
☞ _____ is the Union Minister for Water Resources	Nitin Gadkari
☞ Ministry of Health and Family Welfare signed a MoU with Indira Gandhi National Open University (IGNOU). The signing ceremony was headed by _____.	Jagat Prakash Nadda
☞ _____ union minister launched Passport Seva App for passport insurance	Sushma Swaraj
☞ Pallavi Durua is recently crowned as 1st Tribal Queen at Adi Rani Kalinga Tribal Queen Competition. She belongs to _____.	Odisha
☞ District from _____ has topped the Delta ranking (incremental progress) for the Aspirational Districts released by NITI Aayog	Gujarat
☞ _____ is the name of the app developed by NGO Bachpan Bachao Andolan to track and trace missing and abandoned children in India?	ReUnite
☞ _____ and fertiliser major Gujarat Narmada Valley Fertilizers & Chemicals Limited (GNFC) have entered into an agreement to undertake joint research and exchange and disseminate learnings to use Blockchain Technology for fertiliser subsidy management.	NITI Aayog
☞ _____ state government would increase the E-way bill generation criteria for goods from Rs.50000 to Rs.1 Lakh	Maharashtra
☞ Mid-tier software services firm NIIT Technologies has launched a Centre of Excellence in _____ to focus on emerging technologies in Cognitive Business Process management.	Bengaluru
☞ _____ state government has discussed with representatives from World Bank to modernize the inland water transport in the state	Assam
☞ The central government has set up e-waste recycling unit in _____	Bengaluru
☞ NHA has launched a formal process to empanel public and private hospitals to achieve universal health coverage under which of the following schemes?	Ayushman Bharat scheme
☞ The Uttar Pradesh government has approved a proposal of _____ crore from PNB for construction of Purvanchal Expressway project.	12000 crore
☞ _____ will host India's 1st Defence Incubator	Hyderabad
☞ _____ recently host Kisan Mela for farmers	State Bank of India
☞ Motif of _____ will publish on new 100 Rs note	Rani-ki-vav
☞ Ganga Haritima Abhiyan campaigned jointly with _____	Uttar Pradesh

☞ The NASSCOM launched the Centre of Excellence for Data Science and Artificial Intelligence in _____	Bengaluru
☞ _____ will invest up to Rs.26000 crore in the Indian Railways Finance Corporation through bond subscriptions	LIC
☞ The Government has raised _____ crore for revival of the leather industry.	Rs. 2600 crore
☞ _____ government announced a partial farm loan waiver of Rs.34000 crore to farmers whose borrowings are less than Rs. 2 lakh	Karnataka
☞ Recently Supreme Court has upheld the role of _____ as 'Master of Roster'.	Chief Justice of India
☞ _____ has issued an order to impose a blanket ban on the use of plastic across the state from July 15, 2018.	Uttar Pradesh
☞ _____ has signed an agreement with India to boost bilateral trade recentl	South Korea
☞ _____ government has given special emphasis to make tea gardens open defecation free under the Swacch Bharat Mission	Assam
☞ As per the new notification, in busy airports, the noise level should not exceed beyond _____ during the night time.	65 dB(A)
☞ _____ government would provide skill development training to 79 thousand youths in the current financial year	Assam
☞ Indian Railways is looking for _____ crore loan through IRFC to install CCTVs at all stations and coaches.	Rs. 2500 crore
☞ _____ telecom firms unveiled the country's first internet telephony service recently	BSNL
☞ He government has decided to limit the incentives available to UPI from Rs. 750 a month to _____ per person.	Rs .150
☞ _____ government has decided to make Hima Das state's brand ambassador for sports	Assam
☞ _____ government launched the 'Paudhagiri' campaign to increase the green cover in the state	Haryana
☞ The Bihar government hiked subsidy on diesel by _____ per litre to farmers for irrigation purpose.	Rs. 10
☞ Union Cabinet has approved an ordinance to set up country's 1st national sports university in _____.	Manipur
☞ ASEAN Film Festival will be hosted by _____	New Delhi
☞ PM Modi inaugurated India's 1st 14-lane highway. This highway connects _____	Delhi-Meerut
☞ Bangladesh Bhawan is located at _____, West Bengal.	Santiniketan
☞ PM Modi laid foundation stone of Patratu Super Thermal Power Project. In which state this project is located	Jharkhand
☞ 9th edition of Rashtriya Sanskriti Mahotsav has been inaugurated in _____.	Uttarakhand
☞ _____ become the first state in the Northeast to have solar toilets	Manipur
☞ _____ India's 1st highway which is lit by solar power.	Eastern Peripheral Expressway
☞ _____ is India's most decorated army general	Zorawar Chand Bakshi
☞ Prime Minister NarendraModi dedicated a 330MW KishengangaHydroelectric Project from _____.	Sri Nagar
☞ 'My MP Rojgar Portal' has been launched by_____	Madhya Pradesh

INTERNATIONAL NEWS

☞ _____ US based company's market value Hit \$1 Trillion	<i>Apple</i>
☞ _____ is the President of Kyrgyzstan	<i>Jeenbekov</i>
☞ _____ Government has change law for organ donation to address urgent need among India- origin People	<i>UK</i>
☞ _____ has won his first European Tour title at Fiji International	<i>Gaganjeet Bhullar</i>
☞ _____ country has been elected as the President of the Asia-Pacific Institute for Broadcasting Development (AIBD)	<i>India</i>
☞ _____ country freezes its trade relations with Canada	<i>Saudi Arabia</i>
☞ _____ is the objective of Sustainable Growth through Material Recycling	<i>To generate employment</i>
☞ _____ is the capital of Canada	<i>Ottawa</i>
☞ The world's first thermal battery plant has been inaugurated in _____ Indian state	<i>Andhra Pradesh</i>
☞ Biosphere Reserve from India to be included in the World Network of Biosphere Reserves by _____ agency	<i>UNESCO</i>
☞ _____ position has hold by India in Global Innovation Index 2018	<i>57th</i>
☞ Imran Khan takes oath as _____ Prime Minister of Pakistan	<i>22</i>
☞ Panini Language lab has been inaugurates in _____ Country	<i>Mauritius</i>
☞ Festival Esala Maha Perehera celebrates in _____ country	<i>Srilanka</i>
☞ Sri Dalada Maligawa Temple has been Situated in _____ country	<i>Srilanka</i>
☞ _____ Airport has emerged as the second fastest growing airport in the world	<i>Kempegowda International Airport</i>
☞ _____ is the aim of International Buddhist Conclave 2018	<i>to boost tourism</i>
☞ India signs Second Protocol amending bilateral trade pact with _____ country	<i>Singapore</i>
☞ _____ Countries Media has signed MoU with Prasar Bharati	<i>Myanmar</i>
☞ India has been attended Joint Trade Committee meeting held in Nairobi with _____ Country	<i>Kenya</i>
☞ Fourth Asian Electoral Stakeholders Forum Begins in _____ Country	<i>Srilanka</i>
☞ According to a survey conducted by Boston Cosulting Group, _____ city is the most desirable in the world for overseas workers	<i>London</i>
☞ According to a poll of global experts, _____ country is the world's most dangerous country for women	<i>India</i>
☞ Power distribution company BYPL has signed MoU with _____ for joint activity in different areas including energy efficiency and electric vehicles.	<i>Finland</i>
☞ _____ has maximum Heritage properties in Asia and Pacific region	<i>China</i>
☞ _____ has launched USD 1.2 billion environmental credit fund to promote green development and fight pollution.	<i>China</i>
☞ Free Trade Deal has been signed between EU and _____	<i>Japan</i>
☞ UN member states has approved a _____ budget for 13 peacekeeping operations for the year 2018-19.	<i>\$ 6.69 billion</i>
☞ _____ has launched new visas that will be open to overseas scientists and researchers in July 2018.	<i>United Kingdom</i>

☞ India and _____ signed an agreement on the exchange of experience by legal professionals and government functionaries for resolution of disputes before various courts and tribunals.	UK
☞ The fourth edition of BIMSTEC summit will be held in _____	Kathmandu
☞ _____ has launched an action plan to become the world's most walkable city.	London
☞ _____ the 1st South-East Asian country to eliminate Trachoma	Nepal
☞ India will attend the Shanghai Cooperation Organization-Regional Anti-Terrorist Structure legal experts meeting which will be held in _____.	India
☞ 2018 Organization for Economic Co-operation and Development (OECD) meet will be held in _____.	Paris
☞ 1st edition of Global Wind Summit will be held in _____	Hamburg
☞ Microsoft has become _____ most valuable firm globally after Apple and Amazon.	Third
☞ _____ is the theme of International Day of United Nations Peacekeepers 2018	70 Years of Service and Sacrifice
☞ _____ international airport has been recognized as world's 1st fully solar energy-powered airport	Cochin International Airport
☞ Prime Minister Narendra Modi launched International Rupay Card, Bhim App and UPI in _____	Singapore
☞ India has signed the Mutual Recognition Agreement (MRA) in Nursing with _____	Singapore
☞ Prime Minister Narendra Modi recently gave the Padma Shri award to Tommy Koh who belongs to _____.	Singapore
☞ Cuba and the United States have agreed to permanently restore direct postal service between the two countries which had been suspended for decades. The direct postal service between two neighboring nations was suspended by _____.	Havana



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☞ _____'s passport has been ranked 'MOST POWERFUL' in the world	<i>Japan</i>
☞ _____ will host World Environment Day 2018	<i>Canada</i>
☞ _____ remains most peaceful country on 2018 Global Peace Index	<i>Iceland</i>
☞ India has signed a Memorandum of Understanding (MoU) with _____ to promote bilateral cooperation in field of sustainable and smart urban development?	<i>Denmark</i>
☞ 3rd Asia-Pacific Regional Policy Forum on Early Childhood Care and Education (ECCE) will be held in _____.	<i>Nepal</i>
☞ Asia-Pacific Regional Conference on Early Childhood Development (ECD) held	<i>Nepal</i>
☞ 11th World Hindi Conference will be held in _____	<i>Mauritius</i>
☞ _____ will host the 23rd European Union Film Festival (EUFF)	<i>India</i>
☞ _____ has issued its first driving licences to women for in decades just before a ban on female drivers is lifted	<i>Saudi Arabia</i>
☞ _____ ranked last in World Press Freedom Index report	<i>North Korea</i>
☞ India joined with _____ Inter Governmental Committee (IGC) meeting in Kathmandu?	<i>Nepal</i>
☞ India agreed to send Buddhist Relics for Vesak in _____	<i>Sri Lanka</i>
☞ World Day for Safety and Health at Work is observed on April 28. The purpose of this day is to achieve Sustainable Development Goal (SDG) target 8.8 of safe and secure working environments for all workers by _____.	2030
☞ Indian Prime Minister Narendra Modi and Chinese President Xi Jinping held the first informal summit in _____.	<i>Wuhan</i>
☞ National Highway Authority of India has signed an agreement with _____ for road projects.	<i>Macquaire</i>
☞ _____ topped the list of doping violations in WADA (World Anti-Doping Agency) list in 2016	<i>Italy</i>
☞ 2nd World Hindu Congress will be held in _____.	<i>Chicago</i>
☞ _____ is not the member of Shanghai Corporation Organization (SCO)	<i>Israel</i>
☞ Global consultant A.T Kearney released Foreign Direct Investment (FDI) Confidence Index 2018. _____ is the rank of Canada in this list	2nd
☞ At _____ 12th Informal Meeting of SAARC Finance Ministers held	<i>Manila</i>
☞ Central Board of Direct Taxes has recently approved the amendment of Double Taxation Avoidance Agreement (DTAA) between India and _____.	<i>Kuwait</i>
☞ The 2018 World Robot Conference will be held in _____.	<i>Beijing</i>
☞ PM Narendra Modi rank among top 10 most powerful people in world by Forbes list is _____	9th
☞ _____ country has supported India's candidature for United Nations Security Council (UNSC) membership for 2021-22	<i>Guatemala</i>
☞ UN Secretary- General, Antonio Guterres has announced that a climate summit will take place in _____ in New York.	September 2019
☞ India Pavilion inaugurated at Cannes Film Festival 2018 is hosted by _____.	<i>Sharad Kelkar</i>
☞ 1st tourism Ministerial meeting between members of Shanghai Corporation Organization (SCO) was held in _____	<i>China</i>
☞ SAWEN was launched in _____ in 2011.	<i>Bhutan</i>
☞ In _____ city of Nepal 1st trekking trial has been launched	<i>Pokhra</i>
☞ India has become the _____ largest electricity producer in the world.	3rd
☞ 1st nuclear plant launched by _____	<i>Turkey</i>

BANKING & ECONOMY

☞ SBI has ties with ____ company to accelerate digital transaction	<i>Jio</i>
☞ ____ is the aim of SBI and Jio's tie	<i>To boost Digital Transation</i>
☞ ____ bank has launched Multi Option Payment Acceptance Device	<i>SBI</i>
☞ ____ Amount has been paid by RBI to Union Government as Dividends	<i>50,000 Crore</i>
☞ ____ Bank has launched iris Authentication Over Micro ATMs for Aadhar-based Transactions	<i>Axis</i>
☞ Corporate agency agreement will enable distribution of Bajaj Allianz General Insurance products through the bank's network in ____ branches across the country	<i>2129</i>
☞ Exim bank signs MOU with ____ Development Bank	<i>BRICS</i>
☞ First genetic bank for rare species inaugurated in ____ State	<i>Telangana</i>
☞ ____ Indian bank ranked as most patriotic brand	<i>SBI</i>
☞ Andhra Bank raises MCLR by 0.15% ____ its effect on products	<i>Products become costlier</i>
☞ Bharti Axe ties up with ____ Bank to offer Jeevan Jyoti Bima	<i>Airtel Payment Bank</i>
☞ ____ bank has releases All India Rural Financial Inclusion Survey Report	<i>NABARD</i>
☞ ____ is the Supreme body of insurance	<i>IRDAI</i>
☞ India Banking Conclave 2018 held in ____ City	<i>New Delhi</i>
☞ India Banking Conclave 2018 organized by ____ center	<i>Economic Policy Research</i>
☞ ____ Bank launches overdraft facility for micro, small enterprises	<i>Ujjivan Small Finance Bank</i>
☞ ____ Banks has tops rank in digital transaction	<i>Punjab National Bank</i>
☞ The Asian Infrastructure Investment Bank (AIIB)'s 4th annual meeting will be held in _____ in July _____.	<i>Luxembourg, 2019</i>
☞ 1st Asian Infrastructure Investment Bank (AIIB) Board of Governors meeting was held in _____ in 2016.	<i>Beijing</i>
☞ Life Insurance Corporation of India is in the process of acquiring majority stakes in ____	<i>IDBI Bank</i>
☞ _____ has extended a grant of \$ 480 million to aid Rohingya refugees in Bangladesh	<i>World Bank</i>
☞ _____ will seek shareholders' approval to raise up to Rs. 2000 crore through issuance of non-convertible securities.	<i>IDFC Ltd</i>
☞ _____ has received approval from SEBI to start its mutual fund business recently	<i>Yes Bank</i>
☞ _____ foreign bank has received approval from the RBI to open branches in India recently	<i>Bank of China</i>
☞ Finance Ministry provide capital to _____ by September	<i>A Punjab National Bank</i>
☞ _____ has become the most valuable bank in the emerging market outside China.	<i>HDFC Bank of India</i>
☞ As per 'Reserve Bank of India' report, India's Foreign currency assets have declined by around _____ billion since April 2018.	<i>\$19</i>
☞ Banks will have to comply with _____ security principles of SWIFT technology by December 2018 to avoid being reported to the Reserve Bank of India (RBI).	<i>16</i>
☞ State Bank of India has planned to raise about 500-700 million-dollar funds through _____	<i>Green Bonds</i>
☞ The State government of Bihar has approved a proposal of the Centre and NABARD to merge Bihar Grameen Bank with _____	<i>Madhya Bihar Grameen Bank</i>

☞ _____ private sector banks has tied-up with Australia's Westpac Banking Corporation to facilitate online fee payments by Indian students	ICICI Bank
☞ _____ World Bank arms has sold the shares of AU Small Finance Bank for Rs. 201 crore through an open market transaction	International Finance Corporation
☞ Allahabad Bank has proposed to close its only foreign branch in _____ as part of the rationalisation of its overseas operation.	Hong Kong
☞ _____ public -sector banks signed a MoU with Flipkart to offer collateral-free working capital loan to merchants selling on their platform recently	Bank of Baroda
☞ _____ has received the regulatory nod from RBI to open offices in Bahrain, Kuwait and Singapore	Federal Bank
☞ _____ bank has launched digital loans against mutual funds in partnership with transfer agent CAMS	HDFC
☞ Paytm Payments Bank has launched Paytm AshaKiran to educate rural women with partnership of _____.	UNDP
☞ India signs a loan agreement with which bank for Rajasthan Project	World Bank
☞ _____ amount provided by World Bank approved for Atal Bhujal Yojana to recharge and maintain groundwater level in some areas which are facing a severe water crisis in coming years	6000
☞ HDFC bank will charge _____ for one month as well as overnight loans.	8.05%
☞ State Bank of India recorded its highest non-performing asset (NPAs) of _____ crore in 2017-18.	Rs. 1.1 lakh crore
☞ _____ banks has commanded the largest value share of mobile banking transactions	Axis Bank
☞ YES Bank shareholders have approved re-appointment of _____ as chief executive officer and managing director of bank for three years.	Rana Kapoor
☞ World Bank has approved \$700 million to help _____ attain its education for all vision by improving primary education sector.	Bangladesh
☞ 4th regional conference of Asian Infrastructure Investment Bank (AIIB) was organized in _____.	Bengaluru
☞ _____ millions did India signed loan deal with World Bank for National Nutrition Mission	200
☞ 1st India- Dedicated Investment Fund of China has been launched by _____.	Industrial and Commercial Bank of China (ICBC)
☞ NABARD has sanctioned LED Solar Street Lightning System in _____ under its Rural Infrastructure Development Fund.	Arunachal Pradesh
☞ _____ and ABB India signed an agreement to help the country obtain benefits of latest technologies including robotics and artificial intelligence	NITI Ayog
☞ MoU signed between Indian army and HDFC by _____	Lt Gen SK Saini
☞ _____ billions State Bank of India to invest in Nepal's 900 MW hydro-electric project	80
☞ _____ invest 80 billion in Nepal's 900 MW hydro-electric project	State Bank of India
☞ _____ appointed as the new Chairman of the Banks Board Bureau (BBB)	Bhanu Pratap Sharma
☞ Kotak Mahindra Bank overtook SBI to become the second-most-valued lender in India in terms of market capitalization _____ is the top most bank in this category	HDFC Bank
☞ The Confederation of Indian Industry (CII) has announced that it expects India's gross domestic product (GDP) to grow at _____ during the 2018-19 financial year.	7.3-7.7%
☞ Yes Bank launched overdraft facility for MSMEs. Its limit is upto _____	crore
☞ ADB will give aid of _____ Crores to Uttarakhand	1700

PERSONS IN NEWS

☞ Who becomes the youngest Indian woman to reach the peak of Mount Kilimanjaro	<i>Shivangi Pathak</i>
☞ ____ is the Chairman of NABARD	<i>Harsh kumar Bhanwala</i>
☞ ____ is the Chairman of Rajya Sabha	<i>Venkaiah Naidu</i>
☞ The name of Robot ____ is recently Developed by Ranchi man	<i>Rashmi</i>
☞ Sushma Swaraj has visted ____ country to Discuss bilateral ties	<i>Kyrgyzstan</i>
☞ ____ is the CEO of Apple	<i>Tim cook</i>
☞ K.S. Deshpande ____ Passes away recently was renowned	<i>Library Scientist</i>
☞ ____ Footballer has been retired from German National Team	<i>Mario Gomez</i>
☞ ____ has been elected as Deputy Chairman of the Rajya Sabha	<i>Harivansh Narayan</i>
☞ Ivan Duque sworn as ____ Country's president	<i>Colombia</i>
☞ ____ golfer became Yongest Indian to win Asian Tour title	<i>Viraj Madappa</i>
☞ ____ is the CEO of Infosys	<i>Salil parikh</i>
☞ I mran Khan 22nd Prime Minister of Pakistan belongs to ____ Sports	<i>Cricket</i>
☞ ____ Indian Athlete has been took seventh place in Highest Paid Female Athlete magazine released by forbes	<i>American Business</i>
☞ ____ tops List of Highest Paid Female Athlete Released by Forbes	<i>Sarena Williams</i>
☞ ____ Indian Actor has been included in the list of World's Highest-Paid Actors 2018 released by Forbes'	<i>Akshay Kumar</i>
☞ ____ tops in the World's Highest-Paid Actors 2018 released by Forbes'	<i>George Clooney</i>
☞ As per recently published Bloomberg Billionaires Index, _____ is the world's third-richest person.	<i>Mark Zuckerberg</i>
☞ ____ has become the second Indian mountaineer to climb Mt Ojos del Salado, the highest Volcano in the world.	<i>Satyarup Siddhanta</i>
☞ ____ has become the first Indian woman to win gold at IAAF World U-20 Athletics Championships in Finland	<i>Hima Das</i>
☞ _____ is the first Indian to receive Linnean Medal in Botany	<i>Dr. Kamaljt Bawa</i>
☞ Sunil Chhetri achieved _____ to win Intercontinental Cup	64
☞ 19-year-old _____ was named Miss India at 55th Femina Miss India 2018 by Miss World 2017 Manushi Chhillar in Mumbai	<i>Anukreethy Vas</i>
☞ _____ is 1st woman lawyer appointed as SC judge in india	<i>Indu Malhotra</i>
☞ _____ has been conferred with annual Women Economic Forum (WEF) 2018	<i>Nisha Bhalla</i>
☞ _____ has resigned as Chief Minister of Karnataka, failing to prove majority in Karnataka Assembly	<i>BS Yeddyurappa</i>
☞ _____ the India's youngest-ever gold medallist at the Commonwealth Games (CWG)	<i>Anish Bhanwala</i>
☞ _____ has become the first Indian to win two singles gold in Commonwealth Games	<i>Saina Nehwal</i>
☞ _____ has become the first Indian woman wrestler to win gold in the Senior Asian Championship.	<i>Navjot Kaur</i>

NEW APPOINTMENT

☞ _____ has been appointed as High Commissioner of India to the Republic of Rwanda	Oscar Kerketta
☞ _____ is the first Indian to appointed in 'The Internet Corporation for Assigned names And Numbers'	Ajay Data
☞ _____ has been appointed as Member of National Commission for Protection of Child Rights	R.G Anand
☞ _____ has been appointed as United Nations High Commissioner for Human Right	Michelle Bachelet
☞ _____ has been appointed as Chairperson of Appellate Tribunal for Electricity	Manjula Chellur
☞ _____ is appointed as Chief Justice of Orissa High Court	KS Jhaveri
☞ _____ has been appointed as CEO of Fasal Bima Yojana	Ashish kumar Bhutani
☞ _____ actor has been appointed as Brand Ambassador for Road Safety Campaign	Akshay Kumar
☞ _____ has been appointed as India's Ambassador to Russia	D bala venkatesh
☞ Kaptan Singh Solanki is appointed as _____ State's Governor	Tripura
☞ _____ has been appointed as Assocham Secretary General	UK Varma
☞ _____ was the Former Assocham Secretary General	DS Rawat
☞ _____ has been appointed Secretary and Chairman of DRDO	G.Satheesh Reddy
☞ Recep Tayyip Erdogan has recently re-elected as president of _____.	Turkey
☞ _____ has been appointed as non-executive part time chairman of ICICI Bank	G.C. Chaturvedi
☞ _____ has been appointed as the Managing Director and Chief Executive Officer of the IDBI Bank	B Sriram
☞ _____ has been appointed as the chairman of Payments Council of India	Vishwas Patel
☞ Recently _____ has been appointed as Asia's representative in the prestigious Athletes Advisory Commission of the Commonwealth Games Federation (CGF).	Dipika Pallikal
☞ _____ has been appointed as the Director General of Indian Council of World Affairs	TCA Raghavan
☞ _____ has been appointed as the chairman of Bhushan Steel Ltd	TV Narendran
☞ _____ has been appointed as the prime minister of Lebanon for third time	Saad Hariri
☞ Sudha Balkrishnan has been appointed as Chief Financial Officer (CFO) of which of the following banks _____	Reserve Bank of India
☞ _____ has been appointed as the president of National Consumer Disputes Redressal Commission	RK Agrawal
☞ Giuseppe Conte has sworn in as prime minister of _____.	Italy
☞ _____ has been appointed as acting chief of Union Public Service Commission	Arvind Saxena
☞ _____ has been appointed as fourth deputy governor of the Reserve Bank of India for a three year term	Mahesh Kumar Jain
☞ _____ has been appointed as non-executive chairman of Bandhan Bank	H R Khan
☞ _____ has been appointed as secretary of Ministry of Coal	Dr.InderJit Singh
☞ _____ has been appointed as Chief Finance Officer (CFO) of largest automaker of US, General Motors	Dhivya Suryadevara
☞ Ivan Duque became president of _____	Colombia
☞ _____ has been appointed as Chief Operating Officer of ICICI bank	Sandeep Bakshsi
☞ Arijit Basu has been appointed as the new managing director of _____.	State Bank of India

OBITUARIES

☞ Kannada poet and film song lyricist _____ passed away at the age of 73.	M.N. Vyasa Rao
☞ The founding leader of Pakistan's MQM passed away recently. Name the Leader is _____	Saleem Shahzad
☞ _____, the first restaurant critic to win the Pulitzer Prize for criticism, died. He was 57.	Jonathan Gold
☞ _____ prime minister just died	Atal bihari vajpayee
☞ M.N Roy, who recently Passes away was _____	Poet
☞ The founding leader of Pakistan's MQM passed away recently. Name the Leader is _____	Saleem Shahzad
☞ Senior Congress Leader MM Jacob passed away recently. He was the former Governor of _____	Meghalaya
☞ Kannada poet and film song lyricist _____ passed away at the age of 73.	M.N. Vyasa Rao
☞ The former finance minister of Chhattisgarh passed away recently. Name the Minister is _____	Ramachandra Singh Deo
☞ _____, the first restaurant critic to win the Pulitzer Prize for criticism, died. He was 57.	Jonathan Gold
☞ Narayan Prasad, popularly known as 'Rasaraj', has passed away recently. He earned his name in _____.	Odia music
☞ _____ senior journalist and writer died at the age of 79	Adiraju Venkateswara Rao
☞ Tony Daniel who passed away recently is associated with _____	Athletics
☞ Arun Date, who recently passed away, was a famous _____.	Singer
☞ Renowned lyricist Gurukrushna Goswami recently passed away. He was related with _____ music industry.	Odia
☞ Nirmal Hirawat passed away recently. He is the former minister _____	Madhya Pradesh
☞ Rajinder Pal who died recently was a renowned player of _____.	Cricket
☞ Renowned Hindi film lyricist _____ passed away. He was a Lok Sabha member between 1984 and 1989 and former Rajya Sabha MP.	Nandram Das Bairagi
☞ E.C.G. Sudarshan has passed away recently. He was _____.	Physicist
☞ Yaddanapudi Sulochana Rani who hailed from Kaza village of Krishna district has recently passed away. She was a renowned _____.	Novelist
☞ CV Rajinderan passed away recently. He was a famous :	Movie Director
☞ RK Dorendra passes away. He is the former CM of _____	Manipur
☞ Recently popular actor Kolam Ajith passed away. He worked for _____	Malayalam cinema
☞ S. Nihal Singh who passed away recently was a famous _____	Journalist
☞ Bhimsain Khurana passed away recently. He was the personality from which field	Film Industry
☞ Rajinder Sachar passed away recently. He was the _____	High Court Chief Justice
☞ 97 year old scientist Nerses Krikorian, has passed away. He belonged to _____.	Turkey
☞ Pyare Lal Wadali, the famous sufi singer passed away. He belonged to _____ state.	Punjab
☞ Parbati Ghose, who passed away recently, was the first female filmmaker of :	Odisha
☞ Shammi, who passed away recently, was the veteran personality of which field?	Film Industry
☞ _____, the pioneer of Green Revolution in India has passes away in Chandigarh.	Dr Gurcharan Singh Kalkat
☞ Recently Madavoor Vasudevan has passed away at the age of 89. He was a famous _____ dancer.	Kathakali
☞ John Perry Barlow has passed away recently at the age of 89. He was famous for _____.	Internet

AWARDS

☞ _____ won Outstanding Parliantarian award for 2017	<i>Bhartruhmari Mahrab</i>
☞ _____ is Runner up of Russian Open Badminton Tropy	<i>Koki Watanabe</i>
☞ Lyricist, Javed Akhtar has won National Award for _____ movie	<i>Border</i>
☞ _____ has been appointed as non official Director of RBI board	<i>Swaminathan Gurumurthy</i>
☞ "A Bend in the River" Noval is wrote by _____ Novelist	<i>VS Naipaul</i>
☞ Chemmanam Chacko was awarded with _____ of the following Awards	<i>Sanjayan Award</i>
☞ Kofi Annan who passes away recently, has been recived _____ Award	<i>Nobel prize</i>
☞ _____ State annouced Awards on the name of Former PM Atal Bihari Vajpayee	<i>Madhya Pradesh</i>
☞ _____ city has received World No Tobacco Award	<i>Delhi</i>
☞ General Dalbir Singh Suhag awarded Legion of Merit by _____ Government	<i>US Government</i>
☞ _____ has been Awarded as Legion of Merit by US Government	<i>Dalbir Singh</i>
☞ _____ has been awarded as Game Changer of the Year by Asia Society	<i>Indra Nooyi</i>
☞ _____ has been awarded the National Kalidas Samman for visual arts from the Madhya Pradesh government?	<i>Anjolie Ela Menon</i>
☞ _____ received NABARD 2018 award	<i>Rapco Micro Finance</i>
☞ _____ has been conferred the Special Jury 'NRI of the Year Award' at the fifth edition of Times NOW & ICICI NRI of the Year Awards 2018.	<i>Prem Watsa</i>
☞ _____ has bagged the AIFF Woman Player of the year award 2017	<i>Kamala Devi</i>
☞ _____ Indian Cricketer has been awarded as 'Most Inspiring Icon of the Year for Social Welfare'	<i>Yuvraj Singh</i>
☞ _____ won International Cricketer of the Year at CEAT Cricket Rating Awards	<i>Virat Kohli</i>
☞ _____ the Indian Cartoonist who won International Award in best caricature category.	<i>Thomas Antony</i>
☞ _____ received Santokbaa Humanitarian Award	<i>Kailash Satyarathi</i>
☞ _____ win Pulitzer Prize in Music for his 2017 album "DAMN"	<i>Kendrick Lamar</i>
☞ _____ has won the ONV Literary Prize for contribution to Malayalam Literature	<i>MT Vasudevan Nair</i>
☞ _____ is the recipient of 1st Nobel Peace Prize	<i>Henry Dunant</i>
☞ _____ Conferred KISS Humanitarian Award 2018	<i>Muhammad Yunus</i>
☞ _____ has been honoured with the Swara Mauli award	<i>Lata Mangeshkar</i>
☞ _____ has been awarded with 23rd Nikkei Asia Prize	<i>Dr. Bindeshwar Pathak</i>
☞ _____ has been honoured with jayadevRashtriyaYuvaPuraskar Award	<i>AninditaAnaam</i>
☞ Bollywood singer _____ will be conferred with Banga Bibhushan award for 2018	<i>Asha Bhonsle</i>
☞ The award for the "Most Improved Airport" in the Asia-Pacific region has been given to _____	<i>Sardar Vallabhbai Patel International Airport</i>
☞ SreekumaranThampi has been selected for JC Daniel award. He is a famous _____	<i>Lyricist and Director</i>
☞ _____ has been selected to be conferred with Dadasaheb Phalke Excellence Award for 2018	<i>Anushka Sharma</i>
☞ _____ conferred with the 2017 Dadasaheb Phalke Award	<i>Vinod Khanna</i>
☞ _____ has won the Shorenstein journalism award	<i>Siddhartha Varadarajan</i>
☞ _____ government has decided to confer Veteran actor Dharmendra prestigious Raj Kapoor Lifetime Achievement award	<i>Maharashtra</i>

☞ _____ get Dadasaheb Phalke Excellence Award 2018 for the Best Leading Lady (Critics Award)	Aditi Rao Hydari
☞ Rakesh Roshan has been honored with Lifetime Achievement award at the Dadasaheb Phalke Film Foundation Awards. The event will be held at _____	Chitrakoot Ground
☞ _____ movie won the Best Picture Award in the 90th Academy Awards.	The Shape of Water
☞ _____ has been honored with the lifetime achievement award for his contribution to the field of arts and politics in United Kingdom.	Shatrughan Sinha
☞ _____ has received the prestigious Pritzker Price.	Balkrishna Doshi
☞ Veteran actor _____ has received the Godavari Gaurav Award, instituted by :	Amol Palekar
☞ Short fiction film Shunyata has won an international award in US. The film belongs to:	Shekhar Suman
☞ _____ conferred with the 2017 Sahitya Akademi Award for Assamese literature :	Jayant Madhab Bora
☞ _____ has been conferred with Badminton Association of India's inaugural Lifetime Achievement award for his remarkable contribution to the sport.	Prakash Padukone
☞ _____ Government has won Geospatial World Excellence Award 2018.	Odisha
☞ _____ has been chosen for the first Raj Kapoor Award for Excellence in Cinema.	Ramesh Sippi
☞ 1st Mufti Mohammed Sayeed Probity in Politics and Public Life Award has been given to:	Nitish Kumar
☞ Which of the following movies was named the best film at the 63rd edition of Filmfare Awards?	Hindi Medium
☞ The award for the best actress at the 63rd edition of Filmfare Awards was received by:	Vidya Balan
☞ World Economic Forum's (WEF) Crystal Award has been given to _____.	Shah Rukh Khan
☞ Kalam Innovation in Governance Award 2018 has been received by:	N. Lokesh
☞ _____ has been honoured with the India's highest peace time military decoration "Ashoka Chakra" at the 69th Republic Day.	Jyoti Prakash Nirala
BOOKS & AUTHOR'S	
☞ _____ was the Author of novel "Yes! It's All about My Daughter: Diagnosed with Rett Syndrome at 8 Months"	Muthuvel Karunanidhi
☞ _____ is the editor of Thuglak magazine	Swaminathan Gurusurthy
☞ _____ is the author of Book 'Untold Story of Broadcasting'	Gutam Chatterjee
☞ 'Ghats of Banaras' Book has been wrote _____	Sachidanand joshi
☞ _____ wrote "A Thousand Splendid Suns" book	Khaled Hosseini
☞ Atal Ji Ne Kaha: A book on Vajpayee has been launched by _____	prime Minister
☞ The book launched by Vice President of India M. Venkaiha Naidu "Human Rights, Values and Cultural Ethos" is written by _____.	Dr. R.P. Dhokalia
☞ Vice President of India M. Venkaiah Naidu has launched the book "Human Rights, Values and Cultural Ethos" in _____.	New Delhi
☞ A novel 'The English Patient' declared as the winner of the Golden Man Booker Prize in 50 years. _____ wrote the book	Michael Ondaatje
☞ Former PM Manmohan Singh released a book titled "My Journey from Marxism-Leninism to Nehruvian Socialism". This book is authored by _____.	CH Hanumantha Rao
☞ _____ book was Release By Chief Of Army Staff	Across the Bench - Insight into the Indian Military Judicial System'
☞ 'Twilights Children' is a book on _____.	Down Syndrom

SPORTS

☞ The won Russia Open Badminton Trophy 2018 _____	Sourabh Verma
☞ _____ set a new World Record in Swimming Championship	Kathleen Baker
☞ _____ Indian Cricketer ranked as the new No.1 batsman in Test Cricket	Virat Kohli
☞ _____ won Women's single title in World Badminton Championships 2018	Carolina Marin
☞ Kento Momota won Gold Medal in world Badminton Championships 2018. Kento Momota Belongs to _____ country	Japan
☞ _____ country has won Women's Hockey World Cup 2018	Netherlands
☞ _____ country take third place in Women's Hockey World Cup	Spain
☞ Security with facial recognition technology has been set up for _____ Olympics	Tokyo 2020
☞ Kenya's _____ former 400m hurdles world champion has been died	Nicholas Bett
☞ _____ is the first Kenyan to win a world gold at a distance shorter than 800m	Nicholas Bett
☞ _____ Indian cricketer tops in 2018 charts for most runs scored in international cricket	Virat Kohli
☞ aganjeet Bhullar belongs to _____ sports	Golf
☞ Ajit Wadekar, who died recently belongs to _____ field	Cricket
☞ Esow won _____ medal for India in _____ Sports	Track Cycling
☞ Mitchell Johnson belongs to _____ Sports	Cricket
☞ Apurvi Chandela bagged the bronze in _____ sports at Asian Games	Shooting
☞ Vinesh Phogat won Gold in wrestling event at the 18th Asian Games 2018 in _____ category	50 Kg
☞ 18th Asian Games 2018 has been held in _____ country	Indonesia
☞ _____ Teen has clinched gold in Shooting in Asian Games 2018 held at Indonesia	Saurabh Chaudhary
☞ India's wrestler Divya Kakarn won the bronze medal in the women's _____ category	68 kg
☞ _____ becomes fourth Indian wicket-keeper to take five catches on Test debut	Rishabh Pant
☞ _____ state is going to host 2018 Men's Hockey World Cup for the First Time	Odisha
☞ _____ Indian Shooter won Gold in Asian Games 2018	Rahi Sarnobat
☞ Santosh kumar won bronze medal in Wushu at Asian Games 2018 in _____ category	56 kg
☞ _____ Indian shooter clinched silver in the men's double trap shooting event at the 2018 Asian Games	Shardul Vihan
☞ _____ Indian woman cricketer has recently announced her retirement from International T20 cricket	Jhulan Goswami
☞ _____ has won the bronze in women's 10m Air Pistol final after Manu Bhaker was eliminated	Hina Sindhu
☞ Women's Kabaddi Team won _____ Medal in Asian Games 2018	Silver
☞ Tejinder Pal Singh Toor, who clinched Gold in men's Shot-Put event at the 2018 Jakarta Asian Games, has set new Asiad record of _____ meters	20.75m
☞ Neeraj Chopra belongs to _____ sports	Javelin throw
☞ _____ Country will host Asian youth weightlifting championships	North Korea
☞ Asian champion Neeraj Chopra created a new national record on his way to the men's javelin gold at the 18th Asian Games. _____ Meter he threw to Clinch Gold	88.06

SCIENCE & TECHNOLOGY

☞ _____ Missile has been recently tested by Defence Research & Development Organization	<i>Interceptor Advanced Area Defence</i>
☞ _____ is the objective of 'Shaur nahin' Mobile app	<i>To Stop Unnecessary Noise</i>
☞ "PARIVESH" single window hub has been launched for _____ Department	<i>Environment</i>
☞ _____ is the World's first mission to touch the sun	<i>lift off</i>
☞ _____ is India's second moon mission launched recently	<i>Chandrayaan-2</i>
☞ _____ satellite has been launched by ISRO's to study the Sun	<i>Aditya-L1</i>
☞ _____ space agency has confirmed presence of ice on Moon using spacecraft	<i>NASA</i>
☞ _____ satellite has been launched from French Guyana	<i>Aelous</i>
☞ The Indian PSLV launcher has bagged its first order from _____ to launch 10-kg nanosatellite Centauri I later this year.	<i>Australia</i>
☞ India's longest-range ballistic missile _____ will be inducted into the nuclear arsenal very soon.	<i>Agni V</i>
☞ India and United States had signed a Memorandum of Understanding (MoU) in _____ to have scientific and technical cooperation in Earth observations and Earth sciences.	<i>2008</i>
☞ A new communication satellite 'APSTAR-6C' has been launched by _____.	<i>China</i>
☞ A hyper spectral imaging satellite called "Goafen-5" has been launched to monitor air pollution by _____.	<i>China</i>
☞ _____ Launches Most Powerful Falcon 9 Rocket	<i>SpaceX</i>
☞ Name of satellite launched by GSLV is.	<i>GSAT-6A</i>
☞ The exoplanet-hunting telescope launched by NASA is _____	<i>TESS</i>
☞ India's Department of Space (DoS) have signed cooperation agreement related to sharing of earth observation satellite data with :	<i>European Union (EU)</i>
☞ _____ have developed artificial heart using rocket technology and it is currently undergoing thorough testing experiments on animals :	<i>China</i>
☞ Indian Space Research Organisation (ISRO) has signed Technology Transfer Agreement (TTA) with Bharat Heavy Electricals Limited (BHEL) for manufacturing Space Grade _____ Ion cells.	<i>Lithium</i>
☞ "Yuegong-1" is related to which of the following countries?	<i>China</i>
☞ _____ has recently launched world's smallest rocket.	<i>Japan</i>
☞ Prithvi-II missile successfully test fired from:	<i>Odisha</i>
☞ _____ has successfully launched remote sensing satellite to detect electromagnetic environmental probes.	<i>China</i>
☞ _____ is going to launch two missions- GOLD and ICON in 2018.	<i>The National Aeronautics and Space Administration (NASA)</i>
☞ Parker Solar Probe has been launched by:	<i>NASA</i>
☞ 'Cartosat' 2 satellite has been launched by:	<i>ISRO</i>
☞ The Indian Space Research Organisation (ISRO) is going to launch its first solar mission Aditya-L1 in 2019. The satellite will be launched by?	<i>PSLV-XL</i>
☞ The first ever artificial intelligence politician has been developed by the scientists IS:	<i>SAM</i>
☞ India's first mobile food testing lab launched in:	<i>Goa</i>

DEFENCE AND SECURITY

In _____ city defence industrial corridor has been launched by Defence Minister Nirmala Sitharaman and Uttar Pradesh Chief Minister Yogi Adityanath	Aligarh
_____ Missile has been tested from Indian Army at Pokhran range	Helina
Joint Military Exercise has been held between India and _____ country	Thailand
Missile has been recently tested by DADO	BrahMos
The Indian Army signed a Memorandum of Understanding with _____ on the Defence Salary Package.	State Bank of India
_____ is the name of World's largest international maritime exercise	RIMPAC
_____ many countries will participate in biennial Rim of the Pacific (RIMPAC) military exercise from June 27 to August 2 around Hawaiian Islands and Southern California	26
Indian Minister inaugurated 1st biannual Indian Air Force Commanders' Conference at Air Headquarters in New Delhi	Nirmala Sitharaman
22nd edition of exercise Malabar has been conducted at _____.	Guam
_____ will host the first military exercise of BIMSTEC (Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation) group focusing on counter-terrorism	India
First military exercise of BIMSTEC (Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation) is scheduled to be held in _____	Pune
Name of the Indo- Malaysia joint military exercise which will be conducted in Malaysia is _____	Harimau - Shakthi
Name of the coastal security exercise which began in Kerala is _____	Sagar Kavach
LCA Tejas has successfully fired an air-to-air BVR missile. BVR stands for _____	Beyond Visual Range
India and Pakistan will participate in multination counter-terror exercise in Russia under the organization of _____.	SCO
India has agreed with _____ to set up hotline between their head quarters to enable communication to prevent border tensions	China
Balikatan military exercise is the largest exercise between USA and _____.	Philippines
The 'Vijay Prahar' exercise which concluded recently was based on _____ of Indian Army	South Western Command
India has decided to locate fighter airplanes in _____ islands.	Andaman and Nicobar
Indian Navy has conducted _____ exercise to integrate maritime stakeholders including Navy, Coast Guard, Air Force, ONGC, and Customs & Port Trust.	Prasthan
_____ will carry out combat training exercise "Gaganshakti 2018"	Indian Air Force
The Indian Air Force (IAF) is going to conduct its biggest combat exercise named Gagan Shakti-2018 along the borders _____	Pakistan- China
_____ city is hosting The Biannual Army Commanders Conference	New Delhi
_____ missile is not developed under the Integrated Guided Missile Development Program (IGMDP).	Akash
Maritime Exercise "Paschim Lehar" recently concluded between:	Indian Army, Navy, Air Force and Coast Guard
Joint Investigation Committee (JIC) comprising _____ and Indian Officials has test fired M777 ultra-light howitzers (ULH) at the Pokhran Firing Range in Rajasthan.	USA

IMPORTANT DAYS

☞ International Tiger Day is Observed on ____	Ans July 29
☞ ____ day is observed as World Bio Fuel day	10 August
☞ ____ International Youth Day is Observed First time	12 August 2000
☞ World Humanitarian Day observed on ____	19th August
☞ World senior citizen day is observed on ____ date	21 August
☞ International Day against Drug Abuse and Illicit Trafficking is observed on _____.	June 26
☞ MSME day is celebrated on _____.	June 27
☞ International Day of United Nations Peacekeeper is observed worldwide on _____.	May 29
☞ World Day against Child Labour is observed globally on _____.	June 12
☞ India's 1st ever national police museum will be inaugurated on _____.	October 21
☞ Green Mizoram Day was observed on _____ across Mizoram state.	June 11
☞ World Honey Bee Day is celebrated on _____.	August 18
☞ World Blood Donor Day is observed on _____.	June 14
☞ International Day for the Elimination of Sexual Violence in Conflict is observed on _____.	June 19
☞ World Refugee Day is observed on _____ every year by united nations.	June 20
☞ World Music Day is observed every year on _____.	June 21
☞ International Widows' Day takes place annually on _____.	June 23
☞ World Intellectual Property Day is observed on _____	26 April
☞ The World Immunization Week is observed from _____	24 April to 30 April
☞ Red Cross Day is celebrated every year on _____.	May 8
☞ World Telecommunication and Information Society Day is observed on _____.	May 17
☞ The International Day of Remembrance of the Victims of Slavery and the Transatlantic Slave Trade Day is observed on _____.	25th March
☞ World Down Syndrome Day is observed globally on:	21st March
☞ April 5th is celebrated as India's _____ Day.	National Maritime Day
☞ The World Health Day was observed on ____ with the Slogan Health for all	7 April
☞ ____ is April 10th celebrated as	World Homeopathy Day
☞ Civil Services Day is observed on _____.	April 21
☞ The World NGO Day is observed annually on _____.	27th February
☞ The National Science Day is observed on ____ February every year.	28th February
☞ The World Wildlife Day is observed every year worldwide on _____.	3rd March
☞ National Safety Day is observed on:	4th March
☞ World Consumer Rights Day is celebrated on:	15th March
☞ _____ March is observed as Ordnance Factories Day in the entire country.	18th
☞ World Water Day is observed globally on _____.	22nd March
☞ The World Leprosy Day is observed globally on _____.	28th January
☞ International Holocaust Remembrance Day is observed every year on _____.	27th January



AUGUST 2018

PRESIDENT GIVES AWAY OUTSTANDING PARLIAMENTARIAN AWARDS



- ❖ Central Hall of Parliament bearing witness to a grand ceremony to felicitate the Best Parliamentarians from 2013 till 2017 in New Delhi
- ❖ Award winners are Dr Najma Haptullah (2013), Hukum Dev Narayan (2014), Ghulam Nabi Azad (2015), Dinesh Trivedi (2016), Bhartruhari Mahrab (2017)
- ❖ Chairman of Rajya Sabha - Venkaiah Naidu

JAVED AKHTAR RECEIVED SHALAKA SAMMAN, HIGHEST HONOUR OF HINDI SAHITYA ACADEMY

- ❖ Javed Akhtar received highest Shalaka Samman for 2017-18 to lyricist and poet Javed Akhtar.
- ❖ The award includes a cash reward of Rs 5 Lakh
- ❖ The scriptwriter, lyricist and poet has five National Awards for Best Lyricist to his name for works such as border, Refugee and Lagaan.
- ❖ The lyricist has also been honoured with the Padma Shri in 1999 and the Padma Bhudhan in 2007. He is also a recipient of the Sahitya Akademi Award in Urdu for his collection of poems entitled Lava.

PRESIDENT RAM NATH KOVIND APPROVES 131 GALLANTRY AWARDS FOR MEMBERS OF MILITARY, PARAMILITARY FORCES



- ❖ On the occasion of 72nd Independence Day, President Ram Nath Kovind has approved 131 Gallantry Awards to members of Armed Forces personnel and Paramilitary Forces.
- ❖ The Defence Ministry said that one Kirti Chakra, three Bar to Sena Medals (Gallantry), three Vayn Sena Medals (Gallantry), 11 Nao Sena Medals (Gallantry), 20 Shaurya Chakras and 93 Sena Medals (Gallantry) will be awarded.
- ❖ Six women officers of the Indian Navy will be awarded Nao Sena medals. They were part of the expedition to circumnavigate the globe.

ALBANY MEDICAL CENTER PRIZE 2018 AWARDED TO 3 US SCIENTISTS

- ❖ Three US scientists James Allison, Carl June and Steven Rosenberg were declared winners 2018 Albany Medical Center Prize in Medicine and Biomedical Research.
- ❖ It is the second-highest value prize in medicine and biomedical research, awarded by the Albany Medical Center.
- ❖ They are James Allison, Carl June and Steven Rosenberg. Albany Medical Center Prize Founded in 2001, Founded by - Morris "Marty" Silverman.

GENERAL DALBIR SINGH SUHAG AWARDED LEGION OF MERIT BY US GOVERNMENT

- ❖ The United States government has awarded the Legion of merit (Degree of Commander) to General Dalbir Singh Suhag (Retired) of the Indian Army, for exceptionally meritorious service as Chief of the army staff, Indian Army.
- ❖ The award was presented to General Suhag on August 17, 2018 at Pentagon, Washington.
- ❖ He becomes second India to get this award and first being General Rajendra Singh Jadeja in 1946.

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DELHI GOVERNMENT OFFICIAL WINS WHO WORLD NO TOBACCO DAY AWARD AS DELHI FIGHTS BACK TOBACCO

- ❖ Delhi government's additional director of health, SK Arora, made India proud as he was awarded the prestigious WHO World No Tobacco Day 2017 Award for his extraordinary contribution towards tobacco control.
- ❖ Arora was presented the World No Tobacco Day 2017 Award by Henk Bekedam, WHO India country head.
- ❖ Every year, the World Health Organization recognizes individuals or organisations alike in each of the six WHO regions for their accomplishments in the area of tobacco control.
- ❖ Tobacco prevalence in Delhi has come down by 6.5 per cent in the past six years which is more than the rest of India average figures.

JULY 2018

ANJOLIE ELA MENON AWARDED KALIDAS SAMMAN FOR VISUAL ARTS



- ❖ Madhya Pradesh Government has conferred prestigious National Kalidas Samman on noted artist Anjolie Ela Menon (78) for her contribution to visual arts.
- ❖ The award was conferred in recognition of her insightful and sensitive portrayal of the identity and of women through her meaningful paintings in a variety of media.

SUNIL CHHETRI WINS 2017 AIFF PLAYER OF THE YEAR AWARD

- ❖ Indian football team captain Sunil Chhetri was named the 2017 All India Football Federation (AIFF) Player of the Year.
- ❖ Sunil Chhetri is a star player for both India and Bengaluru FC teams.
- ❖ All India Football Federation President – Praful M Patel

J P NADDA GIVES AWAY PMSMA 'IPLLEDGEFOR9' ACHIEVERS AND MMR REDUCTION AWARDS

- ❖ J P Nadda, Union Minister for Health and Family Welfare presented the Pradhan Mantri Surakshit Matritva Abhiyan (PMSMA) 'IPledgefor9' Achievers and MMR Reduction Awards.
- ❖ The 'IPledgefor9' Achievers Awards were given to individuals and teams of doctors from the private sector and States for their remarkable services, outstanding support of institutions and commitment in achieving the mission's objectives of safe motherhood to every woman in India.
- ❖ According to Mr Nadda, India has shown 22% reduction in Maternal Mortality Ratio (MMR) since 2013. Uttar Pradesh has shown 30% decline and has topped the chart in the reduction of maternal deaths.

RAPCO MICRO FINANCE RECEIVED NABARD 2018 AWARD

- ❖ Rapco Micro Finance Ltd received NABARD 2018 award for its services to self-help group (SHG) linkage in Tamil Nadu for the Fiscal Year 2017-18.
- ❖ R.S Isabella is the Managing Director of Repco Micro Finance Ltd.
- ❖ Repco's Headquarters are situated in Chennai, Tamil Nadu.
- ❖ NABARD - National Bank for Agriculture and Rural Development

MICHAEL ONDAATJE NAMED IN MAN BOOKER PRIZE LONG LIST

- ❖ Canadian author Michael Ondaatje has again made the Man Booker Prize list with his latest novel "Warlight" weeks after his book "The English Patient" was named the best work of fiction from the last five decades of the literary prize.
- ❖ "Warlight" contains an incredible array of Characters through whom Ondaatje tells the hidden, barely Spoken ,tale of war, especially as it impacts on children.
- ❖ Ondaatje's "The English patient" which won the Booker in 1992 was named the winner of the Golden Man Booker winner a special award to mark bookers 50th anniversary.

JUNE 2018**KENDRICK LAMAR GETS HIS PULITZER PRIZE FOR 'DAMN'**

- ✦ Kendrick Lamar received the Pulitzer Prize for Music at Columbia University for his 2017 album "DAMN".
- ✦ Lamar became the first non classical or jazz musician to win a Pulitzer for music in its nearly 75-year history.
- ✦ He had also won four Grammys including best rap album this year for "DAMN".

TOMMY KOH RECEIVED PADMA SHRI AWARD BY PM MODI

- ✦ Prime Minister Narendra Modi gave the Padma Shri award to former Singaporean diplomat Tommy Koh in Singapore.
- ✦ Koh was among 10 ASEAN (Association of Southeast Asian Nations) recipients of the prestigious award.
- ✦ She has been served as Singapore's ambassador to United States and United Nations.
- ✦ Padma Shri is given for "distinguished service" in various fields.

BINDESHWAR PATHAK HONOURED WITH NIKKEI ASIA PRIZE

- ✦ 75-year-old Bindeshwar Pathak (Renowned Social reformer and founder of Sulabh International) has been honoured with Japan's prestigious 'Nikkei Asia Prize for Culture and Community' for his significant work in tackling poor hygiene and discrimination.
- ✦ Launched in 1996, this award honours people in Asia who have made significant contributions in regional growth, science, technology and innovation, and culture and community.

- ✦ Manmohan Singh (Former Prime Minister) and Narayan Murthy (Infosys Chairman) are among the few Indians who have won this prize.

SURAT TO RECEIVE 'CITY AWARD' UNDER INDIA SMART CITIES AWARD 2018

- ✦ Surat has been selected for 'City Award' for showing 'great momentum' in execution of projects under 'India Smart Cities Award' 2018 in categories of urban environment, transport and mobility and sustainable integrated development, according to Housing and Urban Affairs (HUA) Ministry.
- ✦ Bhopal and Ahmedabad were selected in 'Innovative Idea' category for their "transformative approach towards sustainable integrated development". The joint winners in category include Bhopal for its Integrated Command and Control Centre (ICCC) and Ahmedabad for its Safe and Secure Ahmedabad (SASA) Project.
- ✦ Overall, nine awards have been announced under the India Smart Cities Awards.

KAMILA SHAMSIE'S "HOME FIRE" WINS 2018 WOMEN'S PRIZE FOR FICTION

- ✦ Famous British Pakistani author Kamila Shamsie's book "Home Fire" has won Women's Prize for Fiction, 2018.
- ✦ The book, also long listed for last year's Man Booker Prize, is a contemporary reimagining of Sophocles' "Antigone".



AUGUST 2018

Surendra Rosha Named HSBC India CEO

- ✦ The Hongkong and Shanghai banking Corporation appointed Surendra Rosha as Chief Executive Officer for HSBC India.
- ✦ Rosha succeeds Jayant Rikhye, who is taking a leave of absence for medical reasons.
- ✦ Rosha, who is currently HSBC's Head of Financial Institutions Group (FIG) for Asia-Pacific, has 27 years of experience in financial services sector.

Oscar Kerketta appointed as the next High Commissioner of India to the Republic of Rwanda

- ✦ Shri Oscar Kerketta, presently Additional Secretary (FSI) has been appointed as the next High Commissioner of India to the Republic of Rwanda.
- ✦ Rwanda President- Paul Kagame, Prime Minister- Edouard Ngirente.
- ✦ He is expected to take up the assignment shortly.

Haryana Teen scales Mount Kilimanjaro

- ✦ Shivangi Pathak became the youngest Indian woman to reach the peak of Mount Kilimanjaro in 3 days.
- ✦ Tanzania's Mount Kilimanjaro measures 5895 meters in height.
- ✦ Shivangi's next target is to scale Europe's highest peak.
- ✦ The Haryana teen, who acknowledged the endless support of her parents and family in her journey, aims to be an inspiration to girls all over India to relentlessly pursue their passion.

C B Ananthakrishnan takes charge as Director (Finance) of Hindustan Aeronautics Ltd (HAL)

- ✦ C B Ananthakrishnan took charge as Director (Finance) of Hindustan Aeronautics Ltd (HAL). Earlier, C B Ananthakrishnan was the Executive Director (Finance) at HAL Corporate Office
- ✦ Chairman and Managing Director of Hindustan Ltd- T Suvarna Raju
- ✦ He was also HAL nominee Director in the Board of three joint ventures of HAL.

3 High Court Women Judges are appointed as Supreme Court justices

- ✦ Three high court women judges were appointed to Supreme Court, taking the total number of judges in the apex court to 25.
- ✦ Notifications announcing the appointment of Uttarakhand High Court Chief Justice K.M Joseph, Madras HC Chief Justice Indira Banerjee and Orissa HC Chief Justice Vineet Saran to the Supreme Court were issued.
- ✦ The number of Judges in the top court after the fresh appointments has gone up to 25. There would still be six vacancies.

Ajay Data, first Indian in ICANN

- ✦ "Ajay Data becomes the first Indian to be appointed as a member of country code Names Supporting Organization (ccNSO).
- ✦ Data has been appointed on the panel by nomination committee of ccNSO—one of the three policy making bodies at ICANN.
- ✦ He is founder & CEO of Data XGen Plus and global leader in email linguistic services. He is creator of world's first email address mobile app and email solution for IDN (Internationalized Domain Names) Domains.

Harivansh Narayan Elected as Deputy Chairman of the Rajya Sabha

- ✦ NDA candidate Harivansh was elected as Rajya Sabha Deputy Chairman, defeating Opposition's BK Hariprasad.
- ✦ Rajya Sabha Chairman M Venkaiah Naidu initiated the process of the election by calling for division of votes in the house. While Harivansh secured 125 votes, Hariprasad got 105.
- ✦ Harivansh is an MP from the Janta Dal and a parliamentarian from Bihar and a former journalist.
- ✦ The nomination of Harivansh was proposed by Ram Prasad Singh and BJP president Amit Shah among others.

Ivan Duque sworn in as Colombia's next president

- ✦ Colombia's President-elect Ivan Duque has been sworn in as the country's 60th President.
- ✦ More than 12,000 police were deployed in the historic centre of the capital Bogota for Duque's inauguration.
- ✦ He replaced Juan Manuel Santos and became the youngest president in Colombia's recent history.

RSS thinker S Gurumurthy, Satish Marathe appointed as non official Directors of RBI board

- ✦ Swaminathan Gurumurthy and Satish Kashinath Marathe appointed as Part-time non official directors of the Reserve Bank of India(RBI) Board.
- ✦ Gurumurthy, an economist and chartered accountant by profession, is also the co-convenor of RSS-affiliated Swadeshi Jagran Manch.
- ✦ Gurumurthy is also the editor of Tamil magazine Thuglak. He had referred demonetisation decision as equivalent of Financial Pokhran.

JULY 2018

Janardan Singh Gehlot Elected International Kabaddi Federation Chief

- ✦ Janardan Singh Gehlot was elected the president of the International Kabaddi Federation (IKF) for the next four years, it was announced after the Annual General Congress (AGC) of the federation, conducted in Dubai, the UAE.
- ✦ Observer and Director of International Affairs Olympic Council of Asia Vinod Tiwari was also present in the AGC of the IKF where 22 member countries participated.

Trump appoints Indian-American Uttam Dhillon appointed as new head of key federal agency

- ✦ Uttam Dhillon, an Indian-American top White House lawyer, has been appointed as the new head of the crucial Drug Enforcement Agency that combats the smuggling and use of narcotics in the US.
- ✦ Dhillon replaces Robert Patterson, who has retired after 30 years of service.

Mark Zuckerberg Becomes World's 3rd-Richest Person

- ✦ Facebook Inc. co-founder Mark Zuckerberg has overtaken Warren Buffett as the world's third-richest person. Zuckerberg, who trails only Amazon.com Inc. founder Jeff Bezos and Microsoft Corp. co-founder Bill Gates, eclipsed Buffett as Facebook shares climbed 2.4%, according to the Bloomberg Billionaires Index.
- ✦ It's the first time that the three wealthiest people on the ranking made their fortunes from technology. Zuckerberg, 34, is now worth \$81.6 billion, about \$373 million more than Buffett, the 87-year-old chairman and chief executive officer of Berkshire Hathaway Inc.

Justice Adarsh Kumar Goel Appointed NGT Chairperson

- ✦ Justice Adarsh Kumar Goel, who retired from the Supreme Court of India has been appointed as the new Chairperson of the National Green Tribunal (NGT). He has been appointed to the position for a term of five years, as per an order issued by the personnel ministry.
- ✦ The post of NGT chairperson had been lying vacant for more than 6 months after the retirement of Justice Swatanter Kumar.

Prof. Sandeep Sancheti Takes Charge As President Of AIU

- ✦ Dr. Sandeep Sancheti, Vice Chancellor of SRM Institute of Science and Technology (SRMIST) has assumed charge as the 97th President of the Association of Indian Universities (AIU), New Delhi.
- ✦ The AIU has currently more than 720 members represented by Vice Chancellors. Seen as the representative of all Universities of India, the AIU facilitates coordination and mutual consultation among Universities as well as acting as a liaison with Central and State governments.



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JUNE 2018**Giuseppe Conte sworn in as Prime Minister of Italy**

- ❖ Giuseppe Conte has sworn in as prime minister of Italy's new government.
- ❖ He will head government of ministers from anti-establishment Five Star Movement (M5S) and the far-right League Party.

Pedro Sanchez sworn in as new PM of Spain

- ❖ Spanish Socialist Pedro Sanchez has been sworn in as the new prime minister of Spain by King Felipe.
- ❖ He replaced Mariano Rajoy.
- ❖ He took the oath to save constitution without a bible or crucifix - a first in Spain's modern history.

M K Jain has been appointed as RBI deputy governor

- ❖ Mahesh Kumar Jain (MD & CEO of IDBI Bank) has been appointed as fourth deputy governor of the Reserve Bank of India for a three year term.
- ❖ Jain was previously CEO at Chennai based Indian Bank between November 2015 and March 2017.
- ❖ The fourth deputy governor's post has been vacant since SS Mundra retired on July 31, 2017. In his new role, Jain is expected to be put in charge of banking supervision.

Indian-American Dhivya Suryadevara to become CFO of General Motors

- ❖ Indian-American woman, Dhivya Suryadevara (currently vice president of corporate finance) has been named Chief Finance Officer (CFO) of largest automaker of US, General Motors.
- ❖ 39-year-old Suryadevara will succeed Chuck Stevens (General Motor's present CFO) on September 1.
- ❖ She was named vice president of corporate finance in July 2017, a job that included overseeing investor relations.

H R Khan appointed chairman of Bandhan Bank

- ❖ Former RBI deputy governor H R Khan has been appointed as the non-executive chairman of Bandhan Bank whereas Harun Rasid Khan is appointed as the non-executive part time chairman of the bank.
- ❖ Appointment of Khan will be for a period of three years with effect from June 5, 2018.

Arvind Saxena appointed as acting UPSC chief

- ❖ Union Public Service Commission (UPSC) member Arvind Saxena has been appointed as the acting chairman of commission from June 20.
- ❖ 1978-batch Indian Postal Service officer, Saxena will take over the charge from incumbent Vinay Mittal who completes his term at UPSC
- ❖ Saxena joined the UPSC in May 2015 after completing his stint in Aviation Research Centre (ARC). He has also worked in Research and Analysis Wing (RAW).

Sharad Kumar appointed as vigilance commissioner in CVC

- ❖ Former NIA chief Sharad Kumar has been appointed as vigilance commissioner in the probity watchdog Central Vigilance Commission (CVC).
- ❖ Mr. Kumar has been appointed vigilance commissioner in the Central Vigilance Commission for a term of four years.
- ❖ 62-year-old Mr. Kumar is a 1979-batch IPS officer of the Haryana cadre. He retired in September last year after heading the National Investigation Agency, an anti-terror probe organization, for over four years.

Dr. Inder Jit Singh appointed as Coal Secretary

- ❖ Appointments Committee of Cabinet (ACC) has appointed Dr. Inder Jit Singh as coal secretary at Shastri Bhawan office, New Delhi.
- ❖ 1985-batch Kerala cadre Indian Administrative Service (IAS) officer Dr. Inder Jit Singh took over charge of Secretary which fell vacant after superannuation of Susheel Kumar.
- ❖ Singh's appointment comes at a time when 25 coal-based power stations have low coal stock. In the interim, Secretary Mines, Anil G Mukhim had been holding additional charge as Secretary, Coal.

Rana Kapoor re-appointed as MD & CEO of Yes Bank for 3 years

- ❖ Private sector lender YES Bank shareholders have approved re-appointment of Rana Kapoor as chief executive officer and managing director of bank for three years.
- ❖ The decision was taken at 14th annual general meeting of shareholders of the bank.

SPORTS

AUGUST 2018

NEERAJ CHOPRA WINS GOLD MEDAL AT SAVO GAMES IN FINLAND



- ✦ Javelin thrower Neeraj Chopra won gold with an impressive performance, beating his Chinese Taipei rival Chao-Tsun Cheng at the recently concluded Savo Games in Finland
- ✦ Neeraj, the reigning Commonwealth Games gold medallist and Asian season leader, threw 85.69m in the event held at Lapinlahti, Finland
- ✦ Chao- Tsun Cheng of Chinese Taipei made a throw of 82.52m and won a silver medal.
- ✦ Chao-Tsun is the only Asian to have throw the javelin to a distance more than 90m.

SOURABH VERMA LIFTS RUSSIA OPEN BADMINTON TROPHY

- ✦ Ace Indian shuttler Sourabh Verma lifted the Russian Open Badminton trophy at Vladivostok.
- ✦ Sourabh had won the Chinese Taipei Masters in 2016, and finished runner- up at Bitburger Open the same year.
- ✦ In the title clash , he defeated Japan's Koki Watanabe and won his first title of the season.
- ✦ Russia Capital - Moscow, Currency

A WORLD RECORD OF 58.00SEC SET BY KATHLEEN BAKER AT THE US SWIMMING CHAMPIONSHIP

- ✦ Kathleen Baker set a world record of 58.00sec to win the 100m backstroke at the US swimming championships.
- ✦ Earlier world record of 58.10 set by Canadian Kylie Masse at the World Championships in Budapest on July 25 of last year.
- ✦ The top three finishers all broke 59 seconds, with Olivia Smoliga second in 58.75 and Smith third in 58.83.

WORLD BADMINTON CHAMPIONSHIPS 2018 COMPLETE LIST OF WINNERS

- ✦ The 2018 World badminton Championship held at Nanjing Youth Olympic Games Sports Park Arena in Nanjing, China.
- ✦ In Men's Single Kento Momota(Japan) won Gold Medal. Silver medal is won by Shi Yuqi(China).
- ✦ In Women's Singles Carolina Marin of Spain won Gold medal. Silver Medal won by PV Sindhu of India.
- ✦ Men's Doubles- Li Junhui (China), Liu Yuchen(China)

VIRAT KOHLI IS THE NEW NO.1 BATSMAN IN TEST CRICKET

- ✦ Virat Kohli jumps past Steve Smith to become the seventh Indian to become the No.1 Test batsman in the world.
- ✦ Virat Kohli's century against England in the opening Test at Edgbaston, has helped him reach the top position.
- ✦ Apart from Kohli and Tendulkar, Rahul Dravid, Gautam Gambhir, Sunil Gavaskar, Virender Sehwag and Dilip Vengsarkar are the other India batsmen to have achieved number- one rankings during their careers.

GAGANJEET BHULLAR CLAIMS HIS FIRST EUROPEAN TOUR TITLE AT FIJI INTERNATIONAL

- ✦ India's golfer Gaganjeet Bhullar won his maiden European title as he held out a record-breaking charge from Australian Anthony Quale to win the Fiji International by one stroke while Ernie Els shot a 7 under 65 to finish a further stroke behind.
- ✦ It was his first win on the European tour, ninth Asian Tour and 10th Crown overall.
- ✦ Suva is the capital city of Fiji

WOMEN'S HOCKEY WORLD CUP: NETHERLANDS WIN FINAL TO END IRISH ODYSSEY

- ❖ Netherlands were crowned Women's Hockey World Cup winners for a record eighth time as a crushing 6-0 victory ended Ireland's fairytale tournament.
- ❖ Spain won the third place match by defeating Australia 3-1 and won their first World Cup medal. India finished the tournament at 8th position.
- ❖ President of Hockey in India is Rajinder Singh , Headquarters- new Delhi.

STRIKER MARIO GOMES RETIRES FROM GERMAN NATIONAL TEAM



- ❖ Striker Mario Gomez is retiring from international football after Germany's first round exit from the world Cup.
- ❖ The 33 year old, who made his debut for Germany in 2007, scored 31 goals in 78 international appearance.
- ❖ He also represented his country at the FIFA world Cup in 2010 and the Euro Cup in 2008 and 2012.

EME ULTRA 25,000 KM CYCLING EXPEDITION FLAGGED OFF

- ❖ The Corps of Electronics and Mechanical Engineers of Indian Army is undertaking an Ultra Cycling Expedition, aspart of celebration for its Platinum Jubilee.
- ❖ The Expedition was flagged off on 15 August 2018 on the occasion of Independence Day from MCEME Secunderbad.
- ❖ The team will cover a distance of 25000 Km within 120 days and pass through all the states.
- ❖ The expedition will be completed in three phases. In first phase the team will cover Secunderbad to Leh and Leh to Kanyakumari. In second Phase, Kanyakumari to Tezu to Koteswar. And finally in third phase the team will cover Koteswar to Delhi and thus complete Golden Quadrilateral.

SHOOTERS APURVI, RAVI WIN BRONZE IN ASIAN GAMES 2018

- ❖ India opened its account at the 18th Asian Games after Ravi Kumar and Apurvi Chandela bagged the bronze in the 10m Air Rifle mixed team event.
- ❖ The Indians aggregated 429.9 after 42 shots in the 48-shot final and were in second spot for major part of the 48-shot finals before China overtook them to take the silver.
- ❖ The strong Chinese pairing of Ruozhu Zhao and Haoran Yang ended with a score of 492.5. Chinese Taipei's Yingshin Lin and Shaochuan Lu claimed the gold, scoring 494.1.

MADAPPA BECOMES YOUNGEST INDIAN TO WIN ASIAN TOUR TITLE

- ❖ Indian golfer Viraj Madappa won his maiden title on the Asian Tour at Take Solutions Masters in Bengaluru as he carded a four under 67 in the Fourth and final round to claim a two -shot victory.
- ❖ Madappa, who is 20 years old, became the youngest Indian to win on the Asian Tour.The earlier record was held by Gaganjeet Bhullar, who won the Indonesia Invitational, when he was 21 years and three months.
- ❖ Viraj Madappa is also the first rookie and youngest player to win on the continental Tour this season.



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JULY 2018**CHAMPIONS TROPHY HOCKEY FINAL, INDIA VS AUSTRALIA HIGHLIGHTS: INDIA GO DOWN FIGHTING TO AUSTRALIA IN FINAL**

- ❖ History repeated itself in the Hockey Champions Trophy as India settled for silver medal in the tournament after losing to Australia in the final via shootout.
- ❖ Australia won their 15th gold medal at Champions Trophy. India won their second silver medal after winning their first in 2016.
- ❖ Third place Netherland.

INDIA'S DALABEHERA BAGS BRONZE IN JUNIOR WORLD WEIGHTLIFTING

- ❖ Indian lifter Jhilli Dalabehera has bagged the bronze medal in the 2018 IWF Junior World Weightlifting Championships at Tashkent. She lifted 167 kg in the 48 kg category to finish third on the podium.
- ❖ According to Indian Weightlifting Federation Secretary General Sahdev Yadav, Jhilli is the second woman lifter after Saikhom Mirabai Chanu in 2013 to win a medal in the Junior World Championships.

ANJU KHOSLA, OLDEST INDIAN WOMAN TO COMPLETE IRONMAN TRIATHLON

- ❖ At 52, Anju Khosla has become the oldest Indian woman to complete an Ironman Triathlon - one of the toughest one-day sporting events. The New Delhi resident completed
- ❖ her first full Ironman Triathlon, in Carinthia, Austria, in 15 hours, 54 minutes and 54 seconds.
- ❖ It comprises 3.86 km swimming leg, 180.25 km bike leg followed by a marathon (42.2 km), to be completed without a break.

TBILISI GRAND PRIX, GEORGIA: BAJRANG PUNIA WINS GOLD, DEEPAK BRONZE

- ❖ Bajrang Punia emerged champion at the Tbilisi Grand Prix in the 65kg category after outplaying Iranian wrestler Mehran Nasiri in the final in Georgia. The 2018 Commonwealth Games gold medallist recorded a comfortable 9-3 win over the Iranian.
- ❖ Meanwhile, in the 86kg category, Deepak Punia clinched a bronze with a 5-3 win over Osman Gosen of Turkey.

INDIA VS ENGLAND: ROHIT SHARMA'S CENTURY HELPS INDIA CLINCH T20I SERIES

- ❖ Rohit Sharma's elegant unbeaten century made it a walk in the park for India as they cruised to a seven-wicket victory against England to clinch the three-match T20 International series 2-1.
- ❖ The Indian vice-captain made a target of 199 look ridiculously easy on a small Bristol ground after the visiting bowlers did a commendable job at the back end to restrict the hosts to a sub-par score.

TUSHAR AROTHE RESIGNS AS INDIA WOMEN'S CRICKET COACH

- ❖ India Women's Cricket Team Coach Tushar Arothe has stepped down from the role citing personal reasons, as per the announcement by the Board of Control for Cricket in India (BCCI).
- ❖ Under his stint, the team reached the final of the ICC Women's World Cup in 2017. In 2018, the team won the three-match One Day International (ODI) series and five-match T20I series in South Africa.

FRANCE HOLD TROPHY OF FIFA WORLD CUP 2018

- ❖ France won (4-2) FIFA against Croatia held at the Luzhniki Stadium in Moscow, Russia
- ❖ Luka Modric of Croatia won the Golden ball as best Player of the Tournament, Harry Kane wins Golden boot.
- ❖ France's Antoine Griezmann won Bronze Ball and the silver ball, became Man of match.

MAIDEN WIMBLEDON TITLE WON BY ANGELIQUE KERBER

- ❖ Angelique Kerber defeated seven-time champion Serena Williams in the women's singles final to clinch her first-ever Wimbledon title.
- ❖ Angelique Kerber belongs to Germany.
- ❖ The Wimbledon Championship is the oldest tennis tournament in the world.

JUNE 2018**UPWARD REVISION OF PENSION TO MERITORIOUS SPORTSPERSONS**

- ❖ For the welfare of Sportspersons, Minister of Youth Affairs and Sports Rajyavardhan Rathore has approved the upward revision of pension to meritorious Sports persons.
- ❖ Under the revision, rate of pension has been doubled of existing rate of pension on winning medals in international sports events.
- ❖ The medal winners at Olympic and Para-Olympic Games will now get Rs 20000 as pension. The Gold medalist at World Cup and World Championship will be given Rs 16000 while Silver and Bronze medalist will get Rs 14000.

UTTARAKHAND HIGH COURT BANNED ALL TYPES OF WATER SPORTS IN THE STATE

- ❖ Uttarakhand high court has banned all water sports, paragliding and white river rafting in the state until a policy is framed to regulate these activities..
- ❖ It also expressed concern over environmental damage remarking that state is not maintaining holiness of river Ganga.
- ❖ The court also took note of rafting deaths every year due to capsizing of boat.

MITHALI RAJ BECOMES FIRST INDIAN CRICKETER TO SCORE 2,000 RUNS IN T20 INTERNATIONALS

- ❖ One of India's most talented cricketers Mithali Raj became the first Indian cricketer to score 2,000 runs in T20 Internationals. The Indian ODI captain's record was made during Asia Cup match against Sri Lanka in Kuala Lumpur
- ❖ Mithali now has 2,015 runs in 75 matches. Indian men's team captain Virat Kohli with 1,983 runs is the next on the list followed by Rohit Sharma and Suresh Raina.
- ❖ She became 7th woman cricketer and the only Indian to achieve the T20I feat.

INDIA BEAT KENYA TO WIN INTERCONTINENTAL CUP

- ❖ 33-year-old Indian captain Sunil Chhetri has scored a brace to put himself on par with Lionel Messi and lead to Intercontinental Cup title triumph with 2-0 win over Kenya in summit clash.
- ❖ Playing in his 102nd international match, Chhetri struck in 8th and 29th minutes to hand a dominant India the trophy.
- ❖ Chhetri is now on par with Argentine superstar Messi with 64 strikes for the country to be the joint second highest international goal scorer among active players.

WOMEN'S HOCKEY SPAIN BEAT INDIAN WOMEN'S HOCKEY TEAM BY 3-0 IN OPENING GAME

- ❖ Indian Women's Hockey team lost in opening match of five-match series against Spain by 0-3 at Consejo Superior de Deportes Hockey Stadium in Madrid.
- ❖ Lola Riera scored a brace to seal the game for hosts and give them 1-0 lead in series.
- ❖ The tournament is a part of Rani Rampal-led Indian team's preparations for World Cup which will be played in London from July 21.

INDIA WILL HOST FIRST BIMSTEC WAR GAMES IN SEPTEMBER

- ❖ India will host first military exercise of BIMSTEC (Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation) group focusing on counter-terrorism in September.
- ❖ The main purpose of this exercise is to promote strategic alignment among member-states and to share best practices in the area of counter-terrorism.
- ❖ The exercise is scheduled to be held in Pune in second week of September.

KIDAMBI SRIKANTH WINS SPORTSPERSON OF THE YEAR AWARD

- ❖ Commonwealth Games 2018 gold-medal winning Ace shuttler Kidambi Srikanth bagged Sportsman of the Year award at inaugural edition of Indian Sports Honours by the Sports Illustrated India magazine.
- ❖ Olympic silver medallist PV Sindhu was the Sportswoman of the Year award in the individual sport category,
- ❖ Indian Women's Cricket Team, which ended as runners-up in ICC Women's World Cup, were named as Team of the Year.

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Banking & Financial Awareness



RBI HIKES REPO RATE BY 25 BPS FOR SECOND TIME IN A ROW

- ✦ The Reserve Bank on hiked repo rate by 25 basis points to 6.50 per cent in its third bi-monthly monetary policy review of 2018-19.
- ✦ Repurchase rate, or repo, is the rate at which the RBI lends money to commercial banks in the event of any shortfall of funds.
- ✦ RBI also raised the average inflation projection for the second half of the to 4.8% from 4.7% in june.

STAR AGRI FINANCE SIGNS MOU WITH KARUR VYSYA BANK

- ✦ Star Agri Finance Ltd, a subsidiary of Star Agri Warehousing and Collateral Management Ltd, today signed a MoU with private sector Karur Vysya Bank to provide financial assistance to commodity traders and farmers.
- ✦ Under the memorandum of understanding, the assistance would be provided to the targeted sections against their commodities stored in warehouses of StarAgri Finance, a joint statement from the companies.
- ✦ Micro-lending would be provided to traders and farmers in Tamil Nadu, Karnataka, Andhra Pradesh and Maharashtra.
- ✦ The Partnership would ensure credit facilities to the rural customers through a formal lending system enabling them to grow their farm business.

NABARD SANCTIONS RS 772 CRORE FOR WATER PROJECTS IN HARYANA

- ✦ NABARD has sanctioned Rs 722 crore for eight water projects in the rural areas of Haryana.
- ✦ Works on these projects, which will supply water to 256 villages and 72 hamlets and the state government has sent three more project proposals, costing Rs 236.85 crore, to NABARD for financial assistance.
- ✦ NABAD Chairman- Harsh kumar Bhanwala

INDIA'S GDP GROWTH MAY RISE TO 7.5% THIS FISCAL: MORGAN STANLEY REPORT

- ✦ India's economic growth is likely to pick up further in the April-June period and the country is expected to clock GDP growth of 7.5 per cent in this financial year, says a Morgan report.
- ✦ Consumer Price Index inflation to remain slightly above the inflation target of 4% and the current account deficit below 2.5% of GDP.
- ✦ In aggregate, GDP growth to pick up to 7.5 per cent in this financial year as against 6.7 per cent in 2017-18.

SBI TIES UP WITH JIO TO ACCELERATE DIGITAL TRANSACTION



- ✦ State Bank of India has inked a pack with Reliance Jio infocomm to integrate its digital banking solution Yono with My jio application to boost digital payment.
- ✦ Existing Jio customers will get the benefits either by downloading Yono on their handsets or at the time of replacement Cycle.
- ✦ The Aim of this tie up is to boost digital payment
- ✦ It is a 30:70 Joint Venture between SBI and Reliance.

SBI LAUNCHES MOPAD, A UNIFIED PAYMENT TERMINAL

- ✦ State Bank of India, the largest lender with a fifth of the market share, launched a payment machine that would help merchants eliminate the multiple choices that they keep to Facilitate transactions from cards to QR code based payments.
- ✦ The new device titled MOPAD is a Point of Sale(POS) terminal that would along with cards accept payments through UPI, Bharat QR, and SBI Buddy wallet.
- ✦ MOPAD stands for Multi Option Payment Acceptance Device.

RBI TO PAY RS 50,000 CRORE DIVIDEND TO GOVERNMENT FOR FY 18



- ❖ The Reserve Bank of India (RBI) said it has decided to pay a dividend of Rs. 50,000 crore to the union government for the year ending June 30, 2018.
- ❖ The RBI had last year transferred a surplus of Rs 30,659 crore as dividend to the government for the year ended June 30, 2017 which was less than half of what it paid in the previous year.
- ❖ RBI surplus forms sizeable chunk of revenue which government earns under head of 'non-tax', which is mainly dividends distributed by state owned firms.

SBI RANKED AS INDIA'S MOST PATRIOTIC BRAND

- ❖ Country's largest lender State Bank of India (SBI) is considered to be the most patriotic brand, according to a survey, followed by Tata Motors, Patanjali, Reliance Jio and BSNL.
- ❖ Around 16% respondents ranked SBI to be the most patriotic brand overall, followed by Tata Motors and Patanjali with 8% each, and Reliance Jio and BSNL with 6% each, the survey conducted by UK-based online market research and data analytics firm YouGov.
- ❖ The survey, which covered 152 brands across 11 categories, is based on data collected online by YouGov Omnibus among 1193 respondents in the country between 2 August and 8 August using its panel of an online representation of India.

ANDHRA BANK RAISES MCLR BY 0.15% FOR VARIOUS TENORS

- ❖ State owned Andhra bank has increased the marginal cost of funds based lending rate (MCLR) by 0.15 per cent to up to 8.70 per cent for various tenors.
- ❖ The move will make consumer loans such as auto, car and home loans costlier for buyers.
- ❖ Andhra Bank increased the MCLR by 0.05 percent to up to 8.55 percent for various tenor.

AXIS BANK INTRODUCED IRIS AUTHENTICATION OVER MICRO ATMS FOR AADHAR-BASED TRANSACTIONS

- ❖ Axis Bank has become the first bank in the country to introduce Iris Scan Authentication feature for Aadhar-based transactions through its micro ATM tablets.
- ❖ The Bank has deployed highly secure iris powered micro ATM tablets which are STQC certified & UIDAI compliant registered devices with completely integrated iris sensors.
- ❖ Iris scan technology is completely contactless and provides up to 98.2% authentication success rate (as per study conducted by the international Centre for Biometric Research) and offers an edge over other prevalent biometric modes.
- ❖ This Project is being run as a pilot project in 8 branches of rural Punjab, Haryana, Gujarat and Andhra Pradesh.

VIJAYA BANK AND BAJAJ ALLIANZ GENERAL INSURANCE ENTERED INTO BANCASSURANCE DEAL

- ❖ Bajaj Allianz General Insurance has entered into a Bancassurance deal with Vijaya Bank.
- ❖ This corporate agency agreement will enable distribution of Bajaj Allianz General Insurance products through the bank's network of 2,129 branched across the country.
- ❖ Under this strategic tie-up, Bajaj Allianz General Insurance will offer personal accident, home, motor and travel along with a commercial line of insurance product.

EXIM BANK SIGNS MOU WITH BRICS DEVELOPMENT BANKS

- ❖ Exim bank of India has signed a multilateral cooperation agreement with member development bank of BRICS to undertake "collaborative research" in distributed ledger/ block chain technology.
- ❖ Under this umbrella agreement, the signatories have agreed to constitute a joint research working group which will formulate the research agenda and targeted outcome.
- ❖ The MOU signed by Exim Bank Managing Director David Rasquinha was an outcome of the discussion the member development banks had during their annual meeting, with the objective of strengthening the cooperation under the BRICS Interbank Cooperation mechanism.

Defence & Technology



'MADE IN INDIA' ENGINES HANDED TO ARMY VICE CHIEF DEVARAJ ANBU BY DEFENCE MINISTER NIRMALA SITHARAMAN



- ❖ Defence Ministry Nirmala Sitharaman handed over two types of indigenously built high-power multi-fuel engines to the Vice Chief of Army Staff Devaraj Anbu.
- ❖ The engines were manufactured by the Engine Factory, Avadi, a unit of Ordnance Factory Board, Department of Defence Production. It was made with 100% local parts.
- ❖ These were based on the Russian design of critical assemblies like turbocharger, supercharger, fuel injection pumps.
- ❖ The efforts under Make in India by the Engine Factory would save Rs 80 crore of the exchequer every year.

BALLISTIC MISSILE INTERCEPTOR AAD SUCCESSFULLY FLIGHT TESTED

- ❖ DADO Conducted the successful test of the Ballistic Missile interceptor Advanced Area Defence (AAD) from Abdul Kalam Island, Odisha.
- ❖ It is capable of intercepting incoming targets at an altitude of 15 to 25 kms was launched against multiple simulated targets of 1500km class ballistic missile.
- ❖ The missile is 24.6 feet long and is equipped with a state of the art navigation system. It is a single-stage, solid fuel, rocket-propelled guided missile that can track its target independently.
- ❖ DRDO stands for Defence Research & Development Organization

RANCHI MAN DEVELOPS HUMANOID ROBOT RASHMI, INDIAN VERSION OF 'SOPHIA'

- ❖ Ranchi man Ranjit Srivastava, 38, has developed Indian version of 'Sophia,' a social humanoid robot developed by a Hong Kong based company, named Rashmi which can speak Hindi, Bhojpuri and Marathi along with English
- ❖ The developer claimed it as world's first Hindi speaking realistic humanoid robot and India's first lip-synching robot.
- ❖ Rashmi uses linguistic interpretation (LI), artificial intelligence (AI), visual data and facial recognition systems.

APPLE BECOMES FIRST U.S. COMPANY TO HIT \$1 TRILLION VALUE

- ❖ Apple became the first U.S.-based company with a market value of \$1 trillion, four decades after it was co-founded by Steve Jobs in a Silicon Valley garage and later revolutionized the worlds of computing, music and mobile communications.
- ❖ The shares rose 2.9 percent to close at \$207.39 in New York
- ❖ CEO of Apple Tim cook

TOKYO 2020 OLYMPICS TO UP SECURITY WITH FACIAL RECOGNITION TECHNOLOGY

- ❖ A facial recognition system will be used across an Olympics for the first time as Tokyo organizers work to keep security tight and efficient at dozens of venues during the 2020 Games.
- ❖ The Neo Face technology developed by NEC Corp. will be customized to monitor every accredited person-including athletes, officials, staff and media-at more than 40 venues, games villages and media centers.
- ❖ It is the fastest system where the technology takes only 0.3 seconds to match up face with pre registered photo.

CHANDRAYAAN-2 TO BE LAUNCHED IN JANUARY-MARCH WINDOW IN 2019

- ❖ India's second moon mission Chandrayaan-2 will now be launched in the January-March window in 2019.
- ❖ The 800-crore rupees is the cost of lunar mission named "Chandrayaan-2"
- ❖ The 3890 kg Chandrayaan-2 which will be launched onboard the Geosynchronous satellite launched Vehicle MK-3.

NIRMALA SITHARAMAN, YOGI LAUNCHED DEFENCE INDUSTRIAL CORRIDOR IN ALIGARH

- ❖ Defence Minister Nirmala Sitharaman and Uttar Pradesh Chief Minister Yogi Adityanath launched a defence industrial corridor in Aligarh, Uttar Pradesh.
- ❖ The move is Part of the government's efforts to develop specialized zones dedicated to defence production in the state.
- ❖ Agra, Aligarh, Lucknow, Kanpur, Chitrakoot and Jhansi have been identified in state for the corridor.
- ❖ Sanjay Mitra (present Defence Secretary) is the present chairman of DRDO.

CHINA SUCCESSFULLY TESTS FIRST HYPERSONIC AIRCRAFT THAT CAN CARRY NUCLEAR WARHEADS

- ❖ China announced that it has successfully tested its first hypersonic aircraft which could carry nuclear warheads and penetrate any current generation anti-missile defence system seen as a breakthrough in developing Cutting edge weapons.
- ❖ The Xingkong-2 - also called Starry Sky-2 - was fired at a target range in north-west China and tested for 10 minutes.
- ❖ It is reported that Xingkong-2 is a flight vehicle which flies in the atmosphere and glides at high speeds using shockwaves generated by its own hypersonic flight with the air.
- ❖ The hypersonic waverider flight vehicle was designed by state-run China Academy of Aerospace Aerodynamics (CAAA) in collaboration with China Aerospace Science and Technology Corporation.

WORLD'S FIRST MISSION TO TOUCH THE SUN LIFTS OFF: NASA

- ❖ NASA's Parker Solar Probe, mankind's first mission to 'touch' the Sun, has been launched on a seven-year long journey to unlock the mysteries of our star's fiery outer atmosphere and its effects on space weather.
- ❖ Liftoff took place from Space Launch Complex 37 at Cape Canaveral Air Force Station in the US early
- ❖ It will make the closest-ever observations of a star when it travels through the Sun's outer atmosphere which is called the corona.
- ❖ The spacecraft is of the size of a car. It will directly travel into the Sun's atmosphere, nearly 4 million miles from its surface and more than 7 times closer than any spacecraft has gone before.

ADITYA-L1, ISRO'S SATELLITE TO STUDY THE SUN



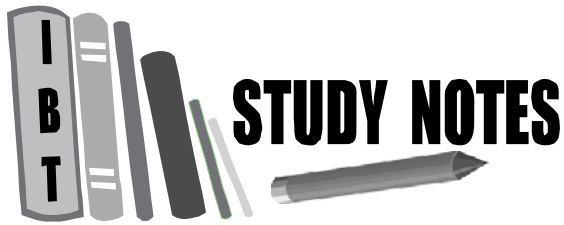
- ❖ Indian Space Research Organisation's (ISRO) Aditya-L1 mission, originally named as the Aditya-1 mission, is a satellite designed to study the solar corona (outer layers of the Sun) which is quite similar to NASA's Parker Solar Probe.
- ❖ The satellite was conceived as a 400 kg class satellite carrying just one payload, the Visible Emission Line Coronagraph (VELC).
- ❖ The Aditya - L1 will be inserted in a halo orbit around the Lagrangian point 1 (L1), which is 1.5 million km from the Earth.

INDIA, THAILAND COMPLETE TWO-WEEK-LONG JOINT MILITARY "EXERCISE MAITREE"

- ❖ The Indian Army and the Royal Thai Army completed a two-week-long platoon level annual joint military exercise aimed at strengthening partnership and cooperation between them, the Army said in New Delhi.
- ❖ This year, the exercise began with a cross-training period involving familiarisation training between the two armies to evolve drills and procedures involved in counter-insurgency and counter-terrorist operations in urban, rural and jungle terrain under the United Nations mandate.
- ❖ It focused on familiarizing with each other's modus operandi, basic maneuvers and evolving joint drills.

'HELINA' WAS SUCCESSFULLY FLIGHT TESTED FROM INDIAN ARMY HELICOPTER AT POKHRAN RANGE

- ❖ Indigenously developed helicopter launched anti-tank guided missile HELINA has been successfully flight tested from Army helicopter in the ranges of Pokhran range.
- ❖ The HELINA weapon system released smoothly from the launch platform has tracked the target all through its course and hit the target with high precision



Quantitative Aptitude

MENSURATION NOTES

The literal meaning of Mesuration is "to measure".

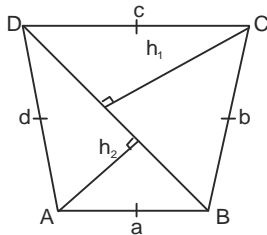
2-DIMENSIONAL FIGURES

Area means how much space does it covers.

Perimeter (Circumference) means sum of all sides.

Below we have some mensuration formulae for different figures:-

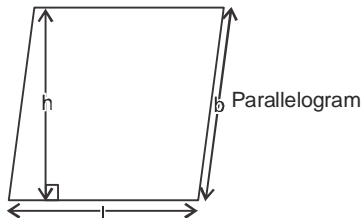
- QUADRILATERAL:-** A figure bounded by four unequal, unparallel sides.



Area = $\frac{1}{2} \times \text{one diagonal} \times (\text{sum of perpendiculars from it to opposite sides})$

$$= \frac{1}{2}(BD)(h_1 + h_2)$$

- PARALLELOGRAM:** Opposite sides are parallel and equal.

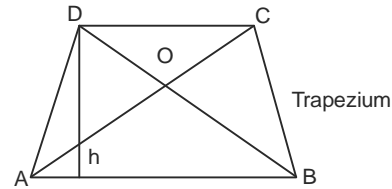


If length = l and breadth = b and height = h then,

Area of a Parallelogram = $l \times h$

Perimeter of a Parallelogram = $2 \times (l + b)$

- TRAPEZIUM:** It's a quadrilateral comprising of 4 sides in which two opposite sides are parallel but not equals and other pair of sides is equal but not parallel.

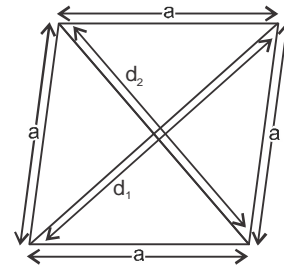


Area = $\frac{1}{2} \times (\text{sum of parallel sides}) \times (\text{distance between parallel sides})$

$$= \frac{1}{2} \times (AB + DC) \times DE$$

Perimeter = Sum of All Sides

- RHOMBUS:** It's a parallelogram whose all sides are equal.



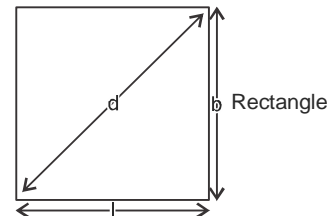
If d_1 and d_2 are its diagonals

$$\text{Area} = \frac{1}{2} \times d_1 d_2$$

Perimeter of a rhombus = $4 \times a$

(where a = length of a side)

- RECTANGLE:** It's a parallelogram with all angles equal to 90.



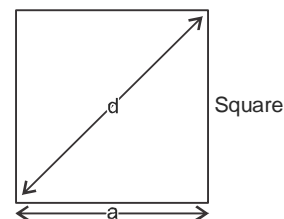
If length = l and breadth = b then,

Area of Rectangle = $l \times b$

Perimeter of a Rectangle = $2 \times (l + b)$

Length of the Diagonal (d) = $\sqrt{l^2 + b^2}$

- SQUARE:** All sides are equal and angle between each two sides is 90.



If length is denoted by ' a '

Area of a Square = a^2

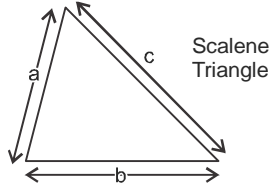
Perimeter of a square = $4a$

Length of the Diagonal (d) = $\sqrt{2}a$

7. **TRIANGLE:** It's a closed figure made by 3 sides.

Area of a triangle = $\frac{1}{2}(\text{Base} \times \text{Height})$

(a) **Scalene Triangle:** No two sides are equal and angles between them are not equal.



If three sides of triangle are a, b and c.

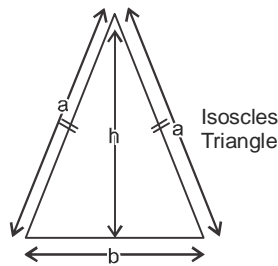
Perimeter = $a + b + c$

s = semi perimeter = $\text{perimeter}/2$

Area $A = \sqrt{s(s-a)(s-b)(s-c)}$

(This is also known as "Heron's formula")

(b) **Isosceles triangle:** Only two side are equal.



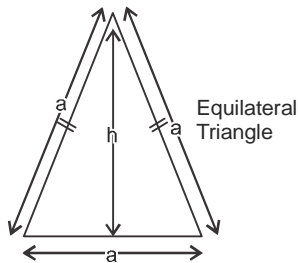
If 'a' = length of two equal side, 'b' = base of isosceles triangle.

Area = $\frac{1}{2}b\sqrt{4a^2 - b^2}$

$h = \frac{1}{2}\sqrt{4a^2 - b^2}$

Perimeter = $(2a + b)$

(c) **Equilateral triangle:** All sides are equal and all angles are equal.



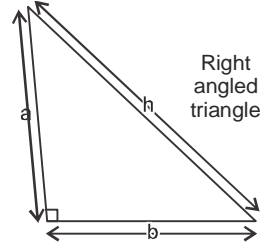
If, 'a' is the side of an equilateral triangle

Area = $\frac{\sqrt{3}}{4}a^2$

Perimeter = $3a$

Height (h) = $\frac{\sqrt{3}}{2}a$

(d) **Right angled triangle:** No two sides are equal one of the angle is 90.



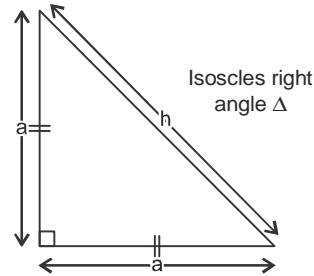
If base = b height = h and hypotenuses is represented by h then,

$H = \sqrt{b^2 + h^2}$

Area = $\frac{1}{2}bh$

Perimeter = $a + b + h$

(e) **Isosceles right angled triangle:** Combination of isosceles triangle and right angle triangle.

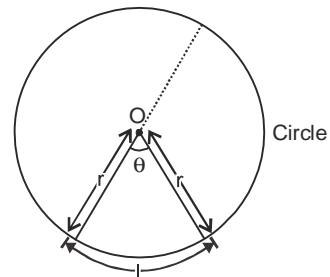


Area = $\frac{1}{2}a^2$

Perimeter = $2a + h$

$h = \sqrt{2}a$

8. **Formulae for CIRCLE and SEMICIRCLE**



In the following formulae,

r = radius and d = diameter of the circle = $2r$

Area of a circle = $\pi r^2 = \pi(d^2)/4$

Circumference of a circle = $2\pi r = \pi d$

Circumference/Perimeter of the semicircle $= (2\pi r/2 + 2r) = (\pi r + d)$

Area of semicircle $= (\pi r^2)/2$

If θ is the central angle in degrees,

Length of an arc $= 2\pi r(\theta/360)$

Area of a sector $= (1/2) \times (\text{length of arc}) \times r = \pi r^2(\theta/360)$

QUESTIONS

- The perimeter of a triangle is 28 cm and the inradius of the triangle is 2.5 cm. What is the area of the triangle?
(A) 25 cm² (B) 42 cm² (C) 49 cm² (D) 70 cm²
(E) None of these
- The ratio of the length and the breadth of a rectangle is 4 : 3 and the area of the rectangle is 6912 sq cm. Find the ratio of the breadth and the area of the rectangle?
(A) 1 : 96 (B) 1 : 48 (C) 1 : 84 (D) 1 : 68
(E) None of these
- The length of a rectangular plot is thrice its breadth. If the area of the rectangular plot is 867 sq m, then what is the breadth of the rectangular plot?
(A) 8.5 m (B) 17 m (C) 34 m (D) 51 m
(E) None of these
- An order was placed for the supply of a carpet whose breadth was 6 m and length was 1.44 times the breadth. What be the cost of a carpet whose length and breadth are 40% more and 25% more respectively than the first carpet. Given that the ratio of carpet is Rs. 45 per sq m?
(A) Rs. 3642.40 (B) rs. 3868.80
(C) Rs. 4216.20 (D) Rs. 4082.40
(E) None of these
- A wire in the form of a circle of radius 3.5 m is bent in the form of a rectangle, whose length and breadth are in the ratio of 6 : 5. What is the area of the rectangle?
(A) 60 cm² (B) 30 cm² (C) 45 cm² (D) 15 cm²
(E) None of these

SOLUTIONS

- (E) Area of a triangle $= r \times s$
Where r is the inradius and s is the semi perimeter of the triangle.
Area of triangle $= 2.5 \times 28/2 = 35 \text{ cm}^2$
- (A) Let the length and the breadth of the rectangle be $4x$ cm and $3x$ respectively.
 $(4x)(3x) = 6912$

$$12x^2 = 6912$$

$$x^2 = 576 = 4 \times 144 = 22 \times 122 (x > 0)$$

$$\Rightarrow x = 2 \times 12 = 24$$

$$\text{Ratio of the breadth and the areas} = 3x : 12x^2 \\ = 1 : 4x = 1 : 96.$$

- (B) Let the breadth of the plot be b m.

Length of the plot $= 3b$ m

$$(3b)(b) = 867$$

$$3b^2 = 867$$

$$b^2 = 289 = 17^2 (b > 0)$$

$$b = 17 \text{ m.}$$

- (D) Length of the first carpet $= (1.44)(6) = 8.64$ cm
Area of the second carpet $= 8.64(1 + 40/100) = 6(1 + 25/100)$
 $= 51.84(1.4)(5/4) \text{ sq m} = (12.96)(7) \text{ sq m}$
Cost of the second carpet $= (45)(12.96 \times 7) = 315$
 $(13 - 0.04) = 4095 - 12.6 = \text{Rs. } 4082.40$

- (B) The circumference of the circle is equal to the perimeter of the rectangle.

$$\text{Let } l = 6x \text{ and } b = 5x \quad 2(6x + 5x)$$

$$= 2 \times 22/7 \times 3.5$$

$$\Rightarrow x = 1$$

$$\text{Therefore } l = 6 \text{ cm and } b = 5 \text{ cm}$$

$$\text{Area of the rectangle} = 6 \times 5 = 30 \text{ cm}^2$$



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Reasoning Ability

SYLLOGISM

The word 'Syllogism' is also referred to 'Logic'. Syllogism is an instance of a form of reasoning, in which a conclusion is drawn from a set of given or assumed statements; a common or middle term is present in the statements but not in the conclusion, which is assumed to be true.

Note: 1. Consider statements are always truth that is statement is universal truth. This is main concept of syllogism.

2. You must understand their statement and after that, considered on their conclusion.

QUANTIFIERS

A quantifier is essentially used to express the quantity of the given sets.

Different types of quantifiers:

1. **All/ Every:** The term all refers to all the objects in the given sets. All/ every is referred to as Universal quantifier as it refers to each object in the set.

Example: All A are B – It means all the elements in the set A are B.

2. **No/ None:** The term no refers to all the objects in the given sets. No/ none is referred to as Universal quantifier as it refers to each object in the set.

Example: No A is B – It means that each and every element in A is not the part of set B.

3. **Some/ Few:** The term some refers to a certain number of objects in the set. It is normally referred to as a particular quantifier.

We need to understand the range of the quantifier 'some'.

TYPES OF PREMISES

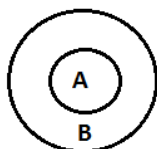
A premise is a statement which comprises of two terms; a subject and a predicate, connected by a relation.

- Subject is that about which something is said and
- Predicate states something about the subject.

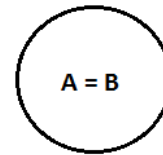
If another premise contains one of these terms (known as the common term), we can deduce a relation between the non-common terms.

There are four types of premises.

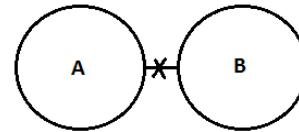
1. **All A are B :** The general representation of this premise is as shown below:



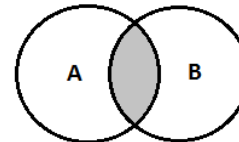
But there may be a case where $A=B$, then also this premise is true.



2. **No A are B :** The general representation of this premise is as shown below:



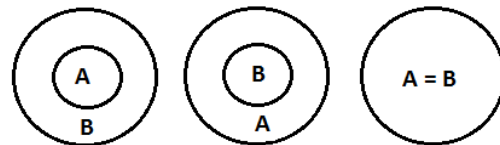
3. **Some A are B :** The general representation of this premise is as shown below:



The shaded portion denotes the premise.

NOTE: Looking at this general representation, one may perceive that if 'some A are B' then 'some A are not B'. But the following cases can also imply 'Some A are B':

- All B are A.
- All A are B.
- A and B are identical.

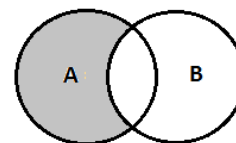


We can see that in the case where

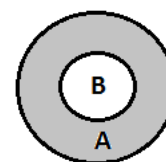
- (i) A is a subset of B or
- (ii) $A=B$,

The premise 'some A are not B' does not hold true.

4. **Some A are not B**



This premise can also be represented as:



SOLVING SYLLOGISMS

Venn diagram method is an effective and precise method to solve syllogism problems. You can follow the below steps to answer them:

- In order to solve a syllogism, first draw the standard diagram based on the given statements.
- Then try to check which of the given conclusions follow in every possible case.
- If a conclusion is true for one case but is negated for the other possible representation, it is not considered as a conclusion.
- In other words, a conclusion follows only if it is true for all the possible cases.

Now we shall look into some examples of solving syllogisms by Venn diagram method which will help understand the topic better.

Example:

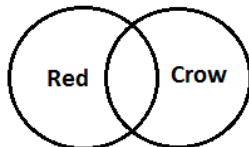
Statements:

- Some reds are crows.
- All crows are yellows.
- All yellows are rabbits.

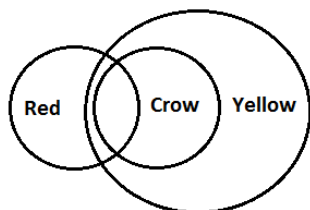
Conclusions:

- I. All crows are rabbits.
- II. Some yellows are reds.
- III. Some reds are rabbits.

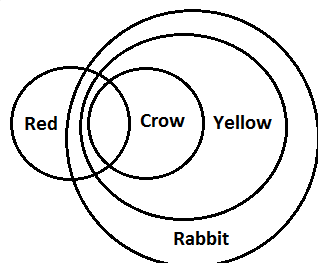
Solution: From the first statement, some reds are crows. This can be represented as:



Next statement says all crows are yellows. So the circle 'yellow' must engulf 'crow'.



Next we have all yellows are rabbits. So the circle 'rabbit' engulfs 'yellow'.



This is the standard representation of all the statements taken together. Now we shall check the conclusions based on this representation.

Conclusion I: All crows are rabbits

From the diagram, we can see that the circle 'rabbit' engulfs the circle 'crow'. So conclusion I follows.

Conclusion II: Some yellows are reds

We can see that the circles 'yellow' and 'red' intersect each other. So conclusion II also follows.

Conclusion III: Some reds are rabbits

We can see that the circles 'rabbit' and 'red' intersect each other. So conclusion III also follows.

Hence all of the given conclusions follow.

SOME COMMON RULES IN SYLLOGISMS

Following are some common rules that you must know in order to solve Syllogism based problems:

First Premise	+	Second Premise	=	Conclusion
All	+	All	=	All
All	+	Some	=	No Conclusion
All	+	No	=	No
Some	+	All	=	Some
Some	+	Some	=	No Conclusion
Some	+	Not	=	Some Not
No	+	All	=	Some Not (Reversed)
No	+	Some	=	Some Not (Reversed)
No	+	No	=	No Conclusion
Some Not	+	All	=	No Conclusion
Some Not	+	Some	=	No Conclusion
Some Not	+	No	=	No Conclusion

The most important are the possibility cases and you will need the below rules to attempt such type of questions:

- If All A are B then Some B are Not A is a Possibility.
- If Some B are Not A then All A are B is a Possibility.
- If Some A are B then All A are B is a Possibility & All B are A is a Possibility.

That is

- All \Leftrightarrow Some Not Reversed
- Some \Rightarrow All
- NO Conclusion = Any Possibility is true

The most important part about possibilities cases is that we have to create all possibilities to find whether the given conclusion is possible or not. If the conclusion satisfies all the possibilities only then it is assumed to be correct.

QUESTIONS

Directions (1 to 5): In each of the questions below are given some statements followed by some conclusions. You have to take the given statements to be true even if they seem to be at variance with commonly known facts. Read all the conclusions and then decide which of the given conclusions logically follows from the given statements, disregarding commonly known facts. Give answer

1. Statements:

Some penguin is dolphin.

No shark is penguin.

Some crocodile is dolphin.

All dolphin are fish.

Conclusions:

I. No Shark is Dolphin.

II. Some Fish are not sharks.

III. Some crocodiles are Fish.

A. Only II and III follows B. either I or II follows

C. Only III follows

D. None follows

E. None of these

2. Statements:

No drama is horror.

Some drama is action.

All drama is comedy.

Some comedy is thriller.

Conclusions:

I. Some Thriller are Horror.

II. Some Action are Horror.

III. No Thriller is Horror.

A. Only I follows

B. Only II follows

C. Only III follows

D. Either I or III follows

E. None of the above

3. Statements:

All Doremon is Nobita.

All Sizuka is Nobita.

No Nobita is Sunio.

Some Sunio are Zian.

Conclusions:

I. Some zian are not Sizuka.

II. Some sunio are Doremon.

III. Some zian are not Doremon.

A. Only I follows

B. Only II follows

C. Only III follows

D. Only II and III follows

E. None of the above

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4. Statements:

- A. No whatsapp are facebook.
- B. All facebook are instagram.
- C. All instagram are telegram.

Conclusions:

- I. All telegram are whatsapp.
- II. Some facebook are not telegram.
- III. Some instagram are not facebook.
- IV. All whatsapp are telegram.

- A. All follow
- B. Only II, III and IV follows
- C. Only I, III and IV follows
- D. Only III and IV follows
- E. None follows

5. Statements:

- A. All silk are cotton.
- B. No nylons are cotton.
- C. Some woolen are silk.

Conclusions:

- I. Some cotton are woolen.
- II. Some woolen are not nylons.
- III. No silk are nylons.
- IV. Some woolen are not silk.

- A. All follow
- B. Only I, II and III follows
- C. Only II, III and IV follows
- D. Only II and III follows
- E. None of these

6. Statements:

- A. Some bags are purse.
- B. All purse are wallet.
- C. All wallet are pouch.

Conclusions:

- I. All purse are pouch is a possibility.
- II. Some wallet are bags.
- III. Some pouch are not purse.

- A. All follow
- B. Only I and III follow
- C. Only II and III follow
- D. Only I and II follow
- E. None of these

7. Statements:

- A. No lake are river.
- B. All oceans are lake.
- C. All sea are oceans.

Conclusions:

- I. Some lake are not oceans.
- II. Some river are not lake.
- III. All oceans are sea.

- A. All follow
- B. Only I and III follow
- C. Only II and III follow
- D. Only I and II follow
- E. None of these

8. Statements:

- A. Some raw are flaw.
- B. No flaw are claw.
- C. No flaw are jaw.

Conclusions:

- I. No claw are jaw.
- II. Some claw are jaw
- III. Some raw are not jaw.
- IV. Some raw are not claw.

- A. All follow
- B. Only I, III and IV follow
- C. Only II, III and IV follow
- D. Only II and IV follow
- E. Either I or II and III, IV follows.

9. Statements:

- Some eraser are pen
- All eraser are pencil
- Some pencil are scale

Conclusions:

- I. Some scale are eraser.
- II. Some pen is pencil is a possibility
- A. Both I and II
- B. Only I
- C. Neither I nor II
- D. Only II
- E. Either I or II

10. Statements:

- Some sprite are not dew.
- Some dew are not pepsi
- All pepsi are limca.

Conclusions:

- I. Some pepsi is not sprite.
- II. Some dew is not limca is a possibility.
- A. Both I and II
- B. Only I
- C. Neither I nor II
- D. Only II
- E. Either I or II

ANSWER KEY

- 1. (A) 2. (D) 3. (E) 4. (E) 5. (B)
- 6. (E) 7. (E) 8. (E) 9. (C) 10. (D)

ENGLISH LANGUAGE

ADVERB

Adverb: An adverb qualifies a verb, an adjective or another adverb.

An adverb is also used to qualify a preposition, a conjunction, a noun, a pronoun and a sentence besides a verb, an adjective and an adverb.

e.g. He walks slowly. (Here "walks" is verb and "slowly" is adverb)

KINDS OF ADVERB

1. Adverbs of Manner

Adverbs of Manner tell us the manner or the way in which something happens. They answer the Question 'How?' Adverbs of Manner mainly modify verbs.

- He speaks slowly. (How does he speak?)
- They helped us cheerfully. (How did they help us?)

2. Adverbs of Place

Adverbs of place tell us the place where something happens. They answer the question 'where?' An adverb of place mainly modifies verbs.

- Please sit here. (Where should I sit?)
- They looked everywhere. (Where did they look?)

3. Adverbs of time

Adverbs of time tell us something about the time that something happens. They answer the question 'when?' Adverbs of Time mainly modify verbs.

- He came yesterday. (When did he come?)
- I want it now. (When do I want it?) or they can answer the question 'how often?'

4. Adverbs of degree

Adverbs of degree tell us the degree or extent to which something happens. They answer the question 'how much?' or 'to what degree?' Adverbs of degree can modify verbs, Adjectives or other Adverbs.

- She entirely agrees with him. (How much does she agree with him?)
- Mary is very beautiful. (To what degree is Mary beautiful? How beautiful is Mary?)

5. Adverbs of frequency

Adverbs of frequency tell us how many times the action occurs or occurred or will occur.

Examples: Rarely, daily, sometimes, often, seldom,

usually, frequently, always, ever, generally, monthly, yearly.

- She never smokes.
- He is always late for class.
- They always come in time.

POSITIONS OF ADVERB

Rule 1: At the beginning of a sentence before the subject
e.g. **Sometimes** she gives me a lift to work.

Fortunately we got home before it started to rain.

Rule 2: After the auxiliary verb and before the main verb
e.g. The father was **tragically** killed in a road accident.

We do **occasionally** go bird-watching.

Rule 3: After the auxiliary verb (be) that is used as the main verb

e.g. She is **always** quick to point out other people's faults.

As usual, they are **very** late.

Rule 4: Before the main verb if there is no auxiliary verb
e.g. Their parents **often** go to the cinema.

She **reluctantly** agreed to his proposals.

Rule 5: After the main verb if there is no auxiliary verb
e.g. The sisters dressed **beautifully** for the occasion.

The tourist looked **carefully** at the antique before she bought it.

Rule 6: At the end of a sentence

e.g. He admitted punching and kicking the man **repeatedly**.

Our old neighbor fell and hurt her leg **badly**.

Rule 7: Before Adjectives and other adverbs

e.g. Lata sings very **sweetly**.

It is **very** hot today.

Rule 8: Adverbs of quantity such as- too, very, quite, completely etc are generally used before adjectives or adverbs.

e.g. He is **too** weak.

You run **very** fast.

Rule 9: Adverbs of place such as- here, there, everywhere etc are used after verbs or in the last of the sentence.

e.g. He comes **here**.

He lives **there**.

Rule 10: Adverbs of time such as- Yesterday, today, tomorrow etc are used after verbs or in the last of the sentence.

e.g. He will come **tomorrow**.

His grandfather died **yesterday**.

COMPARISON OF ADVERBS

There are three degrees of comparison in adverbs the positive, the comparative, the superlative. The adverbs form their comparatives and superlatives using -er and -est and more and most. Adverbs that end in -ly use the words more and most to form their comparatives and superlatives.

1. The one-syllable adverbs use -er in the comparative form and -est in the superlative form.

Positive- Early

Comparative- Earlier

Superlative- Earliest

2. Adverbs which end in -ly or have three or 'more' syllables each form the comparative with more and the superlative with 'most'.

Positive- Angrily

Comparative- More angrily

Superlative- Most angrily

FORMS OF ADVERBS

There are three forms of adverbs: adverbs formed by adding -ly to an adjective, adverbs that share identical words with an adjective, and adverbs not derived from an adjective or any other word.

1. Most adverbs are formed by adding -ly to an adjective
e.g. He had a sudden heart attack while jogging. (Adjective)
He suddenly had a heart attack while jogging. (Adverb)
2. Adverbs that share identical words with an adjective
e.g. He found the exam quite hard. (Adjective)
He failed his exam as he didn't try very hard. (Adverb)
3. Adverbs such as as, even, how, never, next, now, rather, so, soon, still, then, too, etc. are not derived from an adjective or any other word.
e.g. He doesn't even know where the Pacific Ocean is.
He said he had never been to a circus.
4. Converting a number of adjectives to adverbs by adding -ly entails removing a letter as shown in the following:
by adding -ly or -ally to the end of an adjective (quick -quickly, heroic -heroically),
by adding -ly after removing the last -e from an adjective (comfortable -comfortably, possible -possibly), or
by dropping the last y from an adjective and replacing it with -ily (easy -easily, happy -happily).
5. Adverbs are also formed from other parts of speech such as noun (accident) and verb (hurry), and from present participle (frightening).
e.g. She deleted my file by accident. (Noun)
She accidentally deleted my file. (Adverb)

QUESTIONS

1. He is being / very politely / for the reason best known to him. / No error.
2. He is enough tall/ to be selected as Sub Inspector/ in Delhi Police. / No error.
3. He is niggard / and saves each /and every paise. / No error.
4. I am full of energy / today because I/ soundly slept last night. / No error.
5. I never remember / to have met a more intelligent / man in my life . / No error.

ANSWERS

1. He is being very polite for the reason best known to him.
Explanation – An adjective follows be and its forms.
2. He is tall enough to be selected as Sub Inspector in Delhi Police.
Explanation –Enough comes after an adjective.
3. He is a niggard and saves each and every paise.
Explanation – Add a before niggard(Noun)
4. I am full of energy today because I slept soundly last night.
Explanation – slept (verb) will take soundly (adverb) after it.
5. I remember never to have met a more intelligent man in my life .

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BANKING AWARENESS

INSURANCE

What is Insurance?

In D.S. Hamsell words, insurance is defined "as a social device providing financial compensation for the effects of misfortune, the payment being made from the accumulated contributions of all parties participating in the scheme"

In simple terms "Insurance is a co-operative device to spread the loss caused by a particular risk over a number of persons, who are exposed to it and who agree to insure themselves against the risk"

Thus, the insurance is

- A cooperative device to spread the risk;
- the system to spread the risk over a number of persons who are insured against the risk;
- the principle to share the loss of the each member of the society on the basis of probability of loss to their risk; and
- the method to provide security against losses to the insured

Insurance may be defined as form of contract between two parties (namely insurer and insured or assured) whereby one party (insurer) undertakes in exchange for a fixed amount of money (premium) to pay the other party (Insured), a fixed amount of money on the happening of certain event (death or attaining a certain age in case of life) or to pay the amount of actual loss when it takes place through the risk insured (in case of property)

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Terminology used in definition of Insurance

- Insurer or insurance company - The agency involved in Insurance business is known as insurer
- Insured/ Assured - The person who gets his property/ life insured is known as insured
- Policy - The agreement or contract which is put in writing is known as a Policy
- Premium - The consideration in return of which the insurer undertakes to make good the loss or give a certain amount in case of life insurance is known as premium

Assurance and Insurance

The two words were used synonymously at one time, but there is fine distinction between the two. 'Assurance' is used in those contracts which guarantee the payment of a certain sum on the happening of a specified event which is bound to happen sooner or later, for example attaining a certain age or death. Thus life policies comes under 'assurance'.

Insurance, on the other hand, contemplates the granting of agreed compensation of the happening of certain events stipulated in the contract which are not expected but which may happen, for example risk relating to fire, accident or marine.

Nature of Insurance:

Following are the main characteristics of insurance which are applicable to all types of insurance (life, fire, marine and general insurance).

- Sharing of Risks** - Insurance is a device to share the financial losses which may occur to individual or his family on the happening of certain events
- Co operative Device** - Insurance is a co-operative device to spread the loss caused by a particular risk over a large number of persons who are exposed to it and who agree to insure themselves against the risk.
- Value of Risk** - Risk is evaluated at the time of insurance. There are several methods of valuing the risk. Higher the risks, higher will be premium
- Payment on Contingency** - If the contingency occurs, payment is made; payment is made only for insured contingency. If there is no contingency, no payment is made. In life insurance contract, payment is certain because the death or the expiry of term will certainly occur. In other insurance contract like fire, marine, the contingency may or may not occur
- Amount of Payment of Claim** - The amount of payment depends upon the value of loss occurred due to the particular insured risk. The insurance is there upto that amount. In life insurance insurer pay a fixed sum on the happening of an event or within a specified time period.
- Insurance is different from Charity**- In charity, there is no consideration but insurance is not given without premium
- Large number of Insured Person**- Insurance is spreading of loss over a large number of persons. Larger the number of persons, lower the cost of insurance and amount of premium and incase lower the number of persons, higher the cost of insurance and amount of premium.
- Insurance is different from Gambling**- In gambling, there is no guarantee of gain, by bidding the person expose himself to risk of losing. Whereas in insurance, by getting insured his life and property, he protect himself against the risk of loss.

Functions of Insurance:

Functions of insurance can be divided into parts;

I. Primary Functions

- Certainty of compensation of loss:** Insurance provides certainty of payment at the uncertainty of loss. The elements of uncertainty are reduced by better planning and administration. The insurer charges premium for providing certainty.
- Insurance provides protection:** The main function of insurance is to provide protection against risk of loss. The insurance policy covers the risk of loss. The insured

person is indemnified for the actual loss suffered by him. Insurance thus provide financial protection to the insured. Life insurance policies may also be used as collateral security for raising loans.

3. **Risk sharing:** All business concerns face the problem of risk. Risk and insurance are interlinked with each other. Insurance, as a device is the outcome of the existence of various risks in our day to day life. It does not eliminate risks but it reduces the financial loss caused by risks. Insurance spreads the whole loss over the large number of persons who are exposed by a particular risk.

II. Secondary Functions:

1. **Prevention of losses:** The insurance companies help in prevention of losses as they join hands with those institutions which are engaged in loss prevention measures. The reduction in losses means that the insurance companies would be required to pay lesser compensations to the assured and manage to accumulate more savings, which in turn, will assist in reducing the premiums
2. **Providing funds for investment:** Insurance provide capital for society. Accumulated funds through savings in the form of insurance premium are invested in economic development plans or productivity projects.
3. **Insurance increases efficiency:** The insurance eliminates the worries and miseries of losses. A person can devote his time to other important matters for better achievement of goals. Businessman feel more motivated and encouraged to take risks to enhance their profit earning. This also helps in improving their efficiencies.
4. **Solution to social problems:** Insurance take care of many social problems. We have insurance against industrial injuries, road accident, old age, disability or death etc.
5. **Encouragement of savings:** Insurance not only provides protection against risks but also a number of other incentives which encourages people to insure. Since regularity and punctuality pf payment of premium is a perquisite for keeping the policy in force, the insured feels compelled to save.

Benefits of Insurance or Role and Importance of Insurance

Benefit of insurance can be divided into these categories -

1. Benefits to Individual

- (a) **Insurance provides security & safety:** Insurance gives a sense of security to the policy holder. Insurance provide security and safety against the loss of earning at death or in old age, against the loss at fire, against the loss at damage, destruction of property, goods, furniture etc.

Life insurance provides protection to the dependents in case of death of policyholders and to the policyholder

in old age. Fire insurance insured the property against loss on a fire. Similarly other insurance provide security against the loss by indemnifying to the extent of actual loss.

- (b) **Encourage Savings:** Life insurance is best form of saving. The insured person must regularly save out of his current income an amount equal to the premium to be paid otherwise his policy get lapsed if premium is not paid on time.
- (c) **Providing Investment Opportunity:** Life insurance provide different policies in which individual can invest smoothly and with security; like endowment policies, deferred annuities etc. There is special exemption in the Income Tax, Wealth Tax etc. regarding this type of investment

2. Benefits to Business or Industry

- (a) **Shifting of Risk:** Insurance is a social device whereby businessmen shift specific risks to the insurance company. This helps the businessmen to concentrate more on important business issues.
- (b) **Assuring Expected Profits:** An insured businessman or policyholder can enjoy normal expected profits as he would not be required to make provisions or allocate funds for meeting future contingencies.
- (c) **Improve Credit Standing:** Insured assets are easily accepted as security for loans by the banks and financial institutions so insurance improve credit standing of the business firm
- (d) **Business Continuation:** With the help of property insurance, the property of business is protected against disasters and chance of closure of business is reduced

3. Benefits to the Society

- (a) **Capital Formation:** As institutional investors, insurance companies provide funds for financing economic development. They mobilize the saving of the people and invest these saving into more productive channels
- (b) **Generating Employment Opportunities:** With the growth of the insurance business, the insurance companies are creating more and more employment opportunities.
- (c) **Promoting Social Welfare:** Policies like old age pension scheme, policies for education, marriage provide sense of security to the policyholders and thus ensure social welfare.
- (d) **Helps Controlling Inflation:** The insurance reduces the inflationary pressure in two ways, first, by extracting money in supply to the amount of premium collected and secondly, by providing funds for production narrow down the inflationary gap.

TYPE OF INSURANCE:

Insurance cover various types of risks and include various insurance policies which provide protection against various losses. There are two different views regarding classification of insurance:-

I. Business point of view : The insurance can be classified into three categories from business point of view

1. **Life Insurance:** The life insurance contract provide elements of protection and investment after getting insurance, the policyholder feels a sense of protection because he shall be paid a definite sum at the death or maturity. Since a definite sum must be paid, the element of investment is also present. In other words, life insurance provides against pre-mature death and a fixed sum at the maturity of policy. At present, life insurance enjoys maximum scope because each and every person requires the insurance.

Life insurance is a contract under which one person, in consideration of a premium paid either in lump sum or by monthly, quarterly, half yearly or yearly installments, undertakes to pay to the person (for whose benefits the insurance is made), a certain sum of money either on the death of the insured person or on the expiry of a specified period of time.

Life insurance offers various polices according to the requirement of the persons -

Term Assurance; Whole Life; Endowment Assurance; Family Income Policy; Life Annuity Joint Life Assurance; Pension Plans; Unit Linked Plans; Policy for maintenance of handicapped dependent; Endowment Policies with Health Insurance benefits

2. **General Insurance :** The general insurance includes property insurance, liability insurance and other form of insurance. Property insurance includes fire and marine insurance. Property of the individual and business involves various risks like fire, theft etc. This need insurance Liability insurance includes motor, theft, fidelity and machine insurance

Type of General Insurance policies available are -

Health Insurance; Medi- Claim Policy; Personal Accident Policy; Group Insurance Policy; Automobile Insurance; Worker's Compensation Insurance; Liability Insurance; Aviation Insurance; Business Insurance; Fire Insurance Policy; Travel Insurance Policy

3. **Social Insurance:** Social insurance provide protection to the weaker sections of the society who are unable to pay the premium. It includes pension plans, disability benefits, unemployment benefits, sickness insurance and industrial insurance.

II Risk Points of View : The insurance can be classified into three categories from Risk point of view

1. **Property Insurance:** Property of the individual and business is exposed to risk of fire, theft marine peril

etc. This needs insurance. This is insured with the help of:-

- (i) **Fire Insurance:** Fire insurance covers risks of fire. It is contract of indemnity. Fire insurance is a contract under which the insurer agrees to indemnify the insured, in return for payment of the premium in lump sum or by instalments, losses suffered by the him due to destruction of or damage to the insured property, caused by fire during an agreed period of time. It includes losses directly caused through fire or ignition. There are various types of fire insurance policies.

Consequential loss policy; Comprehensive policy; Valued policy; Valuable policy; Floating policy; Average policy

- (ii) **Marine Insurance:** Marine insurance is an arrangement by which the insurer undertakes to compensate the owner of the ship or cargo for complete or partial loss at sea. So it provides protection against loss because of marine perils. The marine perils are collisions with rock, ship attack by enemies, fire etc. Marine insurance insures ship, cargo and freight.

The following kinds of marine policies are -

Voyage policy; Time policy; Valued policy; Hull Policy; Cargo Policy; Freight Policy

- (iii) **Miscellaneous Insurance:** It includes various forms of insurance including property insurance; liability insurance, personal injuries are also insured. The property, goods, machine, furniture, automobile, valuable goods etc. can be insured against the damage or destruction due to accident or disappearance due to theft.

Miscellaneous insurance covers

Motor; Disability; Engineering and aviation risks; Credit insurance; Construction risks; Money Insurance; Burglary and theft insurance; All risks insurance

2. **Liability Insurance:** The insurer is liable top pay the damage of the property or to compensate the loss of personal injury or death. It includes fidelity insurance, automobile insurance and machine insurance.

The following are types of liability Insurance:-

Third party insurance; Employees insurance; Reinsurance

3. **Other forms of Insurance:** It include export credit insurance, state employee insurance etc. whereby the insurer guarantees to pay certain amount at the happening of certain events.

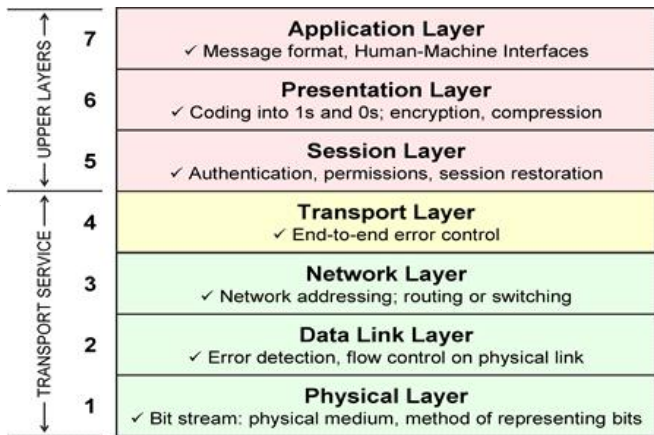
The following are other form of Insurance-

Fidelity Insurance; Credit Insurance; Privilege Insurance

COMPUTER AWARENESS

OSI REFERENCE MODEL AND TCP/IP MODEL

SI (Open Systems Interconnection) is reference model for how messages should be transmitted between any two points in a telecommunication network. A reference model is a framework for understanding relationships. The purpose of the OSI reference model is to guide vendors and developers so that the digital communication products and software programs they create will interoperate. The OSI reference model defines seven layers of functions that take place at each end of a communication.



Layers of OSI :-

Layer 7 : The application layer - This is the layer at which communication partners are identified, quality of service (QoS) is identified, user authentication and privacy are considered, and any constraints on data syntax are identified. (This layer is not the application itself, although some applications may perform application layer functions.)

Layer 6 : The presentation layer - This is a layer, usually part of an operating system (OS), that converts incoming and outgoing data from one presentation format to another (for example, from a text stream into a popup window with the newly-arrived text).

Layer 5 : The session layer - This layer sets up, coordinates, and terminates conversations, exchanges, and dialogs between the applications at each end. It deals with session and connection coordination.

Layer 4 : The transport layer - This layer manages the end-to-end control (for example, determining whether all packets have arrived) and error-checking. It ensures complete data transfer.

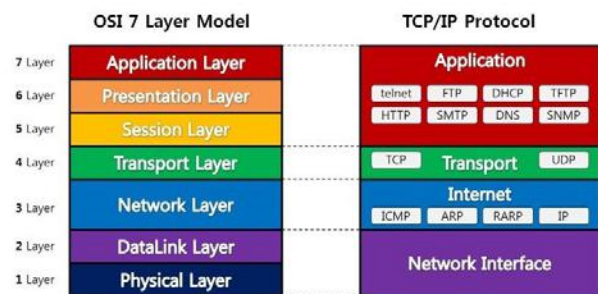
Layer 3 : The network layer - This layer handles the routing of the data (sending it in the right direction to the right destination on outgoing transmissions and receiving incoming transmissions at the packet level). The network layer does routing and forwarding.

Layer 2 : The data-link layer - This layer provides synchronization for the physical level and does bit-stuffing for strings of 1's in excess of 5. It furnishes transmission protocol knowledge and management. This layer has two sub layers, the Logical Link Control Layer and the Media Access Control Layer.

Layer 1 : The physical layer - This layer conveys the bit stream through the network at the electrical and mechanical level. It provides the hardware means of sending and receiving data on a carrier network.

TCP/IP Model :-

The Transmission Control Protocol / Internet Protocol (TCP/IP) was created by the **Department of Defense (DoD)** to make sure and protect data integrity, and also maintained communications in the time of disastrous war. However, if designed and deployed properly according to standard, a TCP/IP network can be a truly reliable and flexible one. Essentially, the Department of Defense (DoD) Model is a reduced version of the OSI Reference Model. The DoD model based on four layers:



Layer	Description	Protocols
4. Application	Defines TCP/IP application protocols and how host programs interface with transport layer services to use the network.	HTTP, Telnet, FTP, TFTP, SNMP, DNS, SMTP, X Windows, other application protocols
3. Transport	Provides communication session management between host computers. Defines the level of service and status of the connection used when transporting data.	TCP, UDP, RTP

Layer	Description	Protocols
2. Internet	Packages data into IP datagram, which contain source and destination address information that is used to forward the datagrams between hosts and across networks. Performs routing of IP datagrams.	IP, ICMP, ARP, RARP
1. Network interface/ Access	Specifies details of how data is physically sent through the network, including how bits are electrically signaled by hardware devices that interface directly with a network medium, such as coaxial cable, optical fiber, or twisted-pair copper wire.	Ethernet, Token Ring, FDDI, X.25, Frame Relay, RS-232, v.35

INTERNET, INTRANET AND EXTRANET:-

Internet	Intranet	Extranet
Internet If you wish to expose information to everyone in the world, then you would build an Internet-type application. An Internet-type application Uses Internet protocols such as HTTP, FTP, or SMTP and is available to persons anywhere on the Internet. We use the Internet and web applications as ways to extend who the application can reach. For example, I no longer need to go to the bank to transfer funds. Because the bank has built a web site on the Internet, I can do that from the comfort of my own home.	Intranet An application is considered to be on the company's intranet if it is using Internet-type protocols such as HTTP or FTP but the application is available only within the company. The information on a company's intranet would not be accessible to persons on the Internet because it is not for public use. For example, a few years ago I was sitting with my banking officer going over my account and noticed that the bank had moved all of its customer account information to a web site and that the banking officer was using a Web browser to retrieve my account details. Although the application was being used by a web browser, it was still an "internal" application meant only for banking officers.	Extranet From time to time, an application that has been built for the Company's intranet and used by internal employees will need to be extended to select business partners or customers. If you extend your intranet out to select business partners or customers, you have created an extranet. An extranet cannot be used by anyone else external to the company except for those selected individuals.

IEEE STANDARDS:-

The **Institute of Electrical and Electronics Engineers** Standards Association (IEEE-SA) is an organization within IEEE that develops global standards in a broad range of industries, including : power and energy, biomedical and health care, information technology and robotics, telecommunication and home automation, transportation, nanotechnology, information assurance, and many more.

- **IEEE 802.1:** Standards related to **network management**.
- **IEEE 802.2:** Standard for the **data link layer** in the OSI Reference Model.
- **IEEE 802.3:** Standard for the MAC layer for bus networks that use **CSMA/CD**. (Ethernet standard).
- **IEEE 802.4:** Standard for the **MAC layer for bus networks** that use a token-passing mechanism (token bus networks).
- **IEEE 802.5:** Standard for the **MAC layer for token-ring networks**.
- **IEEE 802.6:** Standard for Metropolitan Area Networks (**DQDB**).
- **IEEE 802.7** :Broadband LAN using Coaxial Cable disbanded
- **IEEE 802.8** :Fiber Optic TAG
- **IEEE 802.9** :Integrated Services LAN (ISLAN or iso Ethernet)
- **IEEE 802.10** :Interoperable LAN Security disbanded
- **IEEE 802.11:** Wireless LAN (WLAN) & Mesh (Wi-Fi certification)
- **IEEE 802.12:**100BaseVG
- **IEEE 802.13:**Unused ,Reserved for Fast Ethernet development
- **IEEE 802.14:**Cable modems
- **IEEE 802.15:**Wireless PAN



TRICKY QUESTIONS

Quantitative Aptitude

- A cone and a hemisphere have equal bases and equal volumes. Find the ratio of cone's height and hemisphere's radius.
(A) 3:1 (B) 2:1 (C) 2:3 (D) 3:2
(E) 5:1
- A cube of side one meter length is cut into small cubes of side 10 cm each. How many such small cubes can be obtained?
(A) 50 (B) 1000 (C) 5000 (D) 10000
(E) 500
- Two cubes of sides 10 cm each are kept adjacent to each other. What is the total surface area of the cuboid formed?
(A) 50 (B) 1000 (C) 5000 (D) 10000
(E) 500
- When a cubical metallic piece of edge 3 cm is dropped in a cylindrical glass of water, the water column rises by 27 cm. What is the radius of the base of the glass?
(A) $\frac{1}{\sqrt{\pi}}$ cm (B) $\frac{2}{\sqrt{\pi}}$ cm
(C) $\frac{3}{\sqrt{\pi}}$ cm (D) $\frac{4}{\sqrt{\pi}}$ cm
(E) $\frac{5}{\sqrt{\pi}}$ cm
- A rectangular sheet of metal is 28 cm by 10 cm. Equal squares of side 4 cm are cut off at the corners and the remainder is folded up to form an open rectangular box. What is the volume of this box?
(A) 50 (B) 100 (C) 160 (D) 10
(E) 500
- In a car race there were 12 cars numbered 1-12. The probability that car 1 would win is $\frac{1}{8}$, that car 2 would win is $\frac{1}{5}$ and that car 3 would win is $\frac{1}{40}$. If tie is impossible, then find the probability that one of the three will win.
(A) $\frac{7}{20}$ (B) $\frac{27}{40}$ (C) $\frac{11}{20}$ (D) $\frac{3}{10}$
(E) None of these

Directions (7-8): A container contains 21 balls of different colours i.e. Skyblue, Yellow and Magenta. The probability of choosing a Skyblue ball is same as the Magenta and the probability of choosing a yellow ball is one-third of the Skyblue ball.

- If one ball is selected randomly, then what is the probability of that ball is Skyblue?
(A) $\frac{1}{5}$ (B) $\frac{3}{7}$ (C) $\frac{3}{5}$ (D) $\frac{4}{15}$
(E) None of these
- What is the number of Skyblue and Yellow balls in the container?
(A) 6 (B) 9 (C) 10 (D) 12
(E) None of these

Directions (9-10): A container contains 16 balls which include 7 balls of Magenta colour, 5 balls of Blue colour and rest are Green colour. If 2 balls are drawn randomly then probability of:

- Both the balls of same colour ?
(A) $\frac{37}{120}$ (B) $\frac{37}{60}$ (C) $\frac{51}{120}$ (D) $\frac{7}{10}$
(E) None of these
- One is Magenta?
(A) $\frac{7}{120}$ (B) $\frac{12}{25}$ (C) $\frac{7}{24}$ (D) $\frac{11}{15}$
(E) None of these

Directions(11-20):- Below problem contains a question and two statements giving certain data. You have to select the correct answer from (A) to (E) depending on the sufficiency of the data given in the statements to answer the question. Mark your answer as:-

- If statement (I) alone is sufficient.
 - If statement (II) alone is sufficient.
 - If both (I) and (II) together are sufficient but neither of statements alone is sufficient.
 - Either of the statements (I) and (II) is sufficient.
 - If statements (I) and (II) together are not sufficient.
- Is z less than w ? z and w are real numbers.
(I) $z = \sqrt{25}$
(II) $w = 9$
 - In an election, 3 candidates A, B and C were representing for a membership of parliament. How many votes did each receive?
(I) A received 100 votes more than B and 120 more votes than C.
(II) Total votes cast were 15, 000.

13. How many girls did pass the entrance exam this year?
 (I) Last year 1000 girls passed
 (II) This year there was a 10% decrease over last year in the number of failures.
14. What is the 30th term of the arithmetic progression?
 (I) The first two terms of the sequence are 10, 12
 (II) The common difference is 2.5
15. What is the value of A if A is an integer?
 (I) $A^2 = 1$
 (II) $A^3 + 1 = 0$

SOLUTIONS

1. (B) According to given question,
 Hemisphere's Volume = Cone's Volume
 $2\pi r^3/3 = \pi r^2 h/3$
 we can see that $h:r=2:1$
2. (B) According to give question,
 If 'n' is the number of small cubes then,
 $(100)^3 = n (10)^3$
 $n=10^3$
3. (B) The length of the cuboid formed will be 20 cm, its breadth and height remains 10 cm each.
 Total surface area = $2lb + 2bh + 2hl$
 $= 2(20)(10) + 2(10)(10) + 2(10)(20)$
 $= 1000 \text{ cm}^2$
4. (A) Volume of the cubical metallic piece = volume of the water column
 $= \pi(r^2)(27) = 3 \times 3 \times 3 = \frac{1}{\sqrt{\pi}} \text{ cm}$
5. (C) When 4 cm * 4 cm squared are cut off at corners, the rectangular box has dimensions of 28 - 8 = 20 cm length,
 10 - 8 = 2 cm breadth and 4 cm height
 so Volume = $20 \times 2 \times 4 = 160 \text{ cm}^3$
6. (A) Explanation:
 Car 1 = $\frac{1}{8}$
 Car 2 = $\frac{1}{5}$
 Car 3 = $\frac{1}{40}$
 Possibility = $\frac{1}{8} + \frac{1}{5} + \frac{1}{40} = \frac{7}{20}$

7. (B) Explanation

Total balls = 21
 Total probability = 1
 Let probability of Skyblue balls = x
 Let probability of Magenta balls = x
 Let probability of yellow balls =

$$x + x + \frac{x}{3} = 1$$

$$\frac{7x}{3} = 1$$

$$x = \frac{3}{7}$$

8. (D) Explanation

As, $x = \frac{3}{7}$

Probability of Skyblue balls = $\frac{3}{7}$
 Probability of Magenta balls = $\frac{3}{7}$
 Probability of yellow balls = $\frac{1}{7}$

Skyblue and yellow = $\frac{3}{7} + \frac{1}{7} = \frac{4}{7}$

Balls = $21 \times \frac{4}{7} = 12$

9. (A) Explanation

Total balls = 16
 Blue = 5
 Magenta = 7
 Green = 16 - 12 = 4
 Both of same colours.

Case 1 : Blue = $\frac{{}^5C_2}{{}^{16}C_2}$
 Case 2 : Magenta = $\frac{{}^7C_2}{{}^{16}C_2}$
 Case 3 : Green = $\frac{{}^4C_2}{{}^{16}C_2}$

Probability of same colour

$$= \frac{{}^5C_2}{{}^{16}C_2} + \frac{{}^7C_2}{{}^{16}C_2} + \frac{{}^4C_2}{{}^{16}C_2}$$

$$= \frac{(10+21+6) \times 2}{16 \times 15} = \frac{37}{120}$$

10. (A) Explanation:

$$\text{Magenta} = \frac{{}^7C_1}{{}^{16}C_2}$$

$$\text{Probability} = \frac{7 \times 2}{16 \times 15} = \frac{7}{120}$$

11. (C) From statement I,

We can find the value of z i.e. $z = 5$

From statement II,

We can find the value of w i.e. $w = 9$ but we can't find the relation between z and w from any statement.

From statements I and II,

After merging both the statements, $w > z$.

Hence, both the statements are required to answer the question.

12. (C) From statement I,

We can't find the votes received by each candidate from this statement. As this statement tells us only about the comparison of their votes. So this statement alone is not sufficient to answer the question.

From statement II,

We can find the total votes in the election but this statement is also not sufficient to answer the question.

From statement I and II,

Let B and C received 'x' and 'y' votes respectively, then,

$$\begin{aligned} \text{Votes received by A} &= \text{Votes received by B} + 100 \\ \Rightarrow A &= x + 100 \end{aligned} \quad \dots(1)$$

And, votes received by A = Votes received by C + 120

$$\Rightarrow A = y + 120 \quad \dots(2)$$

$$\Rightarrow x + 100 = y + 120$$

$$\Rightarrow x - y = 20 \quad \dots(3)$$

And given,

$$A + B + C = 15,000 \quad \dots(4)$$

By solving the equations (3) and (4) we can find the votes received by each candidate.

13. (E) We can't find the number of girls who passed the entrance exam this year from any statement.

By merging both the statements I and II we can't find the required number of the girls because the given data is all about the number of failures. And moreover Total number of girls is not given.

Hence, both the statements I and II are together not sufficient to answer the question.

14. (A) Statement (I)

$$\Rightarrow \text{Here } a_1 = 10, a_2 = 12$$

(a_1 = first term, a_2 = second term)

From here we can find the difference $a_2 - a_1$

And we can calculate n^{th} term of A.P using $a_n = a_1 + (n - 1) \times d$

Statement One Alone is sufficient

Statement (II)

\Rightarrow The information regarding the common difference is given i.e. $d = -1/2$ but first term is not given.

15. (B) Statement 1:

$$A = 1 \text{ or } -1$$

Clearly Statement 1 alone can't answer regarding the exact value of A.

Statement 2:

$$\Rightarrow A^3 + 1 = 0$$

$$\Rightarrow A^3 = -1$$

Cube Rooting both Sides

$$\Rightarrow A = -1$$

Statement 2 alone is sufficient to answer regarding the value of A.



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Reasoning Ability

Directions (1 to 5): A word arrangement machine when given an input line of words rearranges them following a particular rule in each step. The following is an illustration of input and rearrangement.

Input- delight 75 quite 14 39 sad 62 copy 48 ocean

Step I: sad 23 delight 75 quite 39 62 copy 48 ocean

Step II: copy 45 sad 23 delight 75 quite 62 48 ocean

Step III: ocean 73 copy 45 sad 23 delight 75 quite 62

Step IV: quite 87 ocean 73 copy 45 sad 23 delight 75

Step V: delight 124 quite 87 ocean 73 copy 45 sad 23

Input: 56 house loan 21 peak 4 37 simple low 69

Answer the following questions based on the following input:

- What will be the difference of the number which is fourth from the left end of step IV and which is third from the right end of step IV?
A. 25 B. 40 C. 37 D. 41
E. None of these
- What will be the step II of the given input?
A. Step II-37 loan low 13 56 house peak 37 simple 69
B. Step II- loan 37 low 13 56 house peak 37 simple 69
C. Step II- loan 37 low 56 13 house peak 37 simple 69
D. Step II- loan 37 low 13 56 house peak 37 69 simple
E. None of these
- Which of the following word/number will be third to the left of fifth from the left end in step I?
A. loan B. 21 C. low D. 13
E. None of these
- What will be the twice of the difference of second number from the left end of step V and fifth number from right end of step V?
A. 134 B. 84 C. 98 D. 104
E. None of these
- Which of the following element is fourth to the right of fifth element from the right end in step III?
A. 69 B. house C. simple D. 56
E. None of these

Directions (6 to 10): Study the following information carefully to answer the given questions:

Seven MLA's i.e. A, B, C, D, E, F and G who all belongs to different parties viz. M, N, O, P, Q, R and S but not necessarily in the same order. They all attend their party meeting in different cities i.e. Delhi, Jaipur, Pune, Chennai, Lucknow, Bengaluru and Kolkata but not necessarily in the same order.

B attended his party meeting in Lucknow and he does not belongs to party P and R. C is a male belongs to party N, and he does not attend the party meeting in Chennai. A attend the party meeting in Pune. The one who belongs to party S is not a female and he does not attend the party in Lucknow and Pune. The MLA who belongs to party P does not attend the party meeting in Chennai and is not F. The one who attended her party meeting in Bengaluru belongs to party O. The one who attended the party meeting in Delhi is a female but it is not F. E attends his party meeting in Kolkata. D is not a male and she does not belong to party O and nor attends her party meeting in Delhi. MLA who belongs to party M is a male and he does not attend his party meeting in Lucknow.

- How many female members are among the seven MLA's?
A. Two B. Five C. Four D. Three
E. None
- C attend the party meeting in which of the following city?
A. Pune B. Bengaluru
C. Lucknow D. Delhi
E. None of these
- Who among the following belongs to party O?
A. F B. G C. A D. E
E. B
- Which of the following combination of Party, MLA and City is correct?
A. P-G-Jaipur B. R-B-Chennai
C. O-F-Bengaluru D. Q-A-Lucknow
E. All are correct
- D belongs to which of the following party?
A. O B. R C. N D. P
E. None of these

Directions (11 to 15): Study the following information to answer the given questions:

Eight persons A,B,C,D,E,F,G,H are sitting around a square table such that Four of them sit at corners and rest on the middle of the sides. Four of them have even number of pens and rest have odd number of pens. None of the Persons having even number of pens sits together.

B sits immediate right to E and 3rd left to G. A has half the number of pens which H has. C has 3 pens more than H. Two persons sit between E and D, who faces F. The number of pens D has is equal to the difference of pens E and F have. F has 9 pens which is $\frac{3}{20}$ th of the number of pens E has. G has 15 more pens than B. A is not neighbor of F and does not sits at the middle of the sides. B has 17 more pens than E. The difference of the number of pens between A and C is an

odd number. The number of pens A has is a multiple of 7 but less than 28.

11. Which of the following has highest number of pens?
A. E B. D C. F D. H
E. none of these
12. How many pens does B have?
A. 77 B. 92 C. 31 D. 14
E. none of these
13. How many persons are sitting between G and F, when counted from left of G?
A. five B. two C. three D. four
E. none of these
14. Who among the following sits 3rd to the right of H?
A. F B. C C. D D. G
E. none of these
15. Which of the following has 4th highest number of pens?
A. F B. C C. D D. G
E. none of these

Directions (16 to 18): Study the following information and answer the given questions.

In a certain code language,

'house sparrow extinct' is written as " ^%@"

'sparrow important beautiful' is written as " %? \$"

'house beautiful fly high' is written as " ^\$#! "

16. What does '%' stand for?
A. house B. high C. beautiful D. fly
E. None of these
17. Which of the following is the code for 'extinct home important' ?
A. #@? B. %^@ C. >?& D. ?@&
E. None of these
18. What is the code for 'fly' ?
A. # B. %
C. ! D. Either a or c
E. None of these

Directions (19 to 20): In each of the following below is given a group of letters/digits followed by four combinations of letters/symbols numbered (A), (B), (C) and (D). You have to find out which of the combinations correctly represents the group of letters based on the following coding system and mark the number of that combination as the answer. If none of the four combinations correctly represents the group of letters, mark (E), i.e. 'None of these', as the answer-

Letter	E	D	N	T	I	P	O	W	L	H	K	U	F	A	Y
Code	8	α	2	@	¥	©	%	\$	β	£	&	μ	*	!	5

Conditions:

- (i) If the first letter is a consonant and the last letter is a vowel, then both the letters will be coded as the code for vowel.
- (ii) If only one vowel is in the word, then code of the vowel will be same as the first letter.
- (iii) If II and IV letters are vowels in the group, then code of both the vowels will be same as the second letter.
- *More than one condition can be applied on a group of letters.

19. HANIE

- A. £!2## B. £!2¥8 C. £#2## D. £82¥!
E. None of these

20. TOLKF

- A. @%?&* B. @# ?&* C. @@?&* D. @%?*&
E. None of these

Directions (21 to 25): In these questions, relationship between different elements is shown in the statements. These statements are followed by two conclusions. Read the statements and then decide which of the following conclusion follow from the given statements and mark your answer as:

1. **Statements:**

$M < N \leq P \geq Q = T$; $S > Q$; $N = R$; $O < M$

Conclusions:

- I. $P > O$
II. $S > T$
A. If only conclusion I follows.
B. If only conclusion II follows.
C. If either conclusion I or II follows.
D. If neither conclusion I nor II follows.
E. If both conclusions I and II follow.

2. **Statements:**

$A \geq B > C = D > E$; $F < A$; $C < H$; $D < G$

Conclusions:

- I. $A \geq E$
II. $H > E$
A. If only conclusion I follows.
B. If only conclusion II follows.
C. If either conclusion I or II follows.
D. If neither conclusion I nor II follows.
E. If both conclusions I and II follow.

3. **Statements:**

$B = H \geq G \geq R < P$; $N < R$; $M > H$

Conclusions:

- I. $M \geq N$
II. $N = M$

- A. If only conclusion I follows.
 B. If only conclusion II follows.
 C. If either conclusion I or II follows.
 D. If neither conclusion I nor II follows.
 E. If both conclusions I and II follow.

4. Statements:

$$Y < K < T; H \geq T = S$$

Conclusions:

I. $Y > S$

II. $K > H$

- A. If only conclusion I follows.
 B. If only conclusion II follows.
 C. If either conclusion I or II follows.
 D. If neither conclusion I nor II follows.
 E. If both conclusions I and II follow.

5. Statements:

$$Q > F = D ? B ? L < V$$

Conclusion:

I. $D < V$

II. $B \geq Q$

- A. If only conclusion I follows.
 B. If only conclusion II follows.
 C. If either conclusion I or II follows.
 D. If neither conclusion I nor II follows.
 E. If both conclusions I and II follow.

Step III: peak 53 loan 37 low 13 56 house simple 69
 Step IV: house 81 peak 53 loan 37 low 13 simple 69
 Step V: simple 105 house 81 peak 53 loan 37 low 13

1. (B) 2. (B)
 3. (D) 4. (D)
 5. (A)

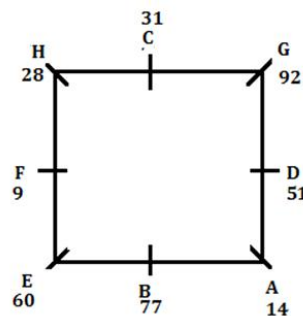
(6 to 10):	MLA	Party	Cities
B(+)	Q	Lucknow	
F(-)	O	Bengaluru	
G(-)	P	Delhi	
C(+)	N	Jaipur	
A(+)	M	Pune	
E(+)	S	Kolkata	
D(-)	R	Chennai	

6. (D) 7. (E)

8. (A) 9. (C)

10. (B)

(11 to 15):



11. (E) 12. (A)

13. (D) 14. (E)

15. (C)

(16 to 18):

Word	Code
Sparrow	%
House	^
Extinct	@
Beautiful	\$
Important	?
Fly/high	#!/

16. (E) 17. (D)

18. (D)

19. (E) By using condition (i) and (iii), the code will be 8!2!8 .

20. (C) By using condition (ii), the code will be @@?&*.

21. (E) 22. (B)

23. (D) 24. (D)

25. (D)

ANSWERS

(1 to 5): For words- All the words are arranged according to the number of letters present in the word as the word which has least number of letters arranged first in Step I from the left end then the word having second lowest number of letters will be arranged in next step and so on....If two words have same number of letters then they will be arranged according to the alphabetical order.

For Numbers-Only One number is arranged along with one word in each step in descending order in last step. The logic of the arrangement of numbers is that the numbers are arranged in an order as the lowest number is arranged first in step I with the word then second lowest number is arranged in step II with the next word and so on... Each number is arranged along with one word in such a way that the square of the total number of letters present in that word is added to it.

Input: 56 house loan 21 peak 4 37 simple low 69

Step I: low 13 56 house loan 21 peak 37 simple 69

Step II: loan 37 low 13 56 house peak 37 simple 69

IMPORTANT QUESTIONS

English Language

Directions (1 to 10): In the passage given below there are blanks which are to be filled with the options given below. Find out the appropriate pair of words in each case which can most suitably complete the sentence without altering the meaning of the statement. Both the words of the pair must fill the blank.

Our ____ (1) _____ search for the Holy Grail to fix the challenges of governance always leads us nowhere because the thing doesn't exist. But what we find in the process is a ____ (2) ____, of... well, nothing; it looks like a solution but it is in fact a problem. Good intentions, unless ____ (3) _____ by thoughtful deliberation and preparation, do not lead to good policy outcomes. The move by the Department of Personnel and Training (DoPT) towards lateral entry in government service falls in this category. It has invited applications from "talented and motivated Indian nationals ____ (4) _____ to contribute towards nation building" to be appointed as joint secretaries in 10 Departments/ Ministries at the Centre. One cannot question the good intentions behind the decision to make lateral entry more institutionalized than the case till now. Nor should one read too much bad faith into this. Once we unwrap the new policy, however, what we find is a little ____ (5) _____ that can one day grow into a monster. Since the problem that the new policy seeks to fix remains _____ (6) _____, we cannot hope for whatever improvements promised. It is also a distant cousin to the 'committed bureaucracy' bogey of the 1970s. Moreover, the lateral entry policy goes ____ (7) ____ in spirit to the governance philosophy ____ (8) ____ by the Constituent Assembly, insofar as it concerns the candidates from private sector, consultancy firms, international/ multinational organisations (MNCs). Traditionally, the services of outside experts were ____ (9) ____ through consultative processes, a practice quite widespread with the ____ (10) _____ Planning Commission and to some extent with its new avatar, the NITI Aayog. It is not clear why the government determined that the practice was not effective.

1. (A) Impulsive/cursory (B) Ceaseless/ unabated
(C) Incessant/ careless (D) Assiduous/ offhand
(E) Thorough /hasty
2. (A) Counterfeit/ sham
(B) Panacea/ retrospection
(C) Fraudulent/ virtue
(D) Remedy/ liability
(E) Meander/ bewildered

3. (A) Tempered/ modulated
(B) Deliberated/ mired
(C) Effectuated/ moderated
(D) Alleviated/ subsided
(E) Restored/ corroborated
4. (A) Pleased/bequeathing
(B) Rearing/ gathering
(C) Obliging/ grudging
(D) willing/eager
(E) Planning/gearing
5. (A) Contradiction/accord
(B) Inconsistency/conformity
(C) Remedy/ variance
(D) Improbability / anomalies
(E) Discrepancy/incongruence
6. (A) Indistinct/ manifest
(B) Obscure/ palpable
(C) Precise/ambiguous
(D) Vague/indeterminate
(E) Anonymous/transparency
7. (A) contrary/ withstanding
(B) Reliably/ceaseless
(C) Eternal/ pervasive
(D) In tandem / alongside
(E) Conversely/ counter
8. (A) Affirmed/ belied
(B) Proclaim/ pronouncing
(C) Enunciated/ articulated
(D) Availed / unwrapped
(E) Disclosed/ attained
9. (A) Commissioned/measured
(B) Advantaged/ assisted
(C) Accounted/ contracted
(D) Availed/utilized
(E) Appropriated/ aided
10. (A) Sagacious/ shrewdly
(B) Erstwhile/ former
(C) Previous/ benign
(D) Nonchalant/ prudent
(E) Meticulous/ aggravating

Directions (11 to 15): In each of the questions given below, a part of the sentence is missing. Choose the part/parts that fits in the sentence contextually and grammatically.

11. Here, then, is the takeaway- good science not only solves problems but also can _____, at where and how it can improve.
(a) take a hard look at itself
(b) introspect
(c) look within oneself
(A) Only All a, b and c (B) Only a and b
(C) Only b and c (D) Only a and c
(E) None of the above

12. While she codified typically feminine behavior in her treatises on moral instruction, she is _____ agitating for female education, a radical stance at the time.
(a) moreover given credit in (b) also praised for
(c) also credited with
(A) Only c (B) Only a and b
(C) Only b and c (D) Only a and c
(E) None of the above
13. The domino theory was a Cold War policy that suggested a communist government in one nation would quickly lead to communist takeovers in neighboring states, each falling _____ row of dominos.
(a) like a perfectly aligned
(b) into a sequence of
(c) akin to a pack of
(A) Only a (B) Only a and b
(C) Only b and c (D) Only a and c
(E) None of the above
14. After marrying Harris- _____ his stepsister-in 1867, he grew increasingly erratic and perhaps suffered from post- traumatic stress.
(a) hitherto
(b) who also happened to be
(c) who was also
(A) Only a (B) Only a and b
(C) Only b and c (D) Only a and c
(E) None of the above
15. That, _____, is the conclusion of a study published this week by John Coates of the University of Cambridge and his colleagues.
(a) in any case
(b) no matter what
(c) anyway
(A) All a, b and c (B) Only a and b
(C) Only b and c (D) only a and c
(E) None of the above

Directions (16 to 20): A sentence in 5 parts is denoted by (1), (A), (B), (C), (D). There is an error of grammar/ idiom in parts (A), (B), (C), (D) which make the sentence either grammatically or contextually incorrect. Choose the option with parts containing error/(s) and ignore errors of punctuations if any. Note: Consider part (1) in bold/ underlined as correct and error if any in (A), (B), (C), (D) will only be in two parts.

16. As we become more dependent on AI (1)/ for its military applications, we might needed to reconsider (A)/ how implementing such systems could affect (B)/ nuclear powers worldwide, many of whom find (C)/

themselves in a complicated web of alliances and political rivalries. (D)

- (A) AB (B) AC (C) AD (D) BD
(E) No error
17. **They tried to have fun (1)/** at his expense, but he (A)/ withdrew into him shell more (B)/ than ever, and they soon (C)/ learned to letting him alone. (D)
(A) AC (B) BC (C) BD (D) CD
(E) No error
18. **The government has already raised (1)/** over Rs. 52, 500 crores in the current fiscal (A)/ through stake sale in public sector units, (B)/ including listing of insurance PSUs (C)/ but exchange traded fund. (D)
(A) AB (B) BD (C) AD (D) BC
(E) None of the parts have errors
19. **AIFs are a common pool (1)/** of funds - managed by a fund manager - in (A)/ which institutional and (B)/ high net-worth individuals invested, (C)/ typically for a long-term basis. (D)
(A) AB (B) BD (C) BC (D) CD
(E) None of the parts have errors
20. **It is probably why Sanjay (1)/** was so determined to build a second career (A)/ following his own retirement - in (B)/ the manner of the child of an alcoholic parent (C)/ resolving to be a teetotaler. (D)
(A) AB (B) BD (C) BC (D) CD
(E) None of the parts have errors

ANSWERS

1. (B) Ceaseless/ unabated
2. (A) Counterfeit/ sham
3. (A) Tempered/ modulated
4. (D) willing/eager
5. (E) Discrepancy/incongruence
6. (D) Vague/indeterminate
7. (E) Conversely/ counter
8. (C) Enunciated/ articulated
9. (D) Aailed/utilized
10. (B) Erstwhile/ former
11. (E) None of the above
12. (C) Only b and c
13. (A) Only a
14. (C) Only b and c
15. (A) All a, b and c
16. (B)
17. (C)
18. (C)
19. (D)
20. (D)

BANKING AWARENESS

1. Open Added Money Market Scheme was firstly introduced by
 - A. UTI
 - B. IDBI
 - C. ICICI
 - D. LIC
 - E. None of these
2. Money that a government has required to be accepted in settlement of debts is
 - A. barter money
 - B. commodity money
 - C. legal tender
 - D. currency value
 - E. None of these
3. Mixed Economy means-
 - A. Co-existence of small and large industries
 - B. Promoting both Agriculture and Industries in the economy
 - C. Co-existence of public and private sectors
 - D. Co-existence of rich and poor
 - E. None of these
4. EXIM Bank concentrates on
 - A. medium-term financing
 - B. short-term financing
 - C. short and medium-term financing
 - D. short and long-term financing
 - E. None of the above
5. The central co-operative banks are in direct touch with
 - A. farmers
 - B. state co-operative banks
 - C. land development banks
 - D. Central Government
 - E. None of the above
6. Indian Banks have the maximum foreign branches in -
 - A. Bangladesh
 - B. U.K.
 - C. USA
 - D. Sri Lanka
 - E. None of these
7. Floating exchange rates refers to
 - A. the ability of exchange rates to even out when displaced by shocks to the foreign exchange market
 - B. new issues of foreign exchange offered on the market
 - C. an exchange rate determined by the demand for and supply of a nation's currency
 - D. an excess demand for a nation's currency that causes its devaluation
 - E. an excess supply of a nation's currency that causes its appreciation
8. The maturity period of recently introduced Gold Bonds is -
 - A. 3 years
 - B. 5 years
 - C. 8 years
 - D. 12 years
 - E. None of these
9. What is the maximum period that the beneficiary is allowed for presentation of documents under a letter of credit to the nominated bank for negotiation purpose?
 - A. 7 banking days
 - B. 14 banking days
 - C. 21 banking days or 21 days of date of bill of lading whichever is later
 - D. 21 calendar days from date of shipment i.e. date of bill of lading
 - E. 21 calendar days from date of the sailing of the ship to its destination
10. Which of the following is an electronic trading platform, operated by the Reserve Bank of India, used to facilitate the exchange of government securities and other money market instruments?
 - A. Negotiated Dealing System
 - B. Payment and Settlements System
 - C. Sachet
 - D. All of the above
 - E. None of these
11. CBLO Stands for _____
 - A. Collateralized Borrowing and Lending Obligation
 - B. Collective Borrowers and Lenders Obligation
 - C. Collateralized Borrowing and Lending Organization
 - D. Collective Borrowing and Lending Obligation
 - E. Collective Borrowers and Lenders Organization
12. What are the services available under IMPS?
 - A. NUUP
 - B. Merchant Payments
 - C. Funds Transfer and Remittances
 - D. Both (A) and (B)
 - E. All of the above

13. Who is the father of Green Revolution in India?
 A. Garry Backer
 B. M. S. Swaminathan
 C. Norman E. Borlaug
 D. T.S.R. Subramaniam
 E. None of these
14. A market established for the buying and selling of precious metals such as Gold and Silver is termed as _____
 A. Money Market B. Capital Market
 C. Bullion Market D. All of the above
 E. None of these
15. In letter of credit transactions, the Bank which is allowed to make payment against the documents is called:
 A. confirming bank B. nominated bank
 C. advising bank D. issuing bank
 E. reimbursing bank
16. Headquarter of Punjab National Bank is situated at _____
 A. Gurugram B. Noida
 C. New Delhi D. Hyderabad
 E. Mumbai
17. IRDA is associated with -
 A. Railways B. Insurance Sector
 C. Telecommunication D. Banking
 E. None of these
18. What is the full form of CERSAI?
 A. Central Registry of Securitisation Asset Reconstruction and Security Interest
 B. Combined Registry of Securitisation Agency Reconstruction and Security Interest
 C. Central Registry of Securitisation Agency Reconstruction and Security Interest
 D. Combined Registry of Securitisation Asset Reconstruction and Security Interest
 E. None of these
19. In which state, Punjab National Bank has installed the first Biometric ATM?
 A. Rajasthan B. Delhi
 C. Haryana D. Uttar Pradesh
 E. Bihar
20. Which bank has become the first private sector bank to sell Indian gold coins?
 A. Karur Vysya Bank B. ICICI Bank
 C. Federal Bank D. Dhanlaxmi Bank
 E. IndusInd Bank

ANSWERS

1. (B) IDBI
2. (C) legal tender
3. (C) Co-existence of public and private sectors
4. (A) medium-term financing
5. (B) state co-operative banks
6. (B) U.K.
7. (C) an exchange rate determined by the demand for and supply of a nation's currency
8. (C) 8 years
9. (D) 21 calendar days from date of shipment i.e. date of bill of lading
10. (A) Negotiated Dealing System
11. (A) Collateralized Borrowing and Lending Obligation
12. (E) All of the above
13. (B) M. S. Swaminathan
14. (C) Bullion Market
15. (B) nominated bank
16. (C) New Delhi
17. (B) Insurance Sector
18. (A) Central Registry of Securitisation Asset Reconstruction and Security Interest
19. (D) Uttar Pradesh
20. (C) Federal Bank

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IBPS RRB PO (Mains)

(Practice Test Paper)

REASONING ABILITY

DIRECTION (Q. 1-5):- Study the following information to answer the given questions.

A word and number arrangement machine when given an input of words and numbers rearranges them following a particular rule. The following is an illustration of input and rearrangement.

Input: 50 key 91 life gratification 46 delayed 15 is 31 73 success

Step I: 15 50 key life gratification 46 delayed is 31 73 success 91

Step II: 15 31 50 key life gratification 46 delayed is success 73 91

Step III: 15 31 46 key life gratification delayed is success 50 73 91

Step IV: 15 31 46 delayed key life gratification is success 50 73 91

Step V: 15 31 46 delayed gratification key life is success 50 73 91

Step VI: 15 31 46 delayed gratification is key life success 50 73 91

Step VI is the last step of the rearrangement. As per the rules followed in the above steps, find out in each of the following questions the appropriate steps for the given input. Input for the questions.

Input: 69 connected other 19 are 83 living 50 all 75 being 36

- How many steps would be needed to complete the arrangement?
(A) X (B) VIII (C) IX (D) VII
(E) None of these
- Which step number would be the following output?
19 36 50 all are connected other living being 69 75 83
(A) II (B) VI (C) V (D) IV
(E) None of these
- Which of the following would be Step I?
(A) 19 36 50 connected other are living all being 69 75 83
(B) 83 69 connected other are living 50 all 75 being 36 19

(C) 19 69 all are connected other living 50 75 being 36 83

(D) 19 69 connected other are living 50 all 75 being 36 83

(E) None of these

4. Which of the following would be the final arrangement?

(A) 69 75 83 all are connected living other 19 36 50

(B) 19 36 50 all are being connected living other 69 75 83

(C) 19 36 50 69 75 83 all are being connected living other

(D) 19 36 50 all living are being connected other 69 75 83

(E) None of these

5. In Step IV, which of the following word/number would be on 7th position (from the right)?

(A) Other (B) Are (C) 69 (D) Being

(E) None of these

DIRECTION (6-10):- Each of the following questions below consists of a question and two statements numbered I and II given below it. You have to decide whether the data provided in the statements are sufficient to answer the question. Read both the statements and give answer.

6. In a college, five students i.e. I, J, K, L and M, are going to college on five different days of the same week, starting from Monday and ending on Friday. Is J going on Wednesday?
- (i) Three students are going between K and L. M is going immediately before I. J is not going on Tuesday.
- (ii) Two students are going between L and M. M is going before L. J is going on the day immediately next to the day when I is going. K is not going on Friday.
- (A) If data in statement I alone are sufficient to answer the question, while the data in statement II alone are not sufficient to answer the question.
- (B) If data in statement II alone are sufficient to answer the question, while the data in statement I alone are not sufficient to answer the question.
- (C) If the data either in statement I alone or in statement II alone are sufficient to answer the question.

- (D) If the data even in both statements I and II together are not sufficient to answer the question.
- (E) If the data in both statements I and II together are necessary to answer the question.
7. Which bag amongst P, Q, R, S and T is the heaviest?
- (i) Bag Q is heavier than R and S. bag T is heavier than only bag P.
- (ii) Only three bags are lighter than R. the weight of bag Q is 54 kg, which is 4 kg more than bag R.
- (A) If data in statement I alone are sufficient to answer the question, while the data in statement II alone are not sufficient to answer the question.
- (B) If data in statement II alone are sufficient to answer the question, while the data in statement I alone are not sufficient to answer the question.
- (C) If the data either in statement I alone or in statement II alone are sufficient to answer the question.
- (D) If the data even in both statements I and II together are not sufficient to answer the question.
- (E) If the data in both statements I and II together are necessary to answer the question.
8. Are all the five friends A, B, C, D and E who are seated around a circular table facing the centre?
- (i) D sits second to the right of C. C faces the centre. Both E and A are immediate neighbours of D. B sits second to the right of A.
- (ii) A sits to the left of B. B faces the centre. D and E are immediate neighbours of each other. C sits second to the right of E.
- (A) If data in statement I alone are sufficient to answer the question, while the data in statement II alone are not sufficient to answer the question.
- (B) If data in statement II alone are sufficient to answer the question, while the data in statement I alone are not sufficient to answer the question.
- (C) If the data either in statement I alone or in statement II alone are sufficient to answer the question.
- (D) If the data even in both statements I and II together are not sufficient to answer the question.
- (E) If the data in both statements I and II together are necessary to answer the question.
9. Is it 9 o'clock now?
- (i) After half an hour, the minute and the hour hands of the clock will make an angle of exactly 90° with each other.
- (ii) Exactly 15 minutes ago, the hour and the minute hands of the clock coincided with each other.
- (A) If data in statement I alone are sufficient to answer the question, while the data in statement II alone are not sufficient to answer the question.

- (B) If data in statement II alone are sufficient to answer the question, while the data in statement I alone are not sufficient to answer the question.
- (C) If the data either in statement I alone or in statement II alone are sufficient to answer the question.
- (D) If the data even in both statements I and II together are not sufficient to answer the question.
- (E) If the data in both statements I and II together are necessary to answer the question.
10. Is K granddaughter of B?
- (i) B is the father of M. M is the sister of T. T is the mother of K.
- (ii) S is the son of K. V is the daughter of K. R is the brother of T.
- (A) If data in statement I alone are sufficient to answer the question, while the data in statement II alone are not sufficient to answer the question.
- (B) If data in statement II alone are sufficient to answer the question, while the data in statement I alone are not sufficient to answer the question.
- (C) If the data either in statement I alone or in statement II alone are sufficient to answer the question.
- (D) If the data even in both statements I and II together are not sufficient to answer the question.
- (E) If the data in both statements I and II together are necessary to answer the question.

DIRECTION (11-15):- Study the following information carefully to answer the given questions.

There are eight friends J, K, L, M, N, O, P and Q who live on eight different floors of a building but not necessarily in the same order. The ground floor is numbered 1 and the one above that is numbered 2 and so on till the topmost floor is numbered 8. Each one of them belongs to different state of India so they speak different regional language viz; Hindi, Gujarati, Marathi, Dogri, Odia, Malayalam, Kannada and Telugu (but not necessarily in the same order). They work in the same office and joined the office in different months viz, February, April, June, July, August, September, October, December but not necessarily in the same order.

The person who speaks Dogri lives on the floor numbered 7. Q speaks Marathi. The person who speaks Gujarati lives on the topmost floor and joined the office after August. M lives on an even numbered floor. Only three people live between M and N. Only one person lives between N and P. M lives on one of the floors above N. Only two persons live between P and O. Q lives on a floor that is immediately below O. Only two persons live between K and Q. J does not live on the lowermost floor. The persons who live on odd numbered floors joined the office in the months which has less than 31 days. The person who joined the office in February lives on one of the floors above the 4th floor. The person who lives on the 5th floor joined the office in one of the months after April. The person who lives on the lowermost floor joined the office

in one of the months after June and he speaks Hindi . The person who speaks Malayalam lives immediately above the 4th floor. The person who joined the office in July speaks Marathi . O, who speaks Telug , joined the office in one of the months before June . The person who speaks Kannada joined the office in the month after July .P speaks Odia and joined the office in one of the months after October.

11. Which of the following Statements is true with respect to the given information?
 (A) M lives immediately above the one who speaks Dogri.
 (B) O lives immediately above L
 (C) Only three people live between L and the one who speaks Gujarati.
 (D) Q speaks Odia.
 (E) All the given statements are true.
12. Who amongst the following lives exactly between P and the one who speaks Gujarati?
 (A) N (B) J (C) Q (D) O
 (E) L
13. Which among the following languages M speaks?
 (A) Dogri (B) Malayalam
 (C) Marathi (D) Gujarati
 (E) Telugu
14. Four of the following five are alike in a certain way and so form a group. Which one of the following does not belong to the group?
 (A) N – Dogri (B) P – Malayalam
 (C) P – Odia (D) M – Telugu
 (E) O – Marathi
15. How many people live between J and the one who speaks Marathi?
 (A) Four (B) Three (C) Two (D) Five
 (E) None

DIRECTION (16-20):- Study the following information carefully to answer the given questions.

Twelve people are sitting in two parallel rows containing six people each, in such a way that there is an equal distance between adjacent persons. In row-1 T, X, U, F, K and N are seated and all of them are facing South. In row-2 D, G, V, W, M and O are seated and all of them are facing North. Therefore, in the given seating arrangement each member seated in a row faces another member of the other row.

F sits third to right of X. Either F or X sits at an extreme end of the row. The one who faces X sits second to right of M. Two people sit between G and O. Neither G nor O sits at an extreme end of the row. One of the immediate neighbours of G faces the person who sits third to left of T. U and K are immediate neighbours of each other. K does not face the immediate neighbour of W. V sits second to the left of D.

16. How many persons are seated between N and U?
 (A) One (B) Two (C) Three (D) Four
 (E) None

17. T is related to D in the same way as F is related to G based on the given arrangement. To which of the following is K related to, following the same pattern?
 (A) V (B) W (C) M (D) O
 (E) Cannot be determined
18. Which of the following is true regarding K?
 (A) O faces K
 (B) N is an immediate neighbour of K
 (C) O faces the one who is second to right of K
 (D) K sits at one of the extreme ends of the line
 (E) X sits second to the right of K
19. Four of the following five are alike in a certain way based on the given arrangement and so form a group. Which is the one that does not belong to that group?
 (A) M-U (B) G-K (C) O-T (D) V-N
 (E) M-X
20. Who amongst the following sit at extreme ends of the rows?
 (A) F, W (B) X, D (C) N, V (D) T, W
 (E) X, O

DIRECTION (21-22):- Study the following information carefully and answer the given questions.

In a family of ten persons, Y is the son of R, who is father of Q. S is the child of Y. C is the brother of Q. A is the son of Y, who is the husband of T. M is mother-in-law of T. J is the daughter of B, who is maternal grandmother of S. Q is aunt of A.

21. How is J related to S?
 (A) Mother (B) Uncle
 (C) Father (D) Maternal Aunt
 (E) Can't be determined
22. How is Q related to T?
 (A) Father (B) Sister
 (C) Brother-in-law (D) Sister-in-law
 (E) None of these

DIRECTION (23-24):- Study the following information carefully and answer the given questions.

Point K is 9 m towards the west of point B. Point I is 16 m towards the north of Point C. Point K is 6 m towards the north of point D. Point F is 11 m towards the west of point D. Point C is 4 m towards the south of point D. Point L is 4 m towards the east of point D.

23. Point D is in which direction with respect to I?
 (A) South (B) North-West
 (C) East (D) North-East
 (E) Cannot be determined
24. What is the shortest distance between point L and point B?
 (A) $2\sqrt{10}$ m (B) $2\sqrt{5}$ m
 (C) 10 m (D) $\sqrt{61}$ m
 (E) None of these

25. How many words can be formed using the first, last, third and fifth alphabets of the word “UPGIRDED”?
(A) None (B) One (C) Two (D) Three
(E) None of these
26. **Statement** - A five-judge Constitution Bench of the Supreme Court will hear a bunch of petitions urgently, challenging the constitutionality of the Aadhaar project, primarily whether the parting of biometric details by citizens to access welfare and benefits under the scheme is a violation of the right to privacy.
Which of the following can be hypothesized from the given statement?
(I) Constitution Bench will decide whether a person can voluntarily shed his right to privacy by enrolling for Aadhaar to access government welfare services.
(II) This is the first time that the Centre has formally joined the petitioners’ side and agreed to hear a set of petitions.
(III) The Aadhaar scheme touched the lives of millions of people and its validity required immediate adjudication by an appropriate larger Bench.
(A) Only (I) (B) Only (III) and (I)
(C) Only (III) and (II) (D) Only (II)
(E) None of these
27. **Statement** - Terming the Goods and Services Tax (GST) is a “revolutionary step”, Minister Mukhtar Abbas Naqvi said that the historic step has been taken in the interest of common people and small traders and is believed to be a game changer for Indian economy. GST is a Great Step towards Transparency by removing multiple taxes and procedures into One Tax regime.
Which of the following negates the given statement?
(I) GST is a “good and simple tax” which will eliminate the compounding effects of multi-layered tax system. There will be absolutely no problem to common people and small traders or big industrialists.
(II) One of the major benefits of GST is that it will ensure transparency in the entire taxation system. It is an historic step, a historic achievement for India. In the new system, there will be “one country, one tax”.
(III) GST is a mystifying term where double tax is charged in the name of a single tax.
(A) Only (I) (B) Only (II) and (I)
(C) Only (III) and (II) (D) Only (III)
(E) All of the above
28. Regulator turns up heat on erring CAs especially against those involved in money laundering. The CA regulator said it was pushing for amendments to the norms to help expedite action against wrongdoers in the profession.
(I) The Institute of Chartered Accountants of India (ICAI) has said 4,445 complaints have been registered against CAs as on June 30 this year, and punishment has been awarded in 402 cases until March 2017.

(II) Like Medical Doctors, Chartered Accounts are honest towards their profession and form an important part in our society. They are like watchdogs against wrong-doings in the field of economics.

(III) This development comes within a few weeks of Prime Minister Narendra Modi indicating stringent measures against those involved in money laundering — including through shell companies — following demonetisation, and asking the ICAI to hasten action against CAs “helping tax evaders.”

Which of the following substantiates the given statement?

- (A) Only I (B) All I, III and II
(C) Only I and III (D) Only III
(E) None of these

29. The crew of an Air India flight was reportedly detained in Jeddah last Wednesday as they only had photocopies of their travel documents. Saudi Arabia keeps the original passport of crew members on arrival and the personnel then have only photocopies of their travel documents during their stay in the country.

(I) “Technically our xerox permits (passport copies) are invalid and going out is a big risk,” An Air India spokesperson said.

(II) Jet Airways and IndiGo have resumed using the UAE airspace for their flights to Doha, more than a week after they were forced to re-route their planes due to an embargo by several Gulf nations on flights to and from the Qatar capital.

(III) A senior pilot of Jet Airways had on June 1 raised the issue of Saudi Arabia keeping passports of airline crew on arrival at immigration with the aviation and external affairs ministry.

Which of the following is not-in-line with the given statement?

- (A) Only I (B) Only I and III
(C) Only II and III (D) Only II
(E) All of the above

30. The government revised on Monday the way it assesses the cleanliness standards of cities under its Clean India campaign, responding to suggestions that the methodology for the survey Swachh Survekshan might not be robust enough.

Which of the following can be deduced from the given statement?

(I) The cleanliness ranking released drew some criticism because its methodology suffered from several drawbacks, including over-reliance on self-declaration and documentation by municipalities and lack of punitive action against false claims by local civic bodies.

(II) The negative marking will ensure that cities walk the talk when it comes to improving sanitation infrastructure and service-level benchmarks.

(III) The feedback will be taken not only through social media, digital apps and phone calls but focused group discussions and face to face interactions.

- (A) Only II (B) Only III and I
(C) Only II and III (D) Only I
(E) Only I and II

DIRECTION (31-35):- Study the given information carefully to answer the given question.

A test was conducted by Career power in which seven students viz. A, B, C, D, E, F and G participated. Each of them gave their test on different days of the same week with no two students having their tests of the same day. Ranks were assigned to each of them on the basis of the marks they obtained with the highest scorer getting the first rank and the lowest scorer getting the seventh rank. No two students obtained the same score in the test. A obtained an odd number ranking and he has not scored the third lowest marks. The student who gave his test on Tuesday is immediately above A in ranking. All the marks are in whole numbers. There are only two students between A and the one who gave his exam on Saturday in terms of the marks obtained. The student who gave his test on Friday obtained an odd number ranking. B scored more marks than E. D scored the third lowest marks. The student who scored the third lowest marks scored 142 marks. Only three students are there between C and the one who gave his test on Friday in terms of the number of marks obtained. Topper scored 183 marks. E did not give his exam on Saturday. The student who gave his test on Saturday is immediately ahead of C in rankings. E obtained 151 marks. In terms of ranking, the student who gave his test on Wednesday is immediately ahead of the student who gave his test on Sunday. Neither C nor A gave his test on Monday. G has not obtained an even number ranking. The student who gave his test on Friday obtained more marks than D. In terms of marks obtained, only one student is there between B and E. One of the student scored 115 marks.

31. The student who obtained the third highest marks gave his exam on which of the following days?
(A) Thursday (B) Sunday
(C) Saturday (D) Friday
(E) Wednesday
32. Which of the following students could be the one who scored 110 marks?
(A) F (B) C
(C) A (D) Either F or C
(E) None of these
33. Which of the following could be the sum of the scores obtained by students who obtained third and second rank in the test?
(A) Less than 299 (B) Less than 300
(C) More than 363 (D) More than 362
(E) Less than 305

34. If the sum of score of F and D is 272, then what will be the possible score of C?
(A) More than 131 (B) 131
(C) 128 (D) Cannot be determined
(E) None of these

35. Who amongst the following are the students who gave their tests on weekends?
(A) F and C (B) D and F (C) D and A (D) C and A
(E) A and D

DIRECTION (36-38):- In each group of questions below are four set of statements followed by two conclusions. You have to choose the correct set of statements that does logically satisfies given conclusions. Assume the given statements to be true even if they seem to be at variance from commonly known facts.

36. Statements:

- 1: All C are A. Some D are A. All B are E. No E is D.
2: All C are B. All A are C. Some E are D. Some D are B.
3: Only E is B. All E are A. No A are C. All D are E.
4: All E is B. Only E is A. No B is D. All C are A.

Conclusions:

- 1: Only A is B

- 2: Some C are not B.

- (A) Only Statement 1 (B) Only Statement 2
(C) Only Statement 3 (D) Only Statement 4
(E) None of these

37. Statements:

- 1: Some A are D. All B are D. Some C are D. No C is E.
2: All C are B. All A are C. Some E are D. No D is B.
3: All C are B. No B is D. Some A are C. Some D is E.
4: All B are E. Some B are D. No D is A. All C are A.

Conclusions:

- 1: Some A are B is a possibility.

- 2: No C is D.

- (A) Only Statement 1 (B) Only Statement 2
(C) Only Statement 3 (D) Only Statement 4
(E) None of these

38. Statements:

- 1: All A are C. All B are D. No C is D. Some E is C.
2: All A are B. Some C are A. All E are D. No B is D.
3: Some E are D. Some E are A. No A is C. All B are C.
4: All B are A. Some C are B. No A is D. Some D are E.

Conclusions:

- 1: Some A are not B.

- 2: Some C are B.

- (A) Only Statement 1 (B) Only Statement 2
(C) Only Statement 3 (D) Only Statement 4
(E) None of these

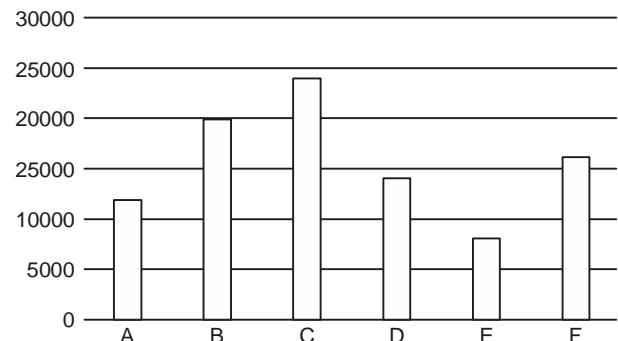
39. Out of six persons i.e. P, Q, R, S, T, U. S is younger than only 2 persons. U is older than R. T is younger than P and older than U. Q and P are not younger than S. Then who is the oldest person?
 (A) U (B) Q
 (C) P (D) Either (b) or (c)
 (E) None of these
40. A person starts walking in the north direction from point X. He walks 10km before taking a left turn, after that he walks 8km and takes 45° left turn. Finally he walks 2km from his last turn and reached at point Y. What is the direction of point Y with respect to point X?
 (A) East (B) North
 (C) North-West (D) Can't be determine
 (E) None of these

QUANTITATIVE APTITUDE

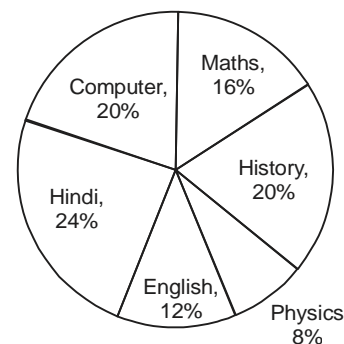
41. In a party a tank is filled with some quantities of juice. Three vessels of different volume are used to serve the juice. Volume of the smallest vessel is 25% less than volume of second largest vessel and the volume of second largest vessel is $33\frac{1}{3}\%$ less than volume of the largest vessel. If 5 times the juice is served by largest vessel, 8 times juice is served by second largest vessel and finally when $3\frac{1}{3}$ times juice is served by the smallest vessel, the tank gets emptied completely. Find the total quantity of juice served by second largest vessel is what percent of volume of the tank?
 (A) $42\frac{4}{9}\%$ (B) $44\frac{4}{9}\%$ (C) $48\frac{4}{9}\%$ (D) $40\frac{4}{9}\%$
 (E) $36\frac{4}{9}\%$
42. There is two vessels A and B. Vessel A & B contains the mixture of milk, mango juice and water in the ratio of 8 : 5 : 3 & 6 : 5 : 2 respectively. If both vessels are mixed respectively in the ratio of 16 : 13 into another vessel C then the total quantities of mango juice in vessel C will be 20 liters. Find the difference between the quantity of milk and water in vessel C?
 (A) 15 liters (B) 10 liters (C) 18 liters (D) 25 liters
 (E) 20 liters
43. Satish saved 55% of his monthly income, which he further invested in two different schemes A & B in the ratio of 7 : 5 on CI compounded annually at the rate of 10% p.a. and 20% p.a. respectively. If after two years, Satish gets total interest of Rs. 8074 from both the schemes, then find the total annual saving of Satish?
 (A) 316,600 Rs. (B) 316,400 Rs.
 (C) 316,000 Rs. (D) 316,200 Rs.
 (E) 316,800 Rs.

44. P_1 is the series of four consecutive numbers divisible by 4 with an average of 34, while P_2 is the series of five consecutive numbers divisible by 9, and whose second lowest number is equal to second highest number of P_1 series. If P_3 is the series of seven consecutive numbers, whose lowest number is $\frac{1}{3}$ rd of lowest number of P_2 series, then find the sum of average of P_2 and P_3 series?
 (A) 53 (B) 51 (C) 57 (D) 55
 (E) 49
45. Satish, Veer and Neeraj entered into a business by investing in the ratio of 4 : 6 : 3. After two years, Satish and Veer withdrew 25% and of their respective initial investment, while Neeraj added 50% of his initial investment more. If at the end of three years they received total profit of Rs. 93750, out of which 22.5% are used for maintaining business and the remaining profit was divided among them according to their investment ratio. Find difference between profit share of Satish and Neeraj?
 (A) 978.75 Rs. (B) 976.75 Rs.
 (C) 974.25 Rs. (D) 968.75 Rs.
 (E) 966.75 Rs.

DIRECTION (46-50):- Given bar graph shows the total number of passed students from six different colleges.



And given pie-chart shows the percentage distribution of number of passed students in different subjects from college E.



46. If number of passed boys in Maths from college B is equal to the sum of number of passed boys in Hindi and physics together from college E and the number of

passed boys in Hindi & Physics together are 25% of total number of passed students in college E. Then find number of passed girls in Maths from college B is what percent of number of passed students in college B? (If passed girls in Maths from college B is 50% more than number of passed boys in same subject from the same college?)

- (A) 4.2% (B) 3.6% (C) 5.2% (D) 4.8%
(E) 7.4%

47. If number of passed boys from college A are 300% more than number of passed students in English from college E and total number of passed girls from college A are 20% percent of total number of appeared students in the same college. Then find total number of appeared students in college A?
(A) 40,800 (B) 38,200 (C) 36,000 (D) 41,200
(E) 42,400
48. Ratio of number of failed boys to number of failed girls in Maths from college C is 3 : 2 and number of failed students in Maths from college C is $\frac{2}{5}$ th of number of passed students from college B. And number of passed boys in college C is 50% more than number of passed girls in the same college. Then number of failed girls in college C is what percent of total number of passed girls in the same college?
(A) 30% (B) 25% (C) 40% (D) 45%
(E) 50%
49. If ratio of number of failed students from college A, B, C and D are 2 : 3 : 5 : 4. And number of failed students in English from college D is $33\frac{1}{3}\%$ of total number of failed students from the same college. Then find average of number of failed students from college A, B & C? (given that failed number of student in English from college D is equal to number of passed student in History from college E)
(A) 3200 (B) 4400 (C) 5000 (D) 3000
(E) 4000
50. If total number of failed students in computer & English together from college C is 1200 which is 15% of total number of failed student from same college. And ratio of number of failed students from college C and college E is 4 : 5. Then find the ratio of total number of appeared student from college C to total number of appeared student from college E?
(A) 9 : 16 (B) 16 : 9 (C) 19 : 11 (D) 17 : 9
(E) 11 : 4

DIRECTION (51-55):- Study the following information carefully and answer the asked questions.

There are 1000 students in a college. Out of 1000 students some appeared in exams 'X', 'Y' and 'Z' while some not. Number of student not appeared in any exam is equal to number of students appeared in exam 'Z' only. Number of students appeared in exam 'Y' is 360. Ratio of number of

students appeared in exam 'X' and 'Y' only to number of students appeared in exam 'Y' and 'Z' only is 2 : 3. Number of student appeared in exam 'X' and 'Z' both is half of number of students appeared in only exam 'Z'. Number of students appeared in exam 'X' only is 50% more than number of students appeared in 'Y' only. Number of students appeared in all the three exam is 4% of the total number of students in the college. Number of students appeared in 'Y' exam only is same as number of students appeared in 'Y' and 'Z' only.

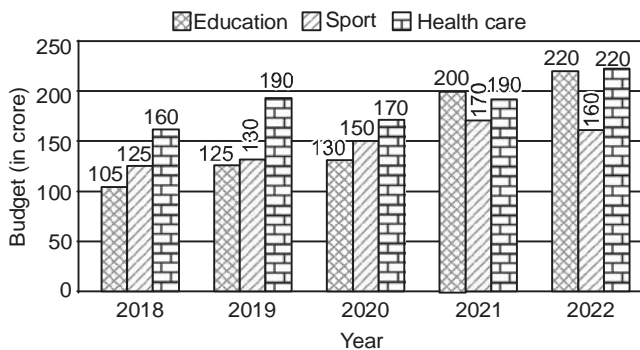
51. How many students appeared in at least two exams?
(A) 240 (B) 260 (C) 300 (D) 360
(E) 500
52. How many students appeared in two exams only?
(A) 280 (B) 220 (C) 340 (D) 300
(E) 260
53. How many students appeared in at most two exams?
(A) 240 (B) 260 (C) 300 (D) 500
(E) 960
54. How many students not appeared in exam Y?
(A) 440 (B) 360 (C) 540 (D) 640
(E) None of these
55. How many students appeared in exam X or in exam Z?
(A) 240 (B) 360 (C) 500 (D) 680
(E) 760

DIRECTION (56-60):- The following questions are accompanied by three statements (I), (II), and (III). You have to determine which statement(s) is/are sufficient / necessary to answer the questions.

56. Find out the two-digits number, if the tens place digit is greater than unit place digit.
I. Sum of digits of the number is 9.
II. Ratio of number and interchanged number is 7 : 4
III. If the digits are interchanged then difference between interchanged number formed and original number is 27.
(A) cannot be answered even including all statement
(B) Only II and III
(C) All together are required
(D) Any two are required
(E) Either II or I or III.
57. Arun borrowed a sum which is compounded annually, what is the amount he returned in 2 years?
I. Rate of interest is 6% per annum
II. Simple interest incurred on the sum in one year is Rs. 600
III. The borrowed sum is 10 times the amount earned as simple interest in two years.
(A) Only statement I and III are sufficient
(B) Only statement II is sufficient
(C) Only statement III is sufficient
(D) Any two are sufficient
(E) Statement II and either I or III are sufficient

58. What is speed of boat in still water?
 I. speed of stream is two-third of speed of boat in still water
 II. The boat covers 20 km in 2 hours in downstream
 III. The boat covers 10 km in 5 hours in upstream.
 (A) only statement II is sufficient
 (B) Any two are sufficient
 (C) I and II or III are sufficient
 (D) Only statement III is sufficient
 (E) None of these
59. What was the amount of profit earned?
 I. If no discount is given, profit would be 40%
 II. 30% discount is offered on marked price.
 III. Selling price is more than cost price by 40%.
 (A) Only III
 (B) All I, II and III
 (C) Only II and III
 (D) cannot be answered even including all statement
 (E) Only I and III
60. What is speed of train?
 I. The train crosses 300 m long platform in 45 seconds.
 II. The train crosses another stationary train of same length in 60 seconds.
 III. The train crosses a single pole in 30 seconds.
 (A) I and II or III (B) Only I
 (C) II and III both (D) Only III
 (E) I and II both

DIRECTION (61-65):- Study the following graph carefully and answer the question. The following bar graph shows the budget allocation (in crore) for education, sport and Health care from year 2018-22.



61. What percent is the average budget of sport during 2018 to 2022 than that of average budget of Education throughout all the years? (approximately)
 (A) 84% (B) 88% (C) 87% (D) 90%
 (E) 94%
62. In 2022, budget allocated for sport for male to female are in the ratio of 3 : 2 and it is proposed that budget allocated for males to be increased by 25% in 2023 compared to previous year for sport then, what is the

percentage increase in sport budget allocation for 2023 with no change in sport budget allocated for female in 2023 as compared to previous year?

- (A) 20% (B) 18% (C) 15% (D) 12%
 (E) 10%
63. Find the ratio between total budget allocated for Education from year 2018 to 2020 together to total budget allocated for Health care from year 2020 to 2022 together ?
 (A) 17 : 29 (B) 18 : 29 (C) 21 : 29 (D) 27 : 29
 (E) 17 : 27
64. If in 2019 budget allocated for only three sports i.e. Cricket, Badminton and Hockey in the ratio of 5 : 4 : 4 respectively and budget allocated for Education in 2022 for Urban and rural area in the ratio of 5 : 6 respectively. Then find budget allocated for Education for rural area in 2022 how much more than budget allocated for Cricket & Badminton together in 2019 ?
 (A) 30 cr (B) 35 cr (C) 40 cr (D) 45 cr
 (E) 25 cr
65. Find the sum of average of budget allocated for Health care throughout all the year 2018-22 and average of budget allocated for Education throughout all the year 2018-2022 ?
 (A) 336 (B) 338 (C) 340 (D) 342
 (E) 348

DIRECTION (66-70):- Given below table shows the percentage of number of cars sold by four different motor companies, percentage of number of total returned cars out of total number of sold cars in two successive years(2016, 2017) . Read the graph carefully and answer the following questions.

Note – (I) Total number of manufactured cars = number of Unsold cars + number of Sold cars

(II) Total actual number of cars sold = Total number of sold cars – number of returned cars.

	Percentage of number of cars sold in 2016	Percentage of number of cars sold in 2017	Percentage of number of cars sold in 2016	Percentage of number of cars sold in 2017
TATA	80%	75%	15%	10%
HRUNDAI	65%	70%	20%	15%
MARUTI SUZUKI	80%	85%	12.5%	17.5%
HONDA	75%	70%	15%	22.5%

66. The ratio between total number of cars manufactured by TATA and HONDA in the year 2016 is 6 : 7 and the total actual number of cars sold by HONDA is 4590 units more than that of TATA in the same year. If total number of cars returned to HYUNDAI in the year 2017 is 1920 units less than total number of cars returned to

- TATA in 2016 and total number of cars returned to MARUTI SUZUKI in the year 2017 is 4830 units more than total number of cars returned to HONDA in 2016, then find the difference between total number of manufactured cars by HYUNDAI and MARUTI SUZUKI in the year 2017?
 (A) 36,000 (B) 42,000 (C) 44,000 (D) 40,000 (E) 32,000
67. Total number of cars manufactured by TATA in the year 2017 is 40% more than that of total number of cars manufactured by MARUTI SUZUKI in the year 2016 and total number of cars returned to TATA in 2017 is 120 units more than total number of cars returned to MARUTI SUZUKI in the year 2016. If total number of cars returned to HONDA in the year 2017 is 2010 units more than total number of cars returned to MARUTI SUZUKI in the year 2016, then find total number of cars manufactured by HONDA in the year 2017?
 (A) 24,000 (B) 20,000 (C) 28,000 (D) 18,000 (E) 16,000
68. The ratio between total number of cars manufactured by HYUNDAI, MARUTI SUZUKI & HONDA in the year 2016 is 2 : 3 : 4 and average number of cars returned to these three companies in the same year is 4040 units. If total number of cars manufactured by HYUNDAI, MARUTI SUZUKI & HONDA in the year 2017 is increased by 20%, 25% and 12.5% respectively over that of the previous year, then find the average number of cars manufactured by HYUNDAI, MARUTI SUZUKI & HONDA in the year 2017?
 (A) 42,400 (B) 42,800 (C) 42,600 (D) 42,000 (E) 41,600
69. The ratio between total number of cars manufactured by HYUNDAI & HONDA in the year 2016 is 8 : 9 and the ratio of number of cars manufactured by HYUNDAI & HONDA in the year 2016 to 2017 is 2 : 3 and 3 : 5 respectively. If total actual number of cars sold by HYUNDAI & HONDA together in the year 2016 is 39590 units then find total number of cars manufactured by HONDA in the year 2017 is what percentage more/less than total number of cars manufactured by HYUNDAI in the same year?
 (A) 20% (B) 15% (C) 10% (D) 25% (E) 35%
70. The ratio between total number of cars manufactured by TATA, HYUNDAI & HONDA in the year 2017 is 7 : 6 : 8 and total actual number of cars sold by these companies in the year 2017 is 75810 units, then find total number of cars manufactured by TATA, HYUNDAI & HONDA together in the year 2017?
 (A) 1,24,000 (B) 1,25,000
 (C) 1,20,000 (D) 1,26,000
 (E) 1,36,000
71. A boat has to travel from point P to point Q in upstream and reach Q by 5.00 PM. If boat starts from point P at 2.00 PM with the speed of 20 km/hr and after travelling one hour the speed of current is increased by 25% of its initial speed. If distance from point P to Q is 36 km and speed of current is 8 km/hr, then find by what percent boat has to increase its speed to reach point Q in time?
 (A) 5% (B) 15% (C) 12% (D) 10% (E) 17.5%
72. Veer and Sameer alone can do 25% & of a task in 16 days individually. If Sameer & Satish together can do same task in 16 days, then find in how many days Veer, Sameer and Satish will complete the whole task, if they do it on alternate days, starting with Satish and followed by Sameer & Veer respectively?
 (A) 38 days (B) 42 days (C) 36 days (D) 32 days (E) 30 days
73. Veer bought some Shirts & some Jeans from a store. The marked price of a shirt and a jeans is in the ratio 5 : 7 and store allows discounts of 20% and 25% on the shirt & the jeans respectively. The ratio between number of shirt and jeans bought by Veer is 9 : 8. Veer marking up the prices of both by 50% on the price at which he bought and sells each shirt and jeans bought by him at discounts of 25% and 20% respectively. If Veer gives one 1 shirt free for every 4 jeans bought by a customer, then what is the net profit made by Veer after selling all of the items which he bought from the store?
 (A) 2% (B) 7% (C) 6% (D) 5% (E) 8%
74. Ratio between length of two trains A & B is 3 : 4 and both the trains are running at the speed of 81 km/hr and 108 km/hr respectively. If both the trains are running in opposite direction, they crossed each other in 8 sec, then find in what time both trains will cross each other when running in same direction?
 (A) 48 sec (B) 56 sec (C) 44 sec (D) 42 sec (E) 40 sec
75. In a meeting of HCL company, in the month of June, there are 6 CEO's, Y MD's and 7 HR's. Probability of calling one MD on stage is $\frac{5}{18}$. When the meeting is conducted in next month (Y + 1) CEO's, (Y + 3) MD's and (Y + 2) HR's attended the meeting. If two representatives are called together on stage, then what will be probability of both being CEO's?
 (A) $\frac{1}{16}$ (B) $\frac{1}{14}$ (C) $\frac{1}{12}$ (D) $\frac{1}{18}$ (E) $\frac{1}{20}$
76. Radius of a cylinder is half of the side of square, whose perimeter is 6 cm more than perimeter of rectangle. If ratio between length to breadth of rectangle is 7 : 2 and between length of rectangle to side of square is 3 : 2. Find volume of cylinder, given height of cylinder is equal to breadth of rectangle?
 (A) 24,938 (B) 24,948 (C) 24,848 (D) 24,966 (E) 24,918

DIRECTION (77-80):- Find the wrong number in the given series that does not follow the pattern?

77. 480, 960, 320, 1280, 272, 1536
 (A) 960 (B) 272 (C) 1280 (D) 320
 (E) 1536
78. 210, 197, 171, 135, 80, 15
 (A) 197 (B) 15 (C) 80 (D) 171
 (E) 135
79. 4, 3, 5, 14, 60, 528
 (A) 60 (B) 4 (C) 5 (D) 14
 (E) 528
80. 9, 63, 25, 216, 49, 512, 68
 (A) 25 (B) 216 (C) 63 (D) 512
 (E) 49

COMPUTER AWARENESS

81. Which of the following converts all the source code into machine code, creating an executable file?
 (A) linker (B) assembler
 (C) compiler (D) interpreter
 (E) None of these
82. Which of the following is a windows utility program that locates and eliminates unnecessary fragments and rearranges filed and unused disk space to optimize operations
 (A) Backup (B) Disk cleanup
 (C) Disk defragmenter (D) Restore
 (E) None of these
83. Which of the following device enabling data transfer between two different networks?
 (A) Plotter (B) Joystick
 (C) Gateway (D) Path
 (E) None of these
84. The address of a memory location is identified by which among the following?
 (A) Address Bus (B) Location Bus
 (C) Identity Bus (D) Attrition Bus
 (E) Electronic Identification Bus
85. What is the default the cell content alignment in Excel?
 (A) left aligned
 (B) centrally aligned
 (C) text left aligned and numbers right aligned
 (D) text right aligned and numbers left aligned
 (E) None of the above
86. Which of the following is any malicious computer program which is used to hack into a computer by misleading users of its true intent?
 (A) Worm (B) Spyware
 (C) Trojan horse (D) Keylogger
 (E) VGA file
87. MPEG stands for:
 (A) Motion Picture Expert Group
 (B) Moving Pixel Expert Group
 (C) Moving Pictures Experts Group
 (D) Motion Pixels Expert Grid
 (E) None of these
88. Which among the following is an important circuitry in a computer system that directs the operation of the processor?
 (A) Memory (B) Address Bus
 (C) ALU (D) Control Unit
 (E) None of these
89. Which of the following groups contains graphical file extensions?
 (A) JPG, GIF, BMP (B) GIF, TCF, WMF
 (C) TCP, JPG, BMP (D) ADP, GIF, PPT
 (E) JPG, CPX, GCM
90. Which of the following is used to switch between open programs?
 (A) Alt+tab (B) Ctrl+tab (C) Shift+tab (D) Ctrl+Alt
 (E) Alt+Shift
91. Which of the following characteristics is used to compute dynamically the results from Excel data?
 (A) Go to (B) Table (C) Chart (D) Diagram
 (E) Formula and Function
92. What is the sequence of events that occurs in the computer when it is interpreting and executing an instruction known as?
 (A) Execution cycle (B) Instruction cycle
 (C) Working cycle (D) Machine cycle
 (E) None of the above
93. What is the main protocol used to access data on WWW?
 (A) FTP (B) HTML (C) HTTP (D) SMTP
 (E) TFTP
94. Which of the following software programs gets activated after a pre-defined event occurs?
 (A) Malware (B) Spyware
 (C) Logic Bomb (D) Adware
 (E) Worm
95. IP address 234.7.8.90 belong to:
 (A) Class A (B) Class B (C) Class D (D) Class E
 (E) Class C
96. Which of the following condition indicate a null value?
 (A) A numeric value with value '0'
 (B) The absence of a value
 (C) A very small value
 (D) An erroneous value
 (E) None of these

97. Which of the following is a single communication channel that is shared by all the users on the network?
 (A) Point-to-Point (B) Broadcast Network
 (C) Protocol (D) PAN
 (E) None of these
98. Convert $(126)_8$ to decimal.
 (A) $(84)_{10}$ (B) $(83)_{10}$ (C) $(86)_{10}$ (D) $(87)_{10}$
 (E) $(84)_{10}$
99. Bridge work at which layer of OSI Model?
 (A) network layer (B) Data link layer
 (C) Physical layer (D) application layer
 (E) Transport layer
100. In MS Word 2010 the feature for Word Count is available in Proofing under which of the following tab?
 (A) Home (B) Review (C) Insert (D) View
 (E) References
101. You can organize your bookmarks using _____.
 (A) structures (B) containers
 (C) folders (D) menus
 (E) Chart
102. In which group can you find or replace text and select text or objects in a document?
 (A) Proofing (B) Paragraph
 (C) Editing (D) Font
 (E) None of these
103. Walkie-talkie is an example of which of the following?
 (A) simplex communication
 (B) half-duplex communication
 (C) full-duplex communication
 (D) semi-duplex communication
 (E) None of these
104. Which of the following is not a type of database?
 (A) Hierarchical (B) Relational
 (C) Network (D) Transition
 (E) None of the above
105. Which among the following can control the look of your entire presentation including font, color, background, effects and everything else?
 (A) Handout Master (B) Slide Master
 (C) Slide Show (D) Thesaurus
 (E) Icons
106. Which technique is used to send more than one call over a single line?
 (A) Digital transmission (B) Infrared transmission
 (C) Streaming (D) Multiplexing
 (E) Demultiplexing
107. Which Boolean operation is equivalent to Union function?
 (A) AND (B) OR (C) NOT (D) NAND
 (E) EXNOR
108. What is a hyperlink?
 (A) It is a text or image that you can click on to jump to a new document/page.
 (B) It is an input type for multimedia files.
 (C) It is a collection or directory of web pages.
 (D) It is the home page of a site.
 (E) None of the above
109. What is UTP in network terminology?
 (A) Unshielded Twisted pair
 (B) Ubiquitous Teflon port
 (C) Uniformly Terminating port
 (D) Unshielded-T-connector port
 (E) None of these
110. Mode of communication which is use in both direction in same time is_
 (A) Full duplex (B) Simplex
 (C) Half duplex (D) Double duplex
 (E) None of these
111. Identify the odd term among the following groups.
 (A) Optical fiber (B) Co-axial cable
 (C) Twisted pair wire (D) Micro waves
 (E) None of these
112. The ability to find an individual item in a file immediately _____ Is used.
 (A) file allocation table (B) directory
 (C) sequential access (D) direct access
 (E) None of these
113. To navigate to a new web page for which you know the URL, type that URL in the browser's _____ and press Enter.
 (A) Address bar (B) Domain bar
 (C) Address button (D) Name button
 (E) none of these
114. DHTML stands for _____.
 (A) Dynamic hyper text markup language
 (B) Dynamic hyper text main language
 (C) Digital hyper text main language
 (D) Digital hyper text markup language
 (E) None of these
115. A proxy server is used as the computer?
 (A) With external access
 (B) Acting as a backup
 (C) Performing file handling
 (D) Access user permissions
 (E) None of these
116. In second generation, which type of primary memory was used to store data?
 (A) Paper tapes (B) IC
 (C) Magnetic core (D) Magnetic tape
 (E) Magnetic disk

117. What is the base or radix of the Hexadecimal number system?
(A) 2 (B) 8 (C) 10 (D) 16
(E) 20
118. The computer's capability of distinguishing spoken words is called
(A) voice analysis
(B) speech acknowledgment
(C) voice recognition
(D) speech interpretation
(E) vocalization
119. A character is represented in EBCDIC by
(A) 1 bit (B) 4 bits (C) 8 bits (D) 16 bits
(E) None of the above
120. In the ER diagram, what does an ellipse represent?
(A) Entity sets
(B) Relation between the entity set
(C) Attributes
(D) Link between the attributes and entity set
(E) None of these

GENERAL KNOWLEDGE

121. Which Act was framed specially to deal with Non-Performing Assets(NPA)?
(A) Banking Regulation Act 1949
(B) Foreign Exchange Management Act(FEMA) 1999
(C) Industrial Disputes Act 1947
(D) SARFAESI Act, 2002
(E) None of the given options is true
122. In a first-of-its-kind transaction, the Insurance Regulatory and Development Authority of India (IRDAI) has approved a proposal allowing Life Insurance Corporation (LIC) to acquire a majority stake in _____.
(A) Kotal Mahindra Bank (B) Sarala Bank
(C) HDFC Bank (D) IDBI Bank
(E) Karnataka Bank
123. Which of the following is mainly used by the banks in order to meet their temporary requirement of Cash on a daily basis?
(A) Commercial Paper
(B) Certificate of Deposit
(C) Collateralized Borrowing and Lending Obligations (CBLO)
(D) Call Money
(E) None of the given options is true
124. Name the journalist, who was elected as the new President of Delhi and Districts Cricket Association.
(A) Rajat Sharma (B) Karan Thapar
(C) Vikram Chandra (D) Rajdeep Sardesai
(E) None of these
125. The Postal Service Board is _____ of the Department of Posts.
(A) apex management body
(B) regulatory management body
(C) financial management body
(D) statutory authority
(E) None of the given options is true
126. Name the city, which was hosted the first meeting of the Cauvery Water Management Authority (CWMA)?
(A) Kochi (B) New Delhi
(C) Ooty (D) Chennai
(E) None of these
127. India's first banking robot Lakshmi launched by _____ in Chennai.
(A) Axis Bank (B) South Indian Bank
(C) ICICI Bank (D) Kotak Mahindra Bank
(E) City Union Bank
128. Name the state, which is going to implement Ayushman Bharat Yojana from August 15, 2018?
(A) Gujarat (B) Madhya Pradesh
(C) Rajasthan (D) Haryana
(E) None of these
129. Name the Bank which has launched SIMsePAY, a unique innovation that allows any account holder to do money transfers, pay utility bills and other mobile banking services, without the need for smartphones or internet.
(A) State Bank of India (B) HDFC Bank
(C) ICICI Bank (D) Yes Bank
(E) Bank of Baroda
130. Which of the following team has won the 37th and final edition of the Hockey Champions Trophy at Breda, the Netherlands?
(A) India (B) The Netherlands
(C) Australia (D) Pakistan
(E) Brazil
131. Which company has launched a prepaid mobile wallet "MobiCash" in association with the State bank of India?
(A) TCS (B) BSNL (C) MTNL (D) OIC
(E) RIL
132. The International Asteroid Day (IAD) is observed every year on which date to raise public awareness about the asteroid impact hazard and to inform the public about the crisis communication actions to be taken at the global level in case of a credible near-Earth object threat?
(A) June 29 (B) June 30
(C) July 1 (D) July 2
(E) July 3

133. Private sector RBL Bank has launched APBS for small ticket micro-finance loan disbursements. APBS stands for-
- (A) Aadhaar Payment Bridge Service
(B) Aadhaar Payment Bridge Sending
(C) Aadhaar Payment Bridge Scheme
(D) Aadhaar Payment Bridge solutions
(E) Aadhaar Payment Bridge System
134. Andres Manuel Lopez Obrador has been elected as the President of which of the following country?
- (A) Mexico (B) Denmark
(C) Sweden (D) Mauritius
(E) France
135. Which Bank has launched EazyPay mobile application for merchants that allows all-in-one acceptance payments platform?
- (A) Bank of Baroda (B) Union Bank of India
(C) ICICI Bank (D) Axis Bank
(E) HDFC Bank
136. Name the Indian stock exchange, who has tied up with Bombay Metal Exchange (BME) to develop commodity derivatives markets?
- (A) Calcutta Stock Exchange
(B) Multi Commodity Exchange of India
(C) National Stock Exchange
(D) Bombay Stock Exchange
(E) None of these
137. Which Bank has launched a chatbot called OnChat on Facebook Messenger, that allows users to recharge phones, pay utility bills and book cabs?
- (A) Kotak Mahindra Bank (B) Axis Bank
(C) ICICI Bank (D) HDFC Bank
(E) City Union Bank
138. Which state Chief minister launched 'Annapurna Doodh Yojana'?
- (A) Rajasthan (B) Gujarat
(C) Haryana (D) Uttar Pradesh
(E) None of these
139. Who is present Chairman of Telecom Regulatory Authority of India?
- (A) Ajay Tyagi (B) TS Vijayan
(C) H Pradeep Rao (D) Anil Kaushal
(E) RS Sharma
140. IIM-Ahmedabad's Centre for Innovation, Incubation and Entrepreneurship (CIIE) has launched a Bharat Inclusion Initiative, which aims to invest about \$ _____ million in startups working in the areas of financial inclusion, livelihood, education and health over the next 3 to 4 years.
- (A) \$15 million (B) \$20 million
(C) \$25 million (D) \$30 million
(E) \$35 million
141. Name the scheme that government is proposing to launch for solid waste management in the Union Budget 2018-19?
- (A) GOBAR-NASH (B) GOBAR-OUT
(C) GOBAR-VINASH (D) GOBAR-BOND
(E) GOBAR-DHAN
142. Name the former Attorney General of India and Senior Counsel, who has been appointed as 'eminent jurist' in the high-profile Lokpal selection committee led by the Prime Minister.
- (A) Ranjan Gogoi (B) Mukul Rohatgi
(C) Dipak Misra (D) P.P. Rao
(E) None of these
143. The government has allocated _____ crore to health and family welfare in the Union Budget 2018-19, an 11.5 per cent rise over the Rs 47,353 crore allocated last fiscal.
- (A) Rs 28,800 crore (B) Rs 37,400 crore
(C) Rs 43,600 crore (D) Rs 52,800 crore
(E) Rs 17,100 crore
144. Name the state government, which has signed an agreement for solar power with the National Thermal Power Corporation?
- (A) Goa (B) Tamil Nadu
(C) Karnataka (D) Kerala
(E) None of these
145. The rural co-operative credit system in India is primarily mandated to ensure the flow of credit to-
- (A) women sector (B) Industries sector
(C) Corporate sector (D) Agriculture sector
(E) All of the above
146. Name the US-based Kathak dancer who was honoured with the prestigious 'Shri Jayadev Rastriya Yuva Pratibha Puraskar 2018' for outstanding contribution to the field of art.
- (A) Anjani Ambegaokar (B) Anindita Anaam
(C) Anuradha Nag (D) Debjani Chakraborty
(E) Charlotte Moraga
147. _____ are quite simply assets that are valued based on a currency other than the firm's "home" currency.
- (A) Foreign currency assets
(B) Forex reserve
(C) Data Dissemination Standards
(D) Foreign Institutional Investor
(E) Industrial Finance Corporation of India
148. Name the city, which has been ranked India's first cleanest city, as per latest survey 'Swachh Survekshan-2018'.
- (A) Chandigarh (B) Indore
(C) Chhattisgarh (D) Dehradun
(E) None of these

149. NEER is an unadjusted weighted average rate at which one country's currency exchanges for a basket of multiple foreign currencies. NEER stands for-
- (A) Nominal Effective Exchange Ratio
(B) Nominal Effective Exchange Rate
(C) Nominal Effective Electronic Rate
(D) National Effective Exchange Rate
(E) Nominal Extra Exchange Rate
150. Name the country, which has become the second nation to move its embassy in Israel to Jerusalem?
- (A) Guatemala (B) Nicaragua
(C) Honduras (D) Peru
(E) Mexico
151. Which Bank has launched instant overdraft 'InstaOD' facility for MSME (Micro, Small and Medium Enterprises) customers in a completely online and paperless manner?
- (A) Punjab National Bank (B) ICICI Bank
(C) State Bank of India (D) HDFC Bank
(E) Bank of Baroda
152. The famous cultural festival "Behdienkhlam 2018" was celebrated in which state?
- (A) Assam (B) Mizoram
(C) Meghalaya (D) Tripura
(E) None of these
153. Jivya Soma Mashe, has passed away in Maharashtra. He was a
- (A) Politician (B) Comedian
(C) Freedom Fighter (D) Artist
(E) Journalist
154. The Supa Dam is a concrete gravity dam built across Kali River in which state?
- (A) Gujarat (B) Andhra Pradesh
(C) Odisha (D) Karnataka
(E) Maharashtra
155. Name the country, which has launched the world's first floating nuclear power plant?
- (A) India (B) China (C) Russia (D) USA
(E) Japan
156. Ottawa is the Capital of which of the following country?
- (A) Netherlands (B) Australia
(C) Austria (D) Canada
(E) Ireland
157. Bhagalpur city is situated on which river?
- (A) Brahmaputra (B) Mahanadi
(C) Ganga (D) Kaveri
(E) None of these
158. The Kaundinya Wildlife Sanctuary (KWLS) is located in which state?
- (A) Andhra Pradesh (B) Assam
(C) Madhya Pradesh (D) Kerala
(E) Karnataka
159. Kathakali is one of the major forms of classical Indian dance. It is performed in which state?
- (A) Andhra Pradesh (B) Odisha
(C) Tamil Nadu (D) Kerala
(E) Karnataka
160. Who is the Minister of Rural Development, Panchayati Raj, and Mines ?
- (A) Nitin Jairam Gadkari (B) Narendra Singh Tomar
(C) Sushri Uma Bharati (D) Kalraj Mishra
(E) None of these

GENERAL ENGLISH

DIRECTION (161-165):- Read the following passage and answer the questions that follow accordingly.

Paragraph 1: "SELL in May and go away," say the denizens of Wall Street, and to the usual summer lethargy is added the excuse of a heat wave. But for those working in private equity, there is no let-up. The "shops", as private-equity funds like to call themselves, are stuffed with money and raising more: \$1.1trn in "dry powder" ready to spend around the world, according to Preqin, a consultancy, with another \$950bn being raised by 3,050 firms. So hot is the market that there are rumors of money being turned away. Even the firms themselves, which receive fees linked to assets under management, cannot fathom how to use all that may come their way. It is not for want of trying. The year to date has seen nearly 1,000 acquisitions.

Paragraph 2: Even more noteworthy than the volume of money pouring into private equity is the way the business is maturing. Banks are reconfiguring their operations to serve such a transaction-heavy clientele. Limited partners—the public-pension schemes, sovereign-wealth funds, endowments and family offices that provide the bulk of private-equity investment—are playing more active roles. It all adds up to a stealthy, but significant, reshaping of the financial ecosystem. Data on returns are patchy. Odd measures are often used to gauge performance and disclosure is intermittent. But there is plenty of reason to believe that private-equity funds have done well in the past decade. Low interest rates have favored their debt-heavy business model. Rising asset prices have made it easy to sell for large gains. And some recent clouds on the horizon have dissipated. Mooted tax reforms would have stopped private-equity firms from deducting the interest they pay on debt from their taxable income and forced their managers to pay the personal-tax rate on their investment profits (or "carried interest"), rather than the lower capital-gains rate. In the event, however, the new rules brought in last year did not touch carried interest at all and only slightly reduced the benefits of debt.

Paragraph 3: Private equity's growing heft has knock-on effects throughout the financial sector. Goldman Sachs has 25 merger bankers assigned to private-equity firms, working on deals alongside colleagues who focus on specific industries. Its analysts monitor 5,500 private-equity holdings—50% more

than the number of listings on the American public markets. The other big institutional banks, such as Morgan Stanley and JPMorgan Chase, are just as attentive to private equity. The most significant change may be in private equity's investor base. In the past two years the number of limited partners with more than \$1bn invested has grown from 304 to 359. Together they account for \$1.5trn—half of all private-equity money, according to Preqin. And this statistic does not fully capture their growing activism. As well as placing cash in private-equity funds, they increasingly “co-invest”—i.e., take direct stakes in a buy-out.

Paragraph 4: The advantage for limited partners is that they avoid management fees—often 2% annually, plus 20% of profits. Private-equity funds gain from being less reliant on each other. Not long ago, large deals often required several funds to collaborate. The purchase of Nielsen Media in 2006, for example, involved seven. That alarmed antitrust regulators, complicated management and made it hard to exit from investments, since many potential buyers were already co-owners. The value of deals done by more than one private-equity firm has fallen by half since the Nielsen deal. Even when firms work together, the average number involved is smaller than it was. For the biggest deals, private-equity firms are today making acquisitions solo and then syndicating large stakes through co-investments to limited partners. Notable among numerous recent examples are Blackstone's purchase of Thomson Reuters' finance and risk division in January for \$20bn, and Carlyle's of the specialty-chemicals division of Akzo Nobel, a Dutch multinational, in March for \$12bn. The process often begins with a phone call by a private-equity firm to big, sophisticated investors such as GIC, Singapore's sovereign-wealth fund, or CPP Investment Board, a giant Canadian pension fund. They can quickly put together teams to analyze transactions. Smaller limited partners are brought in later if needed, along with select outsiders, notably family offices.

Paragraph 5: This trend does not just reduce risk for private-equity managers. It also underlines a change in financial markets. Why should companies accept the costs and scrutiny that come with selling shares to the general public when there is a sophisticated, rich, private alternative? And when the time comes for one private-equity owner to sell, another private-equity fund can put together such a network to buy. Brokers and exchanges developed a century ago to help companies tap money where it lay—in individual pockets. Today that capital increasingly lies elsewhere.

161. What are some of the factors that add up to the molding up of the current financial ecosystem?
- Endowments and family offices that provide the bulk of private equity investment.
 - Decreased asset prices making it easy to sell for large gains.
 - Public pension schemes, sovereign wealth funds.
 - Both (b) and (c)
 - Both (a) and (c)

162. The author would interpret the essence of phrase “Sell in May and Go Away” as:
- Staying in equity markets throughout the year starting from the period of May.
 - Stock market returns during the May-October period are systematically higher than the short-term interest rate.
 - Trading adage that warns investors to sell their stock holdings in May to avoid a seasonal decline in equity markets.
 - Private equity funds sell their money in the month of May and then there is a downgrade and no raising of funds throughout the rest of the year.
 - None of the above.
163. Which of the following is definitely false according to the passage?
- Private-equity funds gain from being less reliant on each other.
 - Even when firms work together, the average number of deals involved is larger than it was.
 - The way business is maturing is more significant than the amount of money pouring into the private equity.
 - Data on returns are not of the same quality throughout.
 - For the biggest deals, private-equity firms are today making acquisitions solo and then syndicating large stakes through co-investments to limited partners.
164. Which of the following statement would most likely relate paragraph 4 with paragraph 5 appropriately?
- That alarmed antitrust regulators, complicated management and made it hard to exit from investments, since many potential buyers were already co-owners.
 - When the time comes for one private-equity owner to sell, another private-equity fund can put together such a network to buy.
 - Smaller limited partners can quickly put together teams to analyze transactions.
 - For the biggest deals, private-equity firms are today making acquisitions solo and then syndicating large stakes through co-investments to limited partners which reduces risk for private equity managers.
 - None of these
165. “A bulk of private equity investment is actuated by limited partners.” Which of the following statement (s) supports the given statement ?
- 20% of profits and 2 % annual management fees is avoided by limited partners.
 - Limited partners account for \$1.5 bn—half of all private-equity money, according to Preqin.
 - In the past two years the number of limited partners with more than \$1bn invested has grown.
 - both (a) and (c)
 - both (b) and (c)

167. Why does the WeChat is considered as the 'lifeline' of people in China?
- because it can be used to order wine, book flight tickets, get banking statements, search books in library, donate to charity, pay things offline etc
 - because people are using WeChat for different activities from morning till night
 - as about 500 million people uses WeChat, a message app atleast once a month.
 - Both (b) and (c)
 - All of these
168. Why the government is planning to roll -out the concept of "social credit" rating system in China?
- to calculate individual score for each individual
 - as the government will determine the social credit score on the basis of social, financial, and political behaviors
 - as the government will calculate social credit score from a variety of databases
 - as it will help track the people on the basis of social credit which will further decide various actions like travel, loan, insurance, etc.
 - Both (a) and (d)
169. The dang'an will indirectly slit the throat of the common people of China. What does it signify?
- the people won't have any privacy of their personal data
 - they can't even use internet without the fear of being tracked down by some authority
 - they can't make any online purchase
 - both(a) and (b)
 - All of these
170. Give a suitable title for the passage.
- China- The Superpower
 - The Dark Side of China's Tech Boom
 - The Gloomy world of We-Chat
 - China's Technical Advancement
 - None of these
- DIRECTION (171-175):- In the following questions few sentences are provided. Identify and mark the sentence which may fail to become the part of the paragraph coherently. In questions where "none of these" is an option and all the sentences are meaningful and logical with the context of the paragraph mark (E) i.e., "none of these" as your answer choice.**
171. (A) The Armed Forces of some countries have become smaller in number, cost-effective, more lethal and civilianised.
- (B) The right to form associations or unions is a fundamental right under Part III of our Constitution.
- However, it is not available to every Indian.
- (C) Article 33 of the Constitution gives Parliament the power to modify the fundamental rights of the members of the Armed Forces, intelligence services, and those employed in the telecommunication systems of these organisations 'for ensuring the proper discharge of their duties' and 'for the maintenance of discipline among them'.
- (D) The legislations governing the Armed Forces and central police forces restrict the members' fundamental right to form a trade union, to attend or address any political demonstration and to communicate with the press.
- (E) None of these
172. (A) PM Narendra Modi did well to declare that he was not scared to be seen in the company of corporate chieftains.
- (B) The selection process of particular industrialists for vital projects such as building warplanes and aid-funded power plants in other countries should be transparent.
- (C) This false discourse must be abandoned and those who create wealth, produce goods, generate jobs, pay taxes and, in these days of mandated corporate social responsibility, even shoulder many of the governance tasks that rightfully are the responsibility of the state, accorded the respect they are due.
- (D) This comes not a day too soon. With bad loans and flighty industrialists dominating the news, a narrative has once again been building up in which people who run companies are cast as villains.
- (E) none of these
173. (A) Monetary policy, however, is about more than just the current situation: the signaling function of policy is forward looking and is articulated to anchor inflationary expectations at least a year ahead.
- (B) Our own view is that the uncertainty in the current economic environment should tip the scale for a hold on the repo rate and a "wait and watch" neutral stance.
- (C) The RBI implements the monetary policy through open market operations, bank rate policy, reserve system, credit control policy, moral persuasion and through many other instruments.
- (D) The Monetary Policy Committee (MPC) will have persuasive arguments either for continuing with a second consecutive hike in repo rate or remaining on hold.
- (E) none of these

174. (A) The All India Survey of Higher Education 2016-17 showed continued higher enrolment of women and Muslims in higher education in the country.
 (B) Women's enrolment has shown a 45% increase, from 12 million in 2010-11 to 17.4 million in 2017-18.
 (C) The number of Muslims who are enrolled in higher education institutes has also increased by 37% over the past five years, compared to the increase of 18% across all categories of students.
 (D) In 2001, as per the Sachar report, while Muslims constituted just 6.3% of all graduates across the country—lower than the 8.2% share for SCs/STs—amongst the 20-year-plus population of Muslims, the community's graduates accounted for just 3.6%.
 (E) None of these
175. (A) Therefore, prior to finalising an e-commerce policy government has to make sure that all laws dealing with data, privacy, and digital transactions are consistent.
 (B) Big business is increasingly supposed to be a policy innovator, in addition to its more traditional role of innovator in technology and in business practices.
 (C) An important part of the draft overlaps the recommendations of the BN Srikrishna panel on data protection.
 (D) India's national draft e-commerce policy which was unveiled on Monday gives the first clear sense of the framework government has in mind for the rapidly evolving sector.
 (E) None of these

DIRECTION (176-180):- In the questions given below few sentences are given which are grammatically correct and meaningful. Connect them by the word given above the statements in the best possible way without changing the intended meaning. Choose your answer accordingly from the options to form a correct, coherent sentence.

176. ALTHOUGH

- (A) The fastest-growing Top 10 US import commodity from the European Union through May was unsweetened waters.
 (B) The Trump administration unveiled tariffs on steel and aluminum imports in March.
 (C) US trans-Atlantic containerized trade growth with the European Union slowed in the first five months of the year.
 (D) Tariffs did not apply to the European Union until the start of June.
 (A) Only (B) – (D)
 (B) Only (A) – (C)
 (C) Both (A) – (B) and (B) – (C)
 (D) Both (C) – (D) and (A) – (C)
 (E) None of these

177. NOT ONLY _____ BUT ALSO

- (A) Cars would be freed from their reliance on planet-killing fossil fuels.
 (B) Researchers are working on making solar panels lighter, nicer looking, and more efficient.
 (C) The next generation of solar materials will be applied like paint, turning a whole vehicle (or just about anything else) into a solar panel.
 (D) Cars will be spared from the need for a charging infrastructure whose slow growth remains a major pain point.
 (A) Only (B) – (C)
 (B) Only (A) – (B)
 (C) Only (A) – (D)
 (D) Both (A) – (D) and (B) – (C)
 (E) None of these

178. BY VIRTUE OF

- (A) Many brilliant, forceful leaders truly believe that there is in the world one person who is truly indispensable.
 (B) His long experience at the United Nations makes him indispensable to the talks.
 (C) In order to cut costs, my boss has asked me to eliminate all positions that are not indispensable to day-to-day operations.
 (D) Leaders become indispensable by making it to the top of whatever empire they run, they are made for life.
 (A) Only (B) – (C)
 (B) Only (A) – (B)
 (C) Only (A) – (D)
 (D) Both (A) – (D) and (B) – (C)
 (E) None of these

179. UNLESS

- (A) With the nation in the grip of a heatwave, MPs have warned that heat-related deaths in the UK will treble by the middle of the century.
 (B) the government should intervene urgently to control the prices of new cars, claimed by a leading motor figure.
 (C) the government needs to tackle the new public health emergency of heat-related deaths.
 (D) New car prices could soar by €3,000 under a new emissions system.
 (A) Only (B) – (C)
 (B) Only (D) – (B)
 (C) Only (A) – (C)
 (D) Both (D) – (B) and (A) – (C)
 (E) None of these

180. BECAUSE

- (A) The fuel economy of an automobile is the relationship between the distance traveled and the amount of fuel consumed by the vehicle.
- (B) The New European Driving Cycle is a driving cycle, last updated in 1997, designed to assess the emission levels of car engines.
- (C) Tests under the more realistic Worldwide harmonized Light Vehicles Test Procedure system are producing mostly higher figures for emissions.
- (D) Fuel consumption is shown to be higher than it was under the outdated New European Driving Cycle regime.
- (A) Only (B) – (C)
 (B) Only (C) – (D)
 (C) Only (A) – (C)
 (D) Both (D) – (B) and (A) – (C)
 (E) None of these

DIRECTION (181-185):- The following question consists of a sentence which is divided into five parts which contain grammatical errors in one or more than one part of the sentence. The portion specified in bold suggests that it is grammatically correct and does not require any correction. If there is an error in rest part of the sentence, find the correct alternative among the five options which indicates the part(s) of the sentence containing grammatical error(s). If the given sentence is grammatically correct or does not require any correction, choose (E), i.e., "No error" as your answer.

- 181.** When victims understand (I)/ **that a person's bizarre beliefs (II)**/ may actually acquit them (III)/ from the crime it is another (IV)/ reason not to trust the justice system. (V)
 (A) Both (I) and (III) (B) Only (V)
 (C) Both (I) and (V) (D) only (IV)
 (E) No error
- 182.** The Board of Directors govern (I)/ the Brainerd Lakes Area Community Foundation, conduct (II)/ development activities, approve (III)/grant decisions and works to engage people, (IV)/ **connect resources and build community. (V)**
 (A) Both (I) and (III)
 (B) Only (II)
 (C) Only (I), (II) and (III)
 (D) All (I), (II), (III) and (IV)
 (E) No error
- 183.** The junior is one of hundreds of (I)/ students in the area who have to find (II)/ **somewhere to store his belongings and somewhere to sleep (III)**/ during the short gap within leases (IV)/ ending late July and starting 1 Aug. (V)
 (A) Both (II) and (IV) (B) Only (V)
 (C) Both (I) and (V) (D) only (I)
 (E) No error

- 184.** Properties with a view of the sea (I)/ can command prices up to 32 per cent (II)/ higher than a similar (III)/ property with no sea view, (IV)/ **a study has found. (V)**
 (A) Both (II) and (IV) (B) Only (V)
 (C) Both (I) and (V) (D) only (I)
 (E) No error
- 185.** We have not been (I)/ given a chance to compete (II)/ in spite of we (III) / **can supply the (IV)**/ best cost-effective solution. (V)
 (A) Both (I) and (II) (B) Only (III)
 (C) Both (I) and (V) (D) only (I)
 (E) No error

DIRECTION (186-190):- Each of the following questions has a paragraph from which one sentence has been deleted. From the given options, choose the one that completes the paragraph in the most appropriate way.

- 186.** A temple or any place of worship cannot claim a right to the deity who is being worshipped in that place, since the deity by definition is present to all at all other places. God is not an entity who can be privatized and put under the control of certain individuals or communities or some dominant males.
 (______). Even rituals cannot be privatized and copyrighted since they are also done for god, a public being.
 (A) And if god should not be privatized, education, water and air should also not be privatized.
 (B) Temple is not a private space because of its dependence on the idea of god as the supreme 'public entity' has an important corollary.



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- (C) Equivalently, god really has no privacy, nor can any human claim 'copyright' over their gods.
- (D) Thus, all the arguments about celibacy invoked in this context are attempts to impose concepts of the private on a public being.
- (E) It will be useful to understand the implications of the claim that temples cannot be private places.
187. The government raised social expenditure through its employment guarantee scheme, which, together with a construction boom, raised wages in the informal sector. (_____). The result: the growth in average wages for rural workers in 2013-14 was a huge 28% year-on-year. It refused to curtail subsidies, because it was scared of a backlash from the middle classes.
- (A) Globalization proved to be the final nail in the coffin for the western working class.
- (B) The contending classes are different, because organized labor forms a minuscule proportion of the working class in India.
- (C) In terms of the conflict theory, the competing claims of various sections of the population were all accommodated by the government in a please-all policy.
- (D) It increased minimum support prices for farmers.
- (E) None of these.
188. By making citizens liable for offering a bribe to a public servant, the anti-corruption law has been brought in line with the UN Convention Against Corruption. (_____). This exception kicks in only when the fact that one was forced to pay a bribe is reported to a law enforcement authority within seven days. The penal provision can empower people by allowing them to cite it to refuse to pay a bribe.
- (A) Further, it may render them vulnerable to threats from unscrupulous public servants.
- (B) The only exception to this rule is when one is forced to give a bribe.
- (C) The most unacceptable change is the introduction of a prior approval norm to start an investigation.
- (D) These should contain penal provisions as well as assure citizens of time bound services.
- (E) Public servants need to be protected against unfair prosecution.
189. (_____). The Great Depression discredited the idea that economies were basically self-correcting, and the following decades saw the development of Keynesian theory and the use of fiscal stimulus. The stagflation of the 1970s led to the development of real business cycle models, which saw recessions as the efficient working of the economy, and central bank meddling as likely only to cause inflation.
- (A) The notion that economic booms cause busts, instead of being random unrelated events seems to have much more currency beyond the ivory tower than within it.
- (B) There was immediately a flurry of activity, as economists hastened to shoehorn finance into their standard models.
- (C) Macroeconomics tends to advance—or, at least, to change—one crisis at a time.
- (D) When extrapolative expectations are combined with an inherently fragile financial system, a predictable cycle of booms and busts is the result.
- (E) none of these.
190. Duties are those actions which take one to one's goal. Thus having a goal is crucial. The ideal action has a goal or destination. (_____). The entire focus is on the action, not the fruit. Like Arjuna, all one can see is the eye of the bird. Only the action exists. When all energy is thus directed to the action, the goal is achieved faster. And the journey is enjoyable!
- (A) But when this goal becomes a craving, a longing, when it becomes a hook on which the happiness of life hinges, the fruit starts disturbing the action and life itself.
- (B) To work with fruit makes one unhappy.
- (C) To want something, to believe one will get it and then one will be happy is pure ignorance.
- (D) The journey is anxious; the loss is heartbreaking.
- (E) But once the action starts, the goal should not be allowed to disturb one's concentration.
- DIRECTION (191-195):-** In each of the following questions five options are given, of which one word is most nearly the same or opposite in meaning to the given word in the question. Find the correct option having either same or opposite meaning.
191. REPERCUSSION
- (A) Reliant (B) Consequence
(C) Impertinence (D) Prompting
(E) Callous
192. MASQUERADE
- (A) Contentious (B) Pretense
(C) Belligerent (D) Arrogant
(E) Reminiscent
193. Wither
- (A) Ingenious (B) Gnawed
(C) Persistent (D) Thrive
(E) Reverie
194. REPROBATE
- (A) Repudiate (B) Strident
(C) Virtuous (D) Flagrant
(E) Stoic
- DIRECTION (195-200):-** In the paragraph given below certain numbered blanks are given. Against each blank 4 words are given which may or may not fit the blank. Choose the option which provides the perfect combination of word(s) that can fit in the blank. If none of the 4 words can fill the blank then choose "None of these" as your

choice. If all the given words can fill the blank then choose "all are correct" as your choice.

The idea of a free and vibrant media is not a utopian concept. It is an essential requirement not only for the people but also for the state to make informed choices and policies that reflect reality, and to ___ (195)___ various decision-making processes. The critical distance maintained by journalism from various ___ (196)___ interests gives it the ability to document changes and record people's ___ (197)___. A good field report has an ear to the ground; it traces the emerging fault lines. Journalistic work may not be appealing to ___ (198)___ but every reflective policymaker values its ___ (199)___ role. It is in this context that the inability of Indian journalists to cover the biggest news story of last week, the general election in Pakistan, shows the ___ (200)___ attitude of South Asian leadership.

195. (I) calibrate (II) Edict
(III) Refrain (IV) Mystify
(A) Only I (B) Only II
(C) Both I and II (D) Both II and III
(E) None of these
196. (I) Dislodged (II) Ingrained
(III) Superficial (IV) Entrenched

- (A) Only II (B) Only IV
(C) Both II and IV (D) Both II and III
(E) None of these
197. (I) Objectives (II) Aspirations
(III) Expectations (IV) Reminiscent
(A) Only II (B) Only IV
(C) Both II and IV (D) I, II and III
(E) None of these
198. (I) Demagogues (II) Sympathizers
(III) Peace makers (IV) Contemporaries
(A) Only IV (B) Only I
(C) Both I and III (D) Only II
(E) None of these
199. (I) immense (II) substantial
(III) massive (IV) Significant
(A) Both I and II (B) Only I
(C) I, II and IV (D) I, II and III
(E) All are correct
200. (I) Bigoted (II) Vibrant
(III) Insular (IV) Meagre
(A) Only I (B) Only III
(C) Both I and III (D) Both I and IV
(E) All are correct

ANSWER KEY

- | | | | | | | | | | |
|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| 1. (D) | 2. (C) | 3. (D) | 4. (B) | 5. (A) | 6. (C) | 7. (C) | 8. (A) | 9. (C) | 10. (D) |
| 11. (A) | 12. (B) | 13. (D) | 14. (C) | 15. (A) | 16. (B) | 17. (B) | 18. (C) | 19. (D) | 20. (D) |
| 21. (D) | 22. (D) | 23. (A) | 24. (D) | 25. (B) | 26. (B) | 27. (D) | 28. (C) | 29. (D) | 30. (D) |
| 31. (D) | 32. (B) | 33. (D) | 34. (E) | 35. (B) | 36. (C) | 37. (D) | 38. (C) | 39. (D) | 40. (C) |
| 41. (B) | 42. (C) | 43. (E) | 44. (C) | 45. (D) | 46. (D) | 47. (A) | 48. (C) | 49. (E) | 50. (B) |
| 51. (C) | 52. (E) | 53. (E) | 54. (D) | 55. (D) | 56. (D) | 57. (E) | 58. (B) | 59. (D) | 60. (A) |
| 61. (E) | 62. (C) | 63. (B) | 64. (A) | 65. (D) | 66. (E) | 67. (C) | 68. (C) | 69. (D) | 70. (D) |
| 71. (D) | 72. (A) | 73. (D) | 74. (B) | 75. (B) | 76. (B) | 77. (B) | 78. (E) | 79. (A) | 80. (C) |
| 81. (C) | 82. (C) | 83. (C) | 84. (A) | 85. (C) | 86. (C) | 87. (C) | 88. (D) | 89. (A) | 90. (A) |
| 91. (E) | 92. (B) | 93. (C) | 94. (C) | 95. (C) | 96. (B) | 97. (B) | 98. (C) | 99. (B) | 100. (B) |
| 101. (C) | 102. (C) | 103. (B) | 104. (D) | 105. (B) | 106. (D) | 107. (B) | 108. (A) | 109. (A) | 110. (A) |
| 111. (D) | 112. (D) | 113. (A) | 114. (A) | 115. (D) | 116. (C) | 117. (D) | 118. (C) | 119. (C) | 120. (C) |
| 121. (D) | 122. (D) | 123. (D) | 124. (A) | 125. (A) | 126. (B) | 127. (E) | 128. (B) | 129. (D) | 130. (C) |
| 131. (B) | 132. (B) | 133. (E) | 134. (A) | 135. (C) | 136. (B) | 137. (D) | 138. (A) | 139. (E) | 140. (C) |
| 141. (D) | 142. (B) | 143. (D) | 144. (D) | 145. (D) | 146. (B) | 147. (A) | 148. (B) | 149. (B) | 150. (A) |
| 151. (B) | 152. (C) | 153. (D) | 154. (D) | 155. (C) | 156. (D) | 157. (C) | 158. (A) | 159. (D) | 160. (B) |
| 161. (E) | 162. (C) | 163. (B) | 164. (D) | 165. (D) | 166. (E) | 167. (D) | 168. (D) | 169. (D) | 170. (B) |
| 171. (A) | 172. (B) | 173. (C) | 174. (E) | 175. (B) | 176. (A) | 177. (C) | 178. (C) | 179. (D) | 180. (B) |
| 181. (D) | 182. (C) | 183. (A) | 184. (E) | 185. (B) | 186. (C) | 187. (D) | 188. (B) | 189. (C) | 190. (D) |
| 191. (B) | 192. (B) | 193. (D) | 194. (C) | 195. (A) | 196. (C) | 197. (D) | 198. (B) | 199. (E) | 200. (C) |

HINTS & SOLUTION

1-5

Input = 69 connected other 19 are 83 living 50 all 75 being 36
 Step I 19 69 connected other are living 50 all 75 being 36 83
 Step II 19 36 69 connected other are living 50 all being 75 83
 Step III 19 36 50 connected other are living all being 69 75 83
 Step IV 19 36 50 all connected other are living being 69 75 83
 Step V 19 36 50 all are connected other living being 69 75 83
 Step VI 19 36 50 all are being connected other living 69 75 83
 Step VII 19 36 50 all are being connected living other 69 75 83

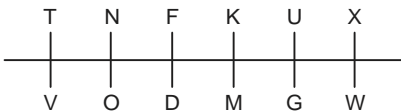
1. (D) 2. (C)
3. (D) 4. (B)
5. (A)
6. (C) 'j' is going on Thursday.
7. (C) Data in both statements are alone sufficient to answer the question.
8. (A) Here in statement it is known that A is facing outside, so all are not facing centre.
9. (C) either statement (i) and (ii) are sufficient for the answer.
10. (D) Both statements are not sufficient to answer the question

11-15

Floor	Friends	Month	Language
8	M	October	Gujrati
7	J	February	Dogri
6	P	December	odia
5	K	June	Malayalam
4	N	August	Kanada
3	O	April	Telugu
2	Q	July	Marathi
1	J	September	Hindi

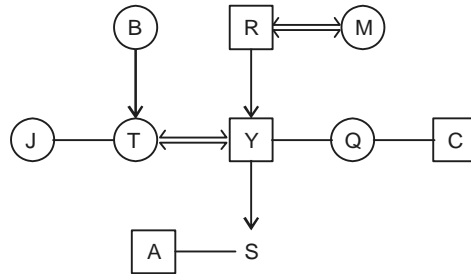
11. (A) 12. (B)
13. (D) 14. (C)
15. (A)

16-20



16. (B) 17. (B)
18. (C) 19. (E)
20. (D)

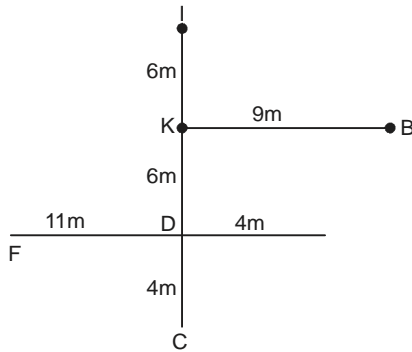
21-22



□ Male
 ○ Female

21. (D)
22. (D)

23-24

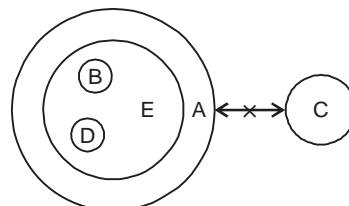


23. (A) 24. (D)
25. (B) Only one such word 'DRUG' can be formed
26. (B) 27. (D)
28. (C) 29. (D)
30. (D)

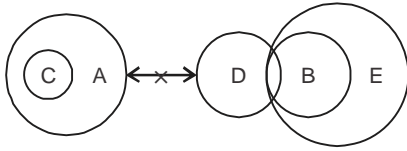
31-35

Monday	G	1	183
Tuesday	B	2	
Wednesday	E	4	151
Thursday	C	7	
Friday	A	3	
Saturday	F	6	
Sunday	D	5	141

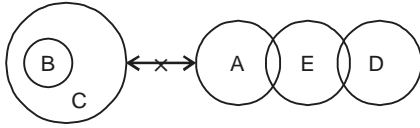
31. (D) 32. (B)
33. (D) 34. (E)
35. (B)
36. (C)



37. (D)

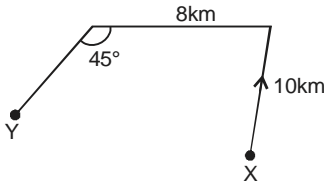


38. (C)



39. (D) Either $Q > P > S > T > U > R$
or $P > Q > S > T > U > R$

40. (C)



41. (B) Let volume of largest vessel = $3x$ liter

$$\text{volume of largest vessel} = 3x \times \frac{2}{3} = 2x \text{ liter}$$

$$\text{Volume of smallest vessel} = 2x \times \frac{75}{100} = 1.5x \text{ liter}$$

According to Question

$$Q = 5 \times 3x + 8 \times 2x \times \frac{10}{3} \times 1.5x$$

$$Q = 15x + 16x + 5x$$

$$Q = 36x \text{ liter}$$

$$\text{Required percentage} = \frac{16x}{36x} \times 100 = 44\frac{4}{9}\%$$

42. (C) Let Quantity of mixture is vessel c from
vessel A and B be $16x$ and $13x$ respectively
According to Question

$$16x \times \frac{5}{(8+5+3)} + 13x \times \frac{5}{(6+5+2)} = 20 \text{ liters}$$

$$5x + 5x = 20 \text{ liter}$$

Required difference

$$= \left[(16 \times 2) \times \frac{8}{16} + (13 \times 2) \times \frac{6}{13} \right]$$

$$- \left[(16 \times 2) \times \frac{3}{16} + (13 \times 2) \times \frac{2}{13} \right]$$

$$= (16 + 12) - (6 + 4) = 18 \text{ liter}$$

43. (E) Let total monthly income of satish = $100x$ Rs.

Amount invested in scheme A

$$= 100x \times \frac{7}{12} \times \frac{55}{100} = \frac{385}{12} \text{ Rs.}$$

$$\text{Amount invested in scheme B} = 100x \times \frac{55}{100} \times \frac{5}{12}$$

$$\text{Equivalent CI at } 10\% = 10 + 10 + \frac{10 \times 10}{100} = 21\%$$

$$\text{Equivalent CI at } 20\% = 20 + 20 + \frac{20 \times 20}{100} = 44\%$$

According to Question

$$\frac{385}{12}x \times \frac{21}{100} + \frac{272}{100} \times \frac{44}{100} = 8074$$

$$\Rightarrow \frac{1617x + 2420x}{240} = 8074$$

$$x = 480$$

$$\begin{aligned} \text{Annually saving of satish} &= 48000 \times \frac{55}{100} \times 12 \\ &= 3,16,800 \text{ Rs.} \end{aligned}$$

44. (C) Let four consecutive number of P,

$$= a, (a + 4), (a + 8), (a + 12)$$

$$= \frac{a + a + 4 + a + 8 + a + 12}{4} = 36$$

$$4a + 24 = 136$$

$$a = 28, P_1 = 28, 32, 36, 40$$

similarly P_2 series

$$b + b + 9 + b + 18 + b + 27 + b + 36$$

$$b + 9 = 36$$

$$b = 27$$

$$P_2 = 27, 36, 45, 54, 63$$

P_3 series

$$9, 10, 11, 12, 13, 14, 15$$

Required average

$$\frac{27 + 36 + 45 + 54 + 63}{5} + \frac{9 + 10 + 11 + 12 + 13 + 14 + 15}{7}$$

$$= \frac{225}{5} + \frac{84}{7} = 45 + 12 = 57$$

45. (D) Let amount invested is in ratio = $4x, 6x, 3x$

According to Question

$$= \left(4x \times 24 + 4x \times \frac{3}{4} \times 12 \right) : \left(6x \times 24 + 6x \times \frac{2}{3} \times 12 \right)$$

$$: \left(3x \times 24 + 3x \times \frac{3}{2} \times 12 \right)$$

$$\Rightarrow 22 : 32 : 21$$

total remaining profit excluding business

$$\Rightarrow 93750 \times \frac{100 - 225}{100} = 72656.25 \text{ Rs.}$$

$$\text{Required difference} = 72656.25 \times \frac{(22 - 21)}{75}$$

$$\Rightarrow 968.75 \text{ Rs.}$$

46. (D) Passed boys in Hindi and physics together from

$$\text{colleage E} = \frac{25}{100} \times \frac{32}{100} \times 800 = 640$$

$$\text{Passed boys in maths from collage B} = 640$$

$$\Rightarrow \text{Passed girls in maths in collage B} = 640 \times \frac{150}{100} = 960$$

$$\therefore \text{Required percentage} = \frac{960}{20,000} \times 100 = 4.8\%$$

47. (A) total passed girls from colleage E = $\frac{12}{100} \times 8000 = 960$

$$\text{Passed boys from colleage A} = \frac{960}{100} \times 400 = 3840$$

$$\text{Total passes girls from A} = 12000 - 3840 = 8160$$

$$\text{Total student of colleage A} = \frac{8160}{20} \times 100 = 40,800$$

48. (C) Number of failed students of college

$$= C = \frac{2}{5} \times 20,000 = 8000$$

Let failed girls in math in college C be $2x$ and Failed boys be $3x$

$$5x = 8000$$

$$x = 1600$$

Let number of girls passed from college

$$C = 100x$$

number of passed boys from college

$$C = 150x$$

$$\text{Then } 250x = 20,000, x = 80$$

$$\Rightarrow \text{number of passed girls from college C} = 8000$$

$$\text{Required percentage} = \frac{3200}{8000} \times 100 = 40\%$$

49. (E) Failed student in English from college

$$D = \frac{20}{100} \times 8000 = 1600$$

According to Question

$$\text{total failed students from D} = 1600 \times 3 = 4800$$

$$\text{Failed from A} = \frac{4800}{4} \times 2 = 2400$$

$$\text{From B} = \frac{4800}{4} \times 3 = 3600$$

$$\text{failed from colleage C} = \frac{4800}{4} \times 5 = 6000$$

$$\Rightarrow \text{Required average} = \frac{2400 + 3600 + 6000}{3} = 4000$$

50. (B) Total failed student in colleage C = $\frac{1200}{15} \times 100 = 8000$

$$\text{failed student from colleage E} = \frac{8000}{4} \times 5 = 10,000$$

$$\text{total students from colleage C} = 24000 + 8000 = 32000$$

$$\text{total students in colleage E} = 8000 + 10000 = 18000$$

$$\Rightarrow \text{Required Ratio} = \frac{32000}{18000} = 16 : 9$$

- 51-55 total students = 1000

$$\text{total students appeared exam Y} = 360$$

Ratio of number of students appeared X and Y only to

$$\text{student appeared in Y and Z} = 2 : 3 \text{ and X and Z} = \frac{a}{2}$$

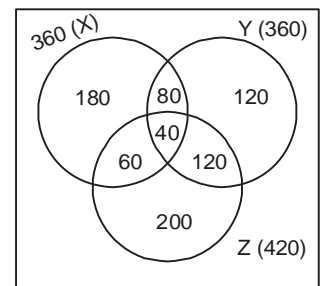
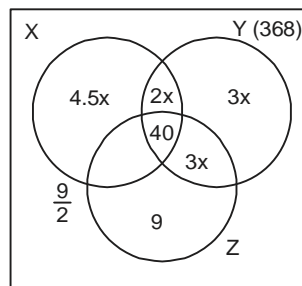
Number of students appeared in all there exams =

$$\frac{4}{100} \times 1000 = 40$$

Only in exam Y = No. of students appeared in Y and Z = $3x$

$$\text{Number of students appeared in exam X any Y} = \frac{2}{3} \times 3x$$

$$= 2x$$



51. (C) Students appeared in atleast two exams

$$= 80 + 60 + 40 + 120 = 300$$

52. (E) Students appeared in two exam only

$$= 80 + 60 + 120 = 260$$

53. (E) students appeared in almost two exam

$$= 180 + 120 + 200 + 60 + 80 + 120 = 960$$

54. (D) Students not appeared in exam Y = $1000 - 360$

$$\Rightarrow 640$$

55. (D) Students appeared in exam X or in exam
 $Z = 180 + 60 + 40 + 80 + 200 + 120 = 680$

56. (D) Let digit be $10x + y$
 and $x > y$
 from (i) $x + y = 9$

$$\text{from (ii) } \frac{10x + y}{10y + x} = \frac{7}{4}$$

$$\text{from (iii) } 10x + y - 10y - x = 27$$

So any two are required.

57. (E) From (i)

$$R = 6\%$$

From (ii) and (iii)

$$\text{S.I. of 2 years} = 1200$$

$$\text{Principle} = 10 \times 1200 = 12000$$

$$\therefore \text{Amount} \Rightarrow R \left(1 + \frac{R}{100}\right)^r$$

So (ii) and either (i) and (iii) sufficient

58. (B) Any two are sufficient

59. (D) Cannot be answered

Since price is not given.

60. (A)

61. (E) Average budget for sport

$$= \frac{125 + 130 + 150 + 170 + 160}{5}$$

$$\Rightarrow \frac{735}{5} = 147$$

average budget for education

$$= \frac{105 + 125 + 130 + 200 + 220}{7}$$

$$= \frac{780}{5} = 156$$

$$\text{Required \%} = \frac{147}{150} \times 100$$

$$= 94.23 \approx 94\%$$

62. (C) budget allocated from sport for male

$$= 160 \times \frac{3}{5} = 96$$

$$\text{or female} = 160 \times \frac{2}{5} = 64$$

$$\text{increase percentage} = 96 \times \frac{125}{100} = 120$$

$$\Rightarrow \text{Required increase} = \frac{24}{160} \times 100 = 15\%$$

63. (B) Required ratio = $\frac{105 + 125 + 130}{170 + 190 + 220}$

$$= \frac{360}{580} = 18 : 29$$

64. (A) budget allocated for cricket and badminton together in 2019

$$= 130 \times \frac{(5+4)}{(5+4+4)} = 90 \text{ cr}$$

\Rightarrow budget allocated for Rural Education in 2022 =

$$220 \times \frac{6}{11} = 120 \text{ cr}$$

$$\text{Required difference} = 120 - 90$$

$$= 30 \text{ cr}$$

65. (D) Average of budget allocated for health care in the years 2018-22

$$= \frac{160 + 190 + 170 + 190 + 220}{5}$$

$$= \frac{930}{5} = 186$$

\Rightarrow average of budget allocated for Education in year 2018-22

$$= \frac{105 + 125 + 130 + 200}{5} = \frac{780}{5} = 156$$

$$\Rightarrow \text{Required sum} = 186 + 156 = 342$$

66. (E) $7x \times \frac{75}{100} \times \frac{(100-15)}{100} - 6x \times \frac{80}{100} \times \left(\frac{100-5}{100}\right)$

$$= 4590$$

$$x = 12000 \text{ units}$$

total number of cars returned to Hyundai in 2017

$$= (12000) \times \frac{80}{100} \times \frac{15}{100} - 1920$$

$$= 8640 - 1920 = 6720$$

total number of cars returned to Maruti Suzuki

$$= (12000 \times 7) \times \frac{75}{100} \times \frac{15}{100} + 4830$$

$$\Rightarrow 9450 + 4830 = 14280 \text{ units}$$

\Rightarrow Let total number of cars manufactured by Hyundai in 2017 be x units

$$\text{so } x \times \frac{70}{100} \times \frac{15}{100} = 6720$$

$$x = 64,000 \text{ units}$$

Let the number of car manufactured by Maruti Suzuki in 2017 be y units

$$= y \times \frac{85}{100} \times \frac{17.5}{100} = 14280$$

$$y = 96000 \text{ units}$$

$$\text{Required difference} = 96000 - 64000$$

$$= 32000 \text{ units}$$

67. (C) total cars manufactured by Maruti Suzuki in 2016 be $100x$ units

So, total number of car manufactured by TATA in 2017 be 140 units

According to Question

$$140x \times \frac{75}{100} \times \frac{16}{100} - 100x \times \frac{80}{100} \times \frac{12.5}{100}$$

$$= 120$$

$$x = 240$$

total number of cars returned to HONDA in 2017

$$= (240 \times 100) \times \frac{80}{100} \times \frac{12.5}{100} + 2010$$

$$= 4410 \text{ units}$$

Let total number of cars manufactured by Honda in years 2017 be x units

According to Question

$$x \times \frac{70}{100} \times \frac{22.5}{100} = 4410$$

$$X = 28,000 \text{ units}$$

68. (C) Let total number of cars manufactured by Hyundai, Maruti and Honda in 2016, $2y$, $3y$ and $4y$

$$\frac{2y \times \frac{65}{100} \times \frac{20}{100} + 3y \times \frac{80}{100} \times \frac{12.5}{100} + 4y \times \frac{75}{100} \times \frac{15}{100}}{3}$$

$$\Rightarrow 4040$$

$$= \frac{13y}{50} + \frac{3y}{50} + \frac{9y}{20} = 12120$$

$$= 101y = 1212000$$

$$= y = 12,000$$

\Rightarrow Required average

$$\frac{(12000 \times 2) \times \frac{120}{100} + (12000 \times 3) \times \frac{125}{100} + (12000 \times 4) \times \frac{112.5}{100}}{3}$$

$$= \frac{2886 + 45000 + 54000}{3} = \frac{127800}{3}$$

$$= 42,600$$

69. (D) Let the total number cars manufactured by Hyundai and Honda in years 2016 be $8x$ and $9x$ units respectively

According to Question

$$8x \times \frac{65}{100} \times \frac{(100-20)}{100} + 9x \times \frac{75}{100} \times \frac{(100-5)}{100}$$

$$= 39590 \quad X = 4000 \text{ units}$$

total number of car manufactured by Honda in

$$2017 = \frac{36000}{3} \times 5 = 60,000$$

total number of cars manufactured by Hyundai in

$$2017 = \frac{32000}{2} \times 5 = 48,000$$

Required percentage

$$= \frac{60000 - 48000}{48000} \times 100 = \frac{12000}{48000} \times 100 = 25\%$$

70. (D) Let total number of cars manufactured by TATA, Hyundai, and Honda in years 2017 is $7y$, $6y$ and $8y$

$$7y \times \frac{75}{100} \times \frac{(100-10)}{100} + 6y \times \frac{70}{100} \times \frac{(100-15)}{100}$$

$$= 6000$$

total number of cars manufactured by TATA Hyundai and Honda together in years 2017

$$= 7 \times 6000 + 6 \times 6000 + 8 \times 6000$$

$$= 42000 + 36000 + 48000$$

$$= 1,26,000$$

71. (D) Upstream speed of boat = $20 - 8 = 12$ km/hr

distance cover in 1 hour $1 \times 12 = 12$ km

Remaining distance = $36 - 12 = 24$ km

To reach Q at 5.00 has to cover remaining distance

$$\text{at speed} = \frac{24}{2} = 12$$

$$= 12 \text{ km/hr}$$

$$\text{New speed of stream} = 8 \times \frac{125}{100}$$

$$= 10 \text{ km/hr}$$

$$\text{New upstream speed} = 20 - 10$$

$$= 10 \text{ km/hr}$$

$$\text{Required percentage} = \frac{2}{20} \times 200 = 20\%$$

72. (A) Veer can do whole work = 64 days

sameer can do whole work = 48 days

total work = 192 units

$$\Rightarrow \text{Efficiency of satish} = \frac{192}{16} - \frac{192}{48}$$

$$= 8 \text{ units/day}$$

$$\text{Ratio of efficiency} = 8 : 4 : 3$$

15 units done in 3 days

$$3 \times 12 - 15 \times 12$$

$$36 - 180$$

$$37 - 188 (180 + 8)$$

$$38 - 192 (188 + 4)$$

total 38 days

73. (D) Let MP of shirt = 500 Rs.

MP of jeans = 700 Rs.

No. of shirt bought by veer = $9x$

No. of jeans bought by veer = $8x$

$$\text{CP of shirt} = \frac{4}{5} \times 500$$

$$= 400 \text{ Rs.}$$

$$\text{CP of jeans} = \frac{3}{4} \times 700 = 525 \text{ Rs.}$$

total CP of shirt and Jeans

$$= 9x \times 400 + 8x \times 525 = 7800x \text{ Rs.}$$

total SP of shirt and jean

$$= 7x \times 400 \times 1.5 \times 0.75 + 8x \times 525 \times 1.5 \times 0.8$$

$$= 8190x \text{ Rs.}$$

$$\text{profit \%} = \frac{8190x - 7800x}{7800x} \times 100$$

$$= 5\%$$

74. (A) Let length of train A and B are $3L$ and $4L$

According to Question

$$(81+108) \times \frac{5}{18} = \frac{3L+4L}{8}$$

$$L = 60 \text{ meter}$$

length of train A = 180 m

length of train B = 240 m

when running in same direction

$$= (108 - 81) \times \frac{5}{18} = \frac{180 + 240}{T}$$

$$\Rightarrow 7.5T = 420$$

$$T = 56 \text{ sec}$$

75. (B) In June

total CEO's = 6

MD's = y

HR's = 7

Now

According to Question

$$\frac{y}{13+y} = \frac{5}{18}$$

In July

$$\text{CEO's} = 5 + 1 = 6$$

$$\text{MD's} = 5 + 3 = 8$$

$$\text{HR's} = 5 + 2 = 7$$

Required probability

$$= \frac{{}^6C_2}{{}^{11}C_2} = \frac{6 \times 5}{21 \times 20} = \frac{1}{14}$$

76. (B) Ratio of length, breadth and side of square = 21 : 6 : 14

Length and breadth = $21x$ and $6x$

and, side of square be $14x$ cm

$$4(14x) - 2(21x + 6x) = 6$$

$$56x - 54x = 6$$

$$x = 3$$

$$\text{Radius of cylinder} = \frac{14 \times 3}{2} = 21 \text{ cm}$$

$$\text{Height of cylinder} = 6 \times 3 = 18 \text{ cm}$$

volume of cylinder = $\pi r^2 h$

$$= \frac{22}{7} \times 21 \times 21 \times 18$$

$$= 24984 \text{ cm}^3$$

77. (B) $480 \times 2 = 960$

$$960 \div 3 = 320$$

$$320 \times 4 = 1280$$

$$1280 \div 5 = 2560 \neq 272$$

$$272 \times 6 = 1536$$

78. (E) 210, 197, 171, 132, 80, 15

$$\begin{array}{cccccc} & \swarrow & \searrow & \swarrow & \searrow & \swarrow \\ & -13 & -26 & -39 & -52 & -65 \end{array}$$

79. (A) $4 \times 0.5 + 1 = 3$

$$3 \times 1 + 2 = 5$$

$$5 \times 2 + 4 = 14$$

$$14 \times 4 + 8 = 64$$

$$64 \times 8 + 16 = 528$$

80. (C) $3^2 = 9$

$$4^3 = 64 \neq 63$$

$$5^2 = 25$$

$$6^3 = 216$$

$$7^2 = 49$$

$$8^3 = 512$$



IBPS PO (PRE)

(Practice Test Paper)

ENGLISH LANGUAGE

DIRECTION (Q. 1-10):- Read the following passage carefully and answer the questions given below them. Certain words are given in bold to help you locate them while answering some of the questions.

IN 1978, we were the first batch of students at Indian Institute of Technology (IIT) Delhi to study the microprocessor along with boolean and switching algebra. Little did we know then that we were learning about a chip that would soon transform the entire world and, that too, at an ever-increasing pace. This rectangular octopus-shaped chip, which converted every bit of information into zeros and ones, was to soon change its shape and size and **invade** all spaces of our life.

My generation is a product of the gigantic mainframe computers such as the DEC system-10, manufactured by Digital Electronic Corporation. For housing this gigantic computer, a new building was constructed on the IIT campus. All those who had access to the mainframe computer, especially students who joined “computer science”, moved around the campus with an acute sense of self-importance and a chip on their shoulders. **The sub-discipline, “information technology (IT)”, was yet to be born.** Even the brightest among us could not foresee the revolution that was in the offing.

One of the major problems that computer and electronic engineers faced at that time was called the “tyranny of numbers”. To improve the performance of electronic machines and computers, the number of components had to be increased. These components had to be physically connected through wires. The laborious task of soldering these wires was **prohibitive**. It was clear that the old technology was reaching a saturation point. Jack Kilby’s invention offered a novel solution. In 1958, he demonstrated that several electronic components could be created and integrated on a single semiconductor chip, which was later called integrated circuit (I.C.).

The second half of the 1970s and the early 1980s proved to be the most vital years in the history of computers. This is the period when the single-chip CPU (central processing unit)

was invented by a microchip design team. The group of engineers led by Federico Faggin, Ted Hoff and Stan Mazor successfully integrated 2,300 transistors in an area of 3 x 4 mm² using 10μ technology.

Vigorous and cut-throat competition between the two giants, Intel and Motorola, triggered an ever-increasing density of transistors on per unit area of a semiconductor chip. Gordon Moore, one of the founders of Intel, in 1965 had predicted the “doubling of components per chip every year”. By the mid 1970s, the prediction assumed the status of a law, and since the invention of the first I.C. until this day, the electronics industry has followed Moore’s Law.

Three factors governed the industry with respect to this law. First, the speed and capacity to perform simultaneous multiple operations is directly proportional to the increase in the density of transistors per unit area. Secondly, the power consumption was inversely proportional to the density. Thirdly, for any corporation to withstand the pressure of an ever-enlarging market, it was crucial to optimise the costs: this could not be achieved without the timely bulk production of higher-density I.C.s. On the one hand **proliferation** of technology led to competition among producers of microchips and on the other mass production forced user firms to search for new markets, new uses, new inventions and new products.

Jose van Dijck, a professor of Comparative Media Studies at the University of Amsterdam, in his foreword to a recently published book, *The Datafied Society: Studying Culture Through Data*, wrote: “Networked connectivity runs on data - the new oil of the information economy. Just as electricity changed industrial processes and domestic practices in the nineteenth century, a data-driven **paradigm** will constitute the core of twenty-first-century processes and practices.”

The digital revolution driven by I.C.s impacted all spaces of human activities. Every operation performed by man or machine could now be reduced to zeros and ones. But something else was also happening simultaneously, unlimited digital storage space was available to humankind. This space could consume unlimited data and store them eternally without any loss of information. With powerful computers at one’s command, the capability to collect, collate, transport over huge

distances, and analyse the large datasets did not just double every year, it increased exponentially. It is interesting to note that the Human Genome Project, the largest data collection project of the 20th century, was initiated as an idea in 1984, launched in 1990, and declared completed in 2003. This is the period when the digital revolution was also taking place.

- How, according to the author, the period of 1970s-80s saw the revolution in computers?
 - The period saw the invention of the single-chip CPU (central processing unit).
 - The period saw the introduction of a single semiconductor chip for the very first time.
 - The period saw the elimination of boolean and switching algebra as parts of computer course.
 - Only (I)
 - Only (III)
 - Both (II) and (III)
 - Both (I) and (III)
 - All (I), (II) and (III)
- Which of the following factors governed the electronics industry with respect to Moore's law?
 - The speed and capacity to perform simultaneous multiple operations is directly proportional to the increase in the density of transistors per unit area.
 - The power consumption is inversely proportional to the density.
 - Optimization of costs to withstand the pressure of an ever-enlarging market.
 - Only (I)
 - Only (II)
 - Only (III)
 - None of the above
 - All of the above
- What led to the invention of Integrated Circuit (I.C.)?
 - It was becoming important to improve the performance of electronic machines and computer.
 - The old technology was reaching a saturation point.
 - The tedious task of connecting components through wires required soldiering which was inhibitory.
 - Only (II)
 - Both (I) and (II)
 - All (I), (II) and (III)
 - Only (III)
 - Both (II) and (III)
- Which of the following events led to the prediction of doubling of components per chip every year?
 - A robust and cut-throat competition between the giant producers, Intel and Motorola.
 - Excess demand of several electronic components to be integrated on a single semiconductor chip.
 - Origination of higher density I.C.s in the late 20th century.
 - Both (II) and (III)
 - Only (I)
 - Only (III)
 - All (I), (II) and (III)
 - Both (I) and (II)

- How, according to the passage, the digital revolution driven by I.C.s impacted all spaces of human activities?
 - Unlimited digital storage space was accessible to humankind.
 - The capability to collect, collate, transport over huge distances, and analyse the large datasets increased exponentially.
 - Every operation performed by man or machine could now be reduced to zeros and ones.
 - Only (I)
 - Only (II)
 - Both (I) and (III)
 - Both (I) and (II)
 - All (I), (II) and (III)
- What does the author mean by the statement, "The sub-discipline, "information technology (IT)", was yet to be born."?
 - Information technology (IT), which wasn't known among many, had already been the subject of self-importance to "computer science" students.
 - Information technology, which brought the revolution in cyber world, had hardly been imagined during the period of gigantic mainframe computers such as the DEC system-10.
 - It was expected that with the evolution of information technology cyberspace would witness multidimensional cultural changes in almost every society.
 - Only (I)
 - Both (II) and (III)
 - Only (II)
 - Both (I) and (II)
 - All (I), (II) and (III)
- Choose the word which is most similar in meaning to the word printed in bold in the context of the passage - **Invade**
 - yield
 - occupy
 - attack
 - hurt
 - blister
- Choose the word which is most similar in meaning to the word printed in bold in the context of the passage. **Paradigm**
 - wisp
 - ubiquity
 - magnanimity
 - archetype
 - allusion
- Choose the word which is most opposite in meaning to the word printed in bold in the context of the passage. **Prohibitive**
 - crucial
 - difficile
 - unrestrictive
 - ambitious
 - intricate
- Choose the word which is most opposite in meaning to the word printed in bold in the context of the passage. **Proliferation**
 - curtailment
 - capaciousness
 - breeding
 - renewal
 - recreation

Direction (Q. 11-15):- In the following question four sentences are given. Identify the sentence that is incorrect in terms of grammar. If all the sentences are correct then choose option (E) as your answer.

11. (A) Until that happens, India's huge biofuel potential will continue to remain largely untapped.
 (B) I was satisfied with my mother's works of art and that quite few people had come to congratulate her on her success.
 (C) At the same time, no price is too high to avert a repeat of the horrors of the social upheavals of more recent years.
 (D) With the treasury minister recently hinting at further fiscal tightening, there are signs of a shift in tone, if not the overall policy.
 (E) All are correct
12. (A) The second concerns the need for a systemic mechanism to deal with allegations of corruption in the higher judiciary.
 (B) Reports recently surfaced that O'Reilly reached an \$32 million settlement with a woman before Fox News renewed Reilly's contract earlier this year.
 (C) Tact is everything in reaching a compromise.
 (D) The decline was long in process.
 (E) All are correct
13. (A) The Constitution embodies a rousing vision.
 (B) To do so would amount to inviting an annihilation of our republican ethos.
 (C) In short, the regional context was conducive at all levels for a détente and bargaining process to ensue.
 (D) Unfortunately, their relationship could not handle the strain since they were both very different people and she had no qualms and gave terse replies to anything he asked
 (E) All are correct
14. (A) The contours of a deal remain viable.
 (B) Such outcomes hardly seem adverse for the US.
 (C) One family of three, which stood in the crowd sobbing and asked not to be named, said simply that they had lost someone in the Manchester terror attacks and had come to London to show "solidarity and strength".
 (D) But this is precisely what a multipolar world will look like in the foreseeable future.
 (E) All are correct
15. (A) The rhetoric from both sides suggests that the window for talks remains wide open.
 (B) The current climate of hyper-nationalism in India and America is only exacerbating tensions instead of tempering this conversation.

- (C) It is not that regionalism was never a part of politics in the U.S. or India
 (D) The impact on the political character of a region or the country as a whole due to these shifts is difficult to anticipate.
 (E) All are correct

DIRECTION (Q. 16-20):- Which of the following words/phrases (A), (B), (C), (D) and (E) given below in the statement should replace the phrase printed in bold in the sentence to make it grammatically correct? If the sentence is correct as it is given and 'No correction is required', mark (E) as the answer.

16. The ruling party **will soon** launch a new midday meal scheme for the poor.
 (A) Would have soon (B) Will have had soon
 (C) Soon (D) Should have soon
 (E) No correction is required
17. A tech based company has claimed **to launch** the world's first 4-D mobile phone.
 (A) Launched (B) To have launched
 (C) May have launch (D) Launch
 (E) No correction is required
18. The union minister for health announced a proposal that **been prepared** for free healthcare.
 (A) Has had been prepared
 (B) Had been prepared
 (C) Prepared
 (D) May have had been preparing
 (E) No correction is required
19. Bankers **have largely welcome** the new economic reforms proposed by the ministry.
 (A) Welcoming
 (B) Probably welcomed
 (C) Have largely welcomed
 (D) Largely welcoming
 (E) No correction is required
20. The journalist **is battled** for life after having been beaten up by goons.
 (A) Is battling (B) Has battled
 (C) Battle (D) Had been battling
 (E) No improvement

Directions (Q. 21-25):- Rearrange the following sentences to make meaningful paragraph.

- A. Indian society is very rooted in religious beliefs.
 B. These all adds to the socio-cultural varieties of the country.
 C. There are people of different religious beliefs such as Hindus, Muslims, Jains, Sikhs, Parsis etc.
 D. Almost all forms of social issues and problems find their origin in the religious and cultural practices of the people of India.

E. India's social problems are also rooted in the religious practices and beliefs of its people.

F. These social problems are developed in a long period of times and are still continuing in one form or other.

21. Which of the following should be the **FIRST** sentence after rearrangement?
(A) B (B) D (C) A (D) E
(E) C
22. Which of the following should be the **THIRD** sentence after rearrangement?
(A) A (B) D (C) B (D) E
(E) C
23. Which of the following should be the **FOURTH** sentence after rearrangement?
(A) B (B) E (C) A (D) C
(E) D
24. Which of the following should be the **LAST** sentence after rearrangement?
(A) D (B) F (C) A (D) B
(E) C
25. Which of the following should be the **SECOND** sentence after rearrangement?
(A) C (B) A (C) B (D) D
(E) E

DIRECTION (Q 26-30):- In the following passage there are blanks, each of which has been numbered. These numbers are printed below the passage and against each five words are suggested, one of which fits the blank appropriately. Find out the appropriate words.

The _____ (A) _____ of India-China interaction is _____ (B) _____ as old as the two civilizations themselves. From the mid-1920s, Indian _____ (C) _____ in China took a different _____ (D) _____ when the Indian National Congress (INC), particularly Jawaharlal Nehru, began _____ (E) _____ a world view, from an Indian perspective in an anti-imperialist context.

26. Find out the appropriate word against blank _____ (A) _____.
(A) context (B) history (C) criterion (D) utility
(E) progress
27. Find out the appropriate word against blank _____ (B) _____.
(A) almost (B) reasonably
(C) largely (D) surprisingly
(E) avowedly
28. Find out the appropriate word against blank _____ (C) _____.
(A) shift (B) strategy
(C) behold (D) interference
(E) interest

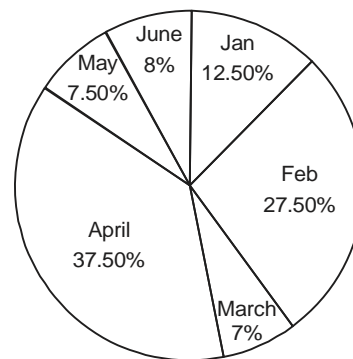
29. Find out the appropriate word against blank _____ (D) _____.
(A) jump (B) turn (C) gamble (D) gesture
(E) domain
30. Find out the appropriate word against blank _____ (E) _____.
(A) contesting (B) dominating
(C) enhancing (D) articulating
(E) signaling

QUANTITATIVE APTITUDE

DIRECTION (Q. 31-35):- Pie diagram given below shows percentage distribution of watches sold of a company in first six months of year 2017. Study the data carefully and answer the following questions.

Note:

- 1) Total watches sold by company 'X' in 2017 = 22500
2) Consider percentage distribution of watches sold in first six months remain same for all years.



Watches sold in first six months in 2017

31. If total watches sold in February is 3300, then find average number of watches sold in last six months of year 2017?
(A) 2000 (B) 2250 (C) 1550 (D) 1600
(E) 1750
32. If ratio between watches sold in first six months to last six months is 2 : 3, then find watches sold in April are how much more than watches sold in March, May and June together?
(A) 2025 (B) 1550 (C) 1350 (D) 3375
(E) 1450
33. In 2018, total number of watches sold are 10% more than total watches sold in 2017. Find watches sold in June 2018 if $33\frac{1}{3}\%$ of total watches sold in 2018 is sold in last six months of 2018?
(A) 1320 (B) 1470 (C) 1250 (D) 1520
(E) 1650

34. If watches sold in May 2017 were $3\frac{1}{3}\%$ of total watches sold in 2017, then find total number of watches sold in last six months of 2017?
(A) 13500 (B) 15000 (C) 12500 (D) 14500
(E) 15750
35. Watches sold in February 2017 were 3000 more than watches sold in January 2017. Total number of watches sold in last six months of 2017 is what percent of total watches sold in 2017?
(A) $7\frac{1}{7}\%$ (B) $11\frac{1}{9}\%$ (C) $12\frac{1}{2}\%$ (D) $9\frac{1}{11}\%$
(E) $6\frac{2}{3}\%$

DIRECTION (Q. 36-40):- What should come in place of the question mark '?' in the following question?

36. $48.2 + 87.1 \times 20 + 23.8 \times 2 = ? \times 3^3$
(A) 12 (B) 10 (C) 27 (D) 25
(E) None of these
37. $16^{63} \times 8^{16} \times 16^{71} \times 16^6 \times 8^{24} \times 4^{0.2} = 4^2$
(A) 55 (B) 52 (C) 49 (D) 45
(E) None of these
38. $(4444 \div 44) + (635 \div 25) + (3835 \div 25) = ?$
(A) 280.8 (B) 279.8 (C) 279.4 (D) 282.8
(E) None of these
39. $1001 + 120 = 8\%$ of $(15\%$ of 7200) + ?
(A) 1145.6 (B) 1035.7 (C) 1034.6 (D) 1034.16
(E) 1235.76
40. 12% of $(75\%$ of $(25\%$ of $(8\%$ of 4800))) = ?
(A) 86.4 (B) 0.0864 (C) 864 (D) 0.864
(E) 8.64

DIRECTION (Q. 41-45):- Solve the following equations and mark the correct option.

41. I. $7x^2 - 23x + 18 = 0$
II. $4y^2 - 9y + 5 = 0$
(A) $x > y$ (B) $x \geq y$ (C) $y > x$ (D) $y \geq x$
(E) $x = y$ or no relation can be established
42. I. $10x^2 - 11x - 6 = 0$
II. $y^2 + 5y + 6 = 0$
(A) $x > y$ (B) $x \geq y$ (C) $y > x$ (D) $y \geq x$
(E) $x = y$ or no relation can be established
43. I. $13x^2 - 29x + 16 = 0$
II. $6y^2 - 11y + 5 = 0$
(A) $x > y$ (B) $x \geq y$ (C) $y > x$ (D) $y \geq x$
(E) $x = y$ or no relation can be established

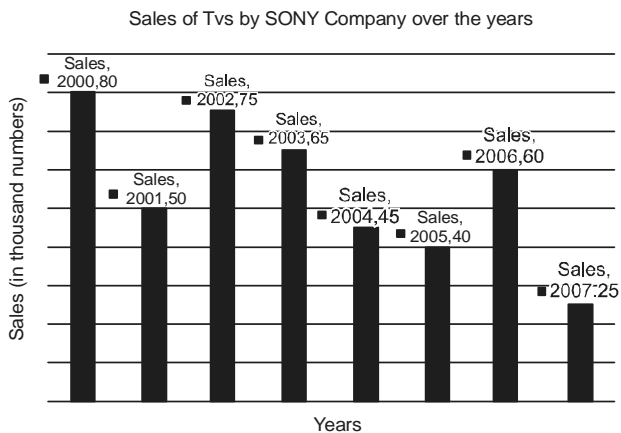
44. I. $x = \sqrt{169}$
II. $(y - 1)^2 = 144$
(A) $x > y$ (B) $x \geq y$ (C) $y > x$ (D) $y \geq x$
(E) $x = y$ or no relation can be established
45. I. $7x + 11y = 29$
II. $11x + 7y = 25$
(A) $x > y$ (B) $x \geq y$ (C) $y > x$ (D) $y \geq x$
(E) $x = y$ or no relation can be established
46. Heights of two boys Kamal and Mukesh are in ratio 3 : 4. Kamal's height increases by 10% and the total height of Kamal and Mukesh together increases by 12%. By what percentage did the weight of Mukesh increase?
(A) 10.25 (B) 0.645 (C) 13.5 (D) 14.75
(E) 9
47. Supreme % discount that Akshat can provide on his marked price such that Akshat ends up vending at no gain or loss, if he had at beginning tagged his articles up by 28% is
(A) 21.88 (B) 35.76 (C) 17.67 (D) 27.86
(E) 19.07
48. Efficiency of Nitish is 80% more than Paras and Paras takes 45 days to complete a piece of work. Nitish started work alone and then Paras joined him 9 days before actual completion of work. For how many days Nitish worked alone?
(A) 20 (B) 15 (C) 11 (D) 17
(E) 12
49. If area of a semi circle reduces by 64%, then the radius of a circle
(A) Increased by 60% (B) Increased by 40%
(C) Decreased by 36% (D) Decreased by 60%
(E) Decreased by 40%
50. Two flasks hold rum and water mixed respectively in the ratios of 4 : 5 and 7 : 3. Calculate the ratio in which these are to be mixed to get a new mixture in which the ratio of rum to water is 3 : 1
(A) 2 : 1 (B) 3 : 11 (C) 9 : 55 (D) 11 : 3
(E) 55 : 9

DIRECTION (Q. 51-55):- What should come in place of the question mark (?) in the following number series.

51. 90, 55, 75, 142.5, ?, 862.5
(A) 285 (B) 325 (C) 470 (D) 855
(E) 270
52. 5, 12, 39, 160, ?, 4836
(A) 850 (B) 750 (C) 800 (D) 805
(E) 820

53. 1, ?, 7, 31, 151, 911
(A) 4 (B) 5 (C) 2 (D) 3.5
(E) 3
54. ?, 16, 64, 8, 128, 4
(A) 32 (B) 4 (C) 8 (D) 16
(E) 64
55. 2, 30, 130, 350, ?, 1342
(A) 712 (B) 720 (C) 738 (D) 742
(E) 750

Directions (Q. 56-60):- Study the following bar graph and answer the following questions given below.



56. The ratio of the number of years for which the sales are above the average sales over the years to the number of years for which the sales are below the average sales over the years is
(A) 2 : 1 (B) 1 : 2 (C) 1 (D) 3 : 2
(E) None of these
57. In which year was the percentage decrease in sales maximum as compared to the previous year?
(A) 2007 (B) 2004 (C) 2005 (D) 2003
(E) None of these
58. What is the ratio of the average sales of 2000 and 2007 to the average sales of 2003 and 2004?
(A) 55/52 (B) 52/55 (C) 22/21 (D) 21/22
(E) None of these
59. The average sales of 2001 and 2002 was exactly equal to the average sales of which of the following pairs of years?
(A) 2003 and 2004 (B) 2000 and 2005
(C) 2004 and 2006 (D) 2000 and 2004
(E) None of these
60. What is the percentage decrease in the sales of TVs over the years?
(A) 45.45% (B) 220% (C) 68.75% (D) 145.45%
(E) None of these

61. 'P', 'Q' and 'R' invested in a business with Rs. 5000, Rs. 4000 and Rs. 4500 respectively. P and Q invested for 8 months and 5 months respectively whereas R invested for 'x' months. If 'P' earned Rs.3200 more profit than 'Q' out of total profit of Rs.13920, then find the time for which 'R' invested?
(A) 6 months (B) 4 months
(C) 3 months (D) 8 months
(E) 5 months
62. Mr. 'X' purchased two shops 'A' and 'B' in total ` 80,000. He sold shop 'A' at 16% profit and shop 'B' at 32% profit thereby gaining 20% profit on whole transaction. Find the Selling Price of shop 'A'?
- (A) ~~600~~ (B) ~~780~~
(C) ~~720~~ (D) ~~750~~
(E) ~~660~~
63. A boat takes total 34 hours in travelling downstream from point A to B and then returns to point C which is situated somewhere between A and B. Ratio of distance between point A and point C to distance between point C and B is 1:4. If speed of current is 3 kmph and speed of boat is 6 kmph, then find time taken to travel from point B to point C?
(A) 28 hours (B) 25 hours
(C) 24 hours (D) 18 hours
(E) 17 hours
64. A man wants to gain 20% profit by selling milk at its cost price. So, in what ratio water should be added with milk to earn this profit?
(A) 1 : 5 (B) 2 : 3 (C) 4 : 1 (D) 5 : 2
(E) 2 : 7
65. Find probability of selecting two face cards of same color from a well shuffled pack of 52 cards?
(A) 5/166 (B) 2/183 (C) 2/167 (D) 5/221
(E) 7/176

REASONING ABILITY

Direction (Q. 66-70):- Study the following information carefully and answer the questions given below.

8 persons P, Q, R, S, T, U, V and W are attending marriage ceremonies scheduled in 15th and 23rd of four different months viz. January, March, June and July and each of them gifted a different gift to the married couple viz. photo collage, tour package, Wall painting, perfume, wrist watch, Jewelry, crockery and dinner set. The person who gifted watch attended the ceremony neither on July nor on March. Three people attended marriage between R and Q. P attended the ceremony after R but before Q. Who didn't gift dinner set. Three people attended ceremony between P and the one who gifted tour

package. Wall painting was gifted by the person who attended last marriage ceremony. R attended the ceremony on January and gifted either crockery or perfume. The one who gifted Jewelry attended the first marriage function on same date as the person who gifted watch but in different month. Only Three people attended ceremony before V who didn't gift photo collage. Perfume was gifted after crockery and before dinner set. U attended ceremony after T but before S who neither attended the last ceremony nor gifted watch.

66. Who attended the ceremony on 23rd of March?
(A) S (B) Q (C) W (D) U
(E) V
67. Four of the following are alike in certain manner. Find the odd one.
(A) P (B) S (C) Q (D) U
(E) T
68. Photo collage was gifted on which of the following date?
(A) 23 June (B) 15 January
(C) 15 March (D) 23 July
(E) None of these
69. How many people attended marriage ceremonies between R and U?
(A) One (B) Three (C) None (D) Two
(E) None of these
70. Which of the following gift was gifted by V?
(A) Perfume (B) Dinner set
(C) Jewelry (D) Wall painting
(E) None of these

DIRECTION (Q. 71-75):- Read the following information carefully and answer the questions given below.

Eight persons A, B, C, D, E, F, G, H are sitting around a square table in such a way that two persons sit on each side of the table. Some of them are facing towards the center while some of them are facing away from the center. Not more than two persons sitting together faces same direction. C faces E who sits second to the right of A. H sits second to the left of C and H is not an immediate neighbor of A. D sits forth to the right of H. G sits second to the right of F. H and G do not sit on the same side of the table. C sits to the immediate right of G. H faces opposite direction of D.

71. Who among the following sit third to the right of A?
(A) C (B) D (C) B (D) H
(E) E
72. Who among the following sit opposite to G?
(A) C (B) D (C) B (D) H
(E) E

73. Who among the following sit to the immediate right of F?
(A) C (B) D (C) B (D) H
(E) E
74. Who among the following are the immediate neighbours of C?
(A) A, G (B) D, F (C) B, C (D) H, B
(E) G, F
75. How many persons are facing outside the center?
(A) one (B) two (C) three (D) Five
(E) Four

Directions (Q. 76-77):- Study the given information carefully and answer the following questions below.

Ramesh starts jogging from his house in the evening and jogs towards North for 2 km then turns left and jogs for 1 km. After that, he turns right and jogs for 3 km and finally again turns right to jog for 1 km.

76. Which direction is he facing in the end?
(A) East (B) West
(C) North-West (D) South-West
(E) North
77. Now, what is his position with respect to his house?
(A) North-East (B) East (C) West (D) North
(E) North-West

Directions (Q. 78-80):- In the following question assuming the given statements to be true, find which of the conclusion among given conclusions is /are definitely true and then give your answers accordingly.

78. **Statements:** $U \leq T > S$; $V \geq W > S$; $X = Y < U$

Conclusions:

I. $X < T$

II. $T > Y$

III. $U < V$

- (A) Only I is true (B) Both I and II are true
(C) Either I or III is true (D) Only II is true
(E) None is true

79. **Statements:** $N \geq O > P$; $Q > R \geq O$; $L = M > P > I$

Conclusions:

I. $Q > I$

II. $N > P$

III. $R > P$

- (A) Only I is true (B) Both I and II are true
(C) All are true (D) Only II is true
(E) None is true

80. **Statements:** $F < K < H$; $I = G \leq J$; $K > J = L$

Conclusions

I. $H > J$

II. $L > I$

III. $I < F$

- (A) All are true B) Both I and II are true
(C) I is true (D) Both I and III are true
(E) None is true

Directions (Q. 81-83):- Study the following information carefully and answer the given questions.

In a certain code,

'ze lo ka gi' is a code for 'may spend some cash',

'fe ka so ni' is a code for 'he made good cash',

'ni lo da so' is a code for 'he may be good' and

'we so ze da' is a code for 'be good spend habit'.

81. 'habit of cash' may be coded as

- (A) ka da fe (B) we ka so
(C) ja da we (D) ka we sx
(E) ja ka ze

82. Which of the following is the code of 'good'?

- (A) so (B) we (C) ze (D) lo
(E) fe

83. What does the code 'ze' stand for?

- (A) some (B) may (C) be (D) habit
(E) spend

Directions (Q. 84-85):- Study the following information carefully and answer the questions given below.

There are seven members P, Q, R, S, T, U and V in a family. S is the daughter of R, who is the brother of P. U is the mother of Q and sister-in-law of S. T is the mother of V and grandmother of Q. R has a son and a daughter.

84. How is V related to Q?

- (A) Brother (B) Father
(C) Grandfather (D) Grandmother
(E) None of the above

85. How is P related to S?

- (A) Uncle (B) Father
(C) Aunt (D) Either 1 or 3
(E) Can't be determined

DIRECTION (Q. 86-90):- Read the following information carefully and answer the questions given below.

There are seven teachers namely A, B, C, D, E, F, and G who are going to conduct special sessions on different days of the week, starting from Monday. Each teacher conducts special session on a single day of the week. Each of them conducts the special session for different exam viz. IBPS, NABARD,

RBI, RRB, SBI, BOB, LIC but not necessarily in the same order. B conducts session for SBI on Friday. Session for LIC is conducted before the session for NABARD. D conducts session for BOB. There is three-day gap between sessions conducted by A and C. A conducts session before C. Two persons conduct sessions between C and the one who conducted session for RBI. Number of persons conducting session between C and F is same as those who conducted session between D and F. G conducts session before E, who conducts session for RRB. C does not conduct session for LIC and NABARD.

86. Who conducts session for IBPS?

- (A) A (B) B (C) C (D) D
(E) none of these

87. For which of the following exam does F conduct session?

- (A) IBPS (B) NABARD
(C) LIC (D) RBI
(E) none of these

88. Which of the following represents the incorrect combination?

- (A) IBPS-C-Sunday
(B) NABARD-A-Wednesday
(C) LIC-G-Monday
(D) RRB-E-Saturday
(E) none of these

89. Who conducts session on first day of the week?

- (A) C (B) F (C) A (D) G
(E) none of these

90. If in a certain way D is related to NABARD, F is related to RRB, then A is related to which of the following?

- (A) IBPS (B) SBI (C) LIC (D) RBI
(E) RRB

91. Which of the following comes in place of '?' in following series JM, NQ, RU, '?' ?

- (A) VU (B) VY (C) XZ (D) WY
(E) None of these

92. How many such pairs of letters are there in the word 'WRITER' which has as many as letters as in between them as according to the alphabetical series?

- (A) None (B) One (C) Two (D) Three
(E) More than three

93. Which of the following will be the last letter of the word made by 2nd, 5th, 6th, 7th letters of the word PAINTER? If no such word can be formed your answer is X. if more than one such word can be formed your answer is Y.

- (A) T (B) X (C) R (D) Y
(E) E

Directions (Q. 94-95):- In the question below are given four statements followed by three conclusions numbered I, II, and III. You have to take the given statements to be true even if they seem to be at variance with commonly known facts. Read all the conclusions and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts.

94. Statements:

- All Facebook is Orkut.
All Orkut is Twitter.
Some Twitter is Instagram.
Some Orkut is Not Whatsapp.

Conclusions:

- I. Some Twitter is not Whatsapp
II. Some Instagram is Facebook
III. All Whatsapp is Twitter
(A) None follows (B) Only I & III follow
(C) Only III & IV follow (D) Only II & III follow
(E) Only I follows

95. Statements:

- Some Bike are Car.
All Truck are Bike.
No Cycle is Bike.
All Scooter are Cycle.

Conclusions:

- I. All Car are Truck
II. Some Scooter are not Bike
III. Some Car are not Scooter
(A) Only II and III follow (B) None follows
(C) Only III follows (D) Only I and III follow
(E) None of these

DIRECTION (Q. 96-100):- Read the following information carefully and answer the questions given below.

Twelve persons J, K, L, M, N, O, P, Q, R, S, T, U are sitting in two parallel rows. J, K, L, M, N, O are sitting in row-1 and faces south direction while P, Q, R, S, T, U are sitting in row-2 facing north direction in such a way that the persons sitting in row-1 are facing the persons sitting in row-2. S sits third to the right of P but none of them sits at the end of the row. S faces the one who is an immediate neighbour of J. Only two persons sit between J and O. N sits second to the right of K. One of the immediate neighbour of K faces U. Only one person sits between U and Q. T neither face N nor K. L neither face U nor Q. M does not face U and does not sit to the right of the one who faces U.

96. Who among the following faces K?

- (A) P (B) R (C) U (D) S
(E) none of these

97. Who are immediate neighbors of P?

- (A) T, Q (B) U, S (C) T, R (D) R, Q
(E) None of these

98. Four of the following five from a group, which among the following does not belong to this group?

- (A) O (B) J (C) M (D) T
(E) Q

99. Who among the following faces the one who sit to the immediate left of N?

- (A) P (B) Q (C) M (D) U
(E) none of these

100. How many persons sit to right of M?

- (A) one (B) two (C) three (D) five
(E) four

ANSWER KEY

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

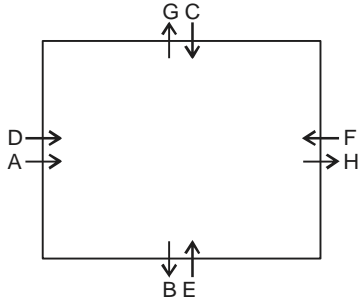
HINTS & SOLUTION

1. (A) According to the passage, The period saw the invention of the single-chip CPU (central processing unit). So, Option A is right answer.
2. (E) Option E is the correct answer.
3. (C) All are correct answer.
4. (B) Option B is correct answer.
5. (E) Option E is correct answer.
6. (C) Option C is correct answer.
7. (B) The word “invade” means enter (a country or region). Occupy is similar in meaning. So, option B is correct answer.
8. (D) Option D is correct answer. The word “paradigm” means a typical example or pattern of something; a pattern or model. So, archetype is similar in meaning.
9. (C) Option C is correct answer. Prohibitive means (of a law or rule) forbidding or restricting something. So, Unrestrictive is opposite in meaning.
10. (A) **Proliferation** means rapid increase in the number or amount of something. The word “**curtailment**” means the action or fact of reducing or restricting something.
11. (B) Explanation: The usage of ‘few’ is incorrect as it means ‘very less almost no one’. It needs to be replaced with ‘a few’ to denote the proper number of people.
12. (B) \$32 million doesn’t start with a vowel sound so there’s no reason to add an ‘an’ in front of it. It must be replaced with a ‘a’.
13. (D) The word “Tersed” should be replaced by terse. Terse means abrupt; blunt. Tersed is an incorrect word.
14. (C) The verb in the past tense ‘came’ is incorrect and needs to be replaced with the verb in the past present tense ‘come’ to make the sentence correct. With ‘had’ the verb should be in the present tense) it should read as: ‘.And had come to London..’
15. (E) All sentences are correct.
16. (E) Option E is correct answer.
17. (B) The phrase **to lauch** is replaced by **to have launched**.
18. (B) The phrase **been phrased** is replaced by **Had been prepared**.
19. (C) The phrase **have largely welcome** is replaced by **have largely welcomed**.
20. (A) The phrase **is battled** is replaced by **is battling**.
21. (C) The Final rearrangement will be **ACBEDF**. So First sentence after rearrangement is A
22. (C) The Final rearrangement will be **ACBEDF**. So Third sentence after rearrangement is B
23. (B) The Final rearrangement will be **ACBEDF**. So Fourth sentence after rearrangement is E
24. (B) The Final rearrangement will be **ACBEDF**. So Last sentence after rearrangement is F
25. (A) The Final rearrangement will be **ACBEDF**. So Second sentence after rearrangement is C.
26. (B) **History**.
27. (A) **Almost**.
28. (E) **Interest**.
29. (B) **Turn**.
30. (D) **Articulating**.
31. (E) Watches sold in February = 3300
27.5% — 3300
100% — 12000
Watches sold in last six months = 2,2500 – 12000 = 10500
Required average = $\frac{1}{6} \times 10500 = 1750$
32. (C) Watches sold in first six months
 $= \frac{2}{5} \times 22500 = 9000$
sold in April = $\frac{37.5}{100} \times 9000 = 3375$
and sold in march, may and June
 $= (7 + 7.5 + 8) \times 9000$
 $\frac{22.5}{100} \times 9000 = 2025$
Required difference
 $= 3375 - 2025 = 1350$
33. (A) Total watches sold in 2018
 $\frac{110}{100} \times 9000 = 24750$
Sold in last six months
 $1 - \frac{1}{3} = \frac{2}{3} \times 24750$
 $\Rightarrow 16500$
watches sold in June 2018
 $\frac{16500}{100} \times 8 = 1320$
Watches sold in June = 1320
34. (C) Watches sold in may
 $2017 = \frac{10}{300} \times 22500 = 750$
7.5% — 750
100% — 10,000
Watches sold in the last six months of 2017 =
 $22500 - 10,000 = 12500$

35. (B) According to Question
 $27.5\% - 12.5\% = 3000$
 $15\% = 3000$
 $100\% = 20000$
 watches sold in first six months = 20000
 Remaining = $22500 - 20,000 = 2500$
 Required percent = $\frac{2500}{22500} \times 100 = 11\frac{1}{9}\%$
36. (B) $48.2 + 174.2 + 47.6 = x \times 27$
 $270 = x \times 27$
 $x = 10$
37. (D) $(4^2)^{6.3} \times (4 \times 2)^{1.6} \times (4^2)^{7.1} \times (4^2)^6 \times (4 \times 2)^{2.4}$
 $4^{0.4} = 4^x$
 $4^{43} \times 2^4 = 4^x$
 $43 + 2 = 45$
 $\Rightarrow x = 45$
38. (B) $101 + 25.4 + 153.4$
 $\Rightarrow 279.8$
39. (C) $1121 = \frac{8}{100} \times \left(\frac{15}{100} \times 7200 \right) + x$
 $1121 = 86.4 + x$
 $\Rightarrow x = 1034.6$
40. (E) $\frac{12}{100} \times \left[\frac{3}{4} \times \left[\frac{1}{4} \times (48 \times 8) \right] \right]$
 $= \frac{3}{25} \times \left[\frac{3}{4} \times 96 \right] = \frac{3}{25} \times 3 \times 24$
 $= \frac{216}{25} = 8.64$
41. (A) $x = \frac{9}{2}, 2$
 $y = \frac{5}{4}, 1$
 $x > y$
42. (A) $x = -\frac{2}{5}, \frac{3}{2}$
 $y = -2, -3$
 $x > y$
43. (B) $x = \frac{16}{13}, 1$
 $y = \frac{5}{6}, 1$
 $x \geq y$
44. (B) $x = 13$
 $y = -11, +13$
 $x \geq y$

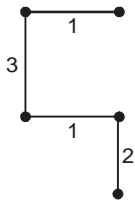
45. (C) $x = 1$
 $y = 2$
 $y > x$
46. (C) Komal Mukesh
 $10 \quad \quad \quad x$
 12
 $\frac{3}{2} = 1.5 \quad 10 - 12 = 2$
 $3 \quad \quad \quad : \quad \quad \quad 4$
 $12 + 1.5 = 13.5$
 $\Rightarrow x = 13.5$
47. (A) Let CP = 100
 MP = 128
 He finally sold on so gain no loss which is 100
 At the end the offers a discount of 28 on hrs
48. (C) Nitesh : Pares
 $9 : 5$
 Total units of work = $5 \times 45 = 225$
 They together work for 9 days
 $9 \times 14 = 126$
 Remaining unit = $225 - 126 = 99$
 Nitish work alone for = $\frac{99}{9} = 91$ days
49. (E) $-2r + \frac{r^2}{100} = 64$
 from options put = 40
 than decreased in area 40%
50. (C) By alligation rule
- | | | |
|----------------|---------------|-----------------|
| $\frac{4}{9}$ | | $\frac{7}{10}$ |
| | $\frac{3}{4}$ | |
| $\frac{1}{20}$ | | $\frac{11}{36}$ |
- Required ratio = 9 : 55
51. (B) $90 \times 0.5 + 10 = 55$
 $55 \times 1 + 20 = 75$
 $75 \times 1.5 + 30 = 142.5$
 $142.5 \times 2 + 40 = 325$
 $325 \times 2.5 + 50 = 862.5$
52. (D) $5 \times 2 + 2 = 12$
 $12 \times 3 + 3 = 39$
 $39 \times 4 + 4 = 160$
 $160 \times 5 + 5 = 805$
 $805 \times 6 + 6 = 4836$
53. (E) $1 \times 2 + 1 = 3$
 $3 \times 3 - 2 = 7$
 $7 \times 4 + 3 = 31$
 $31 \times 5 - 4 = 151$
 $151 \times 6 + 5 = 911$

71-75



- 71. (D)
- 72. (C)
- 73. (A)
- 74. (E)
- 75. (C)

76-77

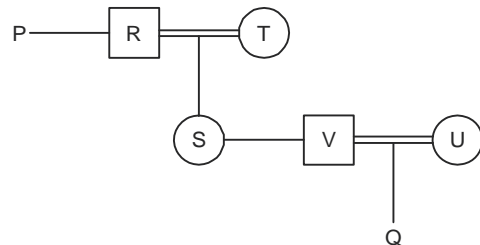


- 76. (A)
- 77. (D)
- 78. (B) $X = Y < U < T, V \geq W > S, S < T$
 $X < T$ (True)
 $T > Y$ (True)
 $U < V$ (False)
- 79. (C) $Q > R \geq O > P > I, N \geq O, L = M > P$
 $Q > I$ (True)
 $N > P$ (True)
 $R > P$ (True)
- 80. (C) $I = G \leq J = L < K < H, K < J$
 $H > K > J = L$
 $H > J$ (True)
 $L > I$ (False)
 $I < F$ (False)

81-83

- 81. (D)
- 82. (A)
- 83. (E)

84-85



- 84. (B)
- 85. (D)

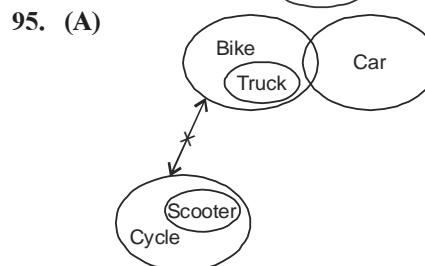
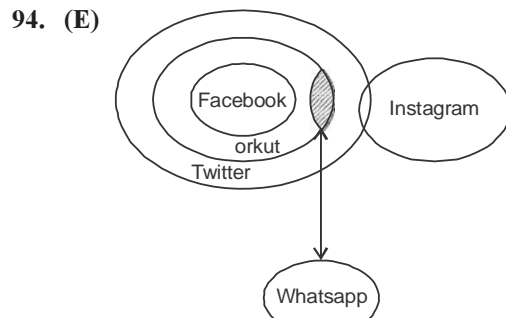
86-90

Monday	D	BOB
Tuesday	G	LIC
Wednesday	A	NABARD
Thursday	F	RBI
Friday	B	SBI
Saturday	E	RRB
Sunday	C	IBPS

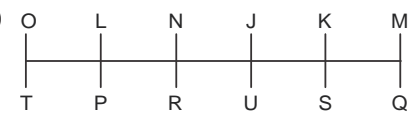
- 86. (C)
- 87. (D)
- 88. (C)
- 89. (E)
- 90. (B)
- 91. (B) 10 13 14 17 18 21 22 25
J M N Q R U V Y



- 93. (D) words are A, T, E, R
words formed
RATE, TEAR, TARE
then ans is Y.



96-100



- 96. (D)
- 97. (C)
- 98. (B)
- 99. (D)
- 100. (D)