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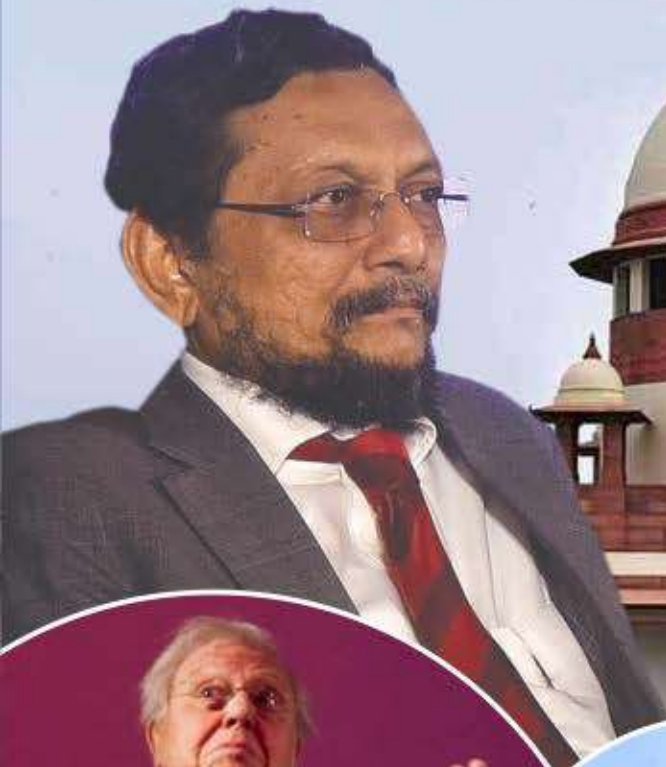
A Comprehensive Magazine for Banking, SSC & Other Competitive Exams

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January 2020

**47th Chief Justice
of India**

SHARAD ARVIND BOBDE



David Attenborough
Indira Gandhi Prize for Peace



Sub Lieutenant Shivangi
The first woman pilot for Navy

Inside Story

500+ G.K. One Liner

G.S. Special Questions

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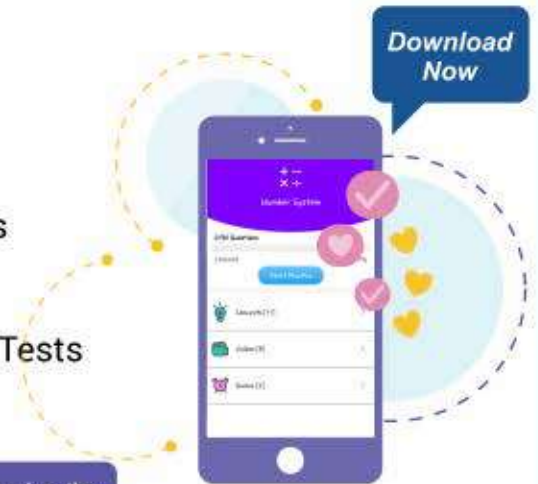
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13500+

Selected in FCI/LIC & State Jobs

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IMPORTANT RATES (29-11-2019)

Repo Rate	5.15%
Reverse Repo Rate	4.90%
Marginal Standing Facility Rate	5.40%
Statutory Liquidity Ratio	18.50%
Cash Reserve Ratio	4%
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Dec. 02	National Pollution Control
Dec. 03	World Day of the Handicapped
Dec. 10	Human Rights Day
Dec. 14	World Energy Conservation Day
Dec. 18	Minorities Rights Day (India)
Dec. 23	Kisan Divas (Farmer's Day) (India)
Dec. 24	National Consumers Day

IMPORTANT DAYS IN JANUARY

Jan 01	Global Family Day
Jan 09	Pravasi Bharatiya Divas
Jan 12	National Youth Day
Jan 15	Indian Army Day
Jan 24	National Girl Child Day
Jan 25	National tourism Day
Jan 26	International Customs Day
Jan 30	World Leprosy Eradication Day

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Success Story

Name: Harnoor Kaur
Father's Name: Gurjinder Singh
Education: B.Tech (EC)
Examination Name: SBI PO-2019
Roll No. : 2091000987
Final Selection: State Bank of India



IBT: I wish you many congratulations for you proved that you have the caliber to achieve your goal. You must be feeling proud of yourself.

Harnoor: Thank you, sir.

IBT: How did you feel when you got to know that you have qualified the exam?

Harnoor: The moment I checked the result, I could not believe that I qualified the exam. I checked it 3-4 times. Then I could believe that I really nailed the exam. I am really very glad. Initially, I was little scared like other students if I would be able to qualify any exam. But, finally my efforts and hard work proved to be fruitful and I experienced that being underconfident is fruitless. I succeeded in overcoming my fear and got selection. My dedication and sincerity helped me to crack the exam. I am really feeling overwhelmed.

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

Harnoor: I've always aspired to get a govt. job. The same was the dream of my parents. I took a few govt. exams during my graduation. Results of those examinations made me realize that I need coaching. This is the reason I joined IBT Institute which, I think, has been the smart decision of mine as it is the most prestigious institute in India. The reason I am calling IBT a prestigious Institute is that it provides its students everything

which is required to qualify the desired exam like Mock Tests, Study Notes, Books, Magazines, Lifetime Membership Card (LMC), and most importantly experienced and worthy teachers.

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

Harnoor: I consider that to qualify any exam one should have understanding of every concept of each subject. That's why I was determined to attend all the classes regularly. I focused not only on my favorite subjects but also on the subjects which were not dear to me. In beginning, I used to have many doubts which I would clear in the separate doubt sessions provided by the Institute. After practicing all the topics, I majorly focused on my weak areas and revised the strong chapters.

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

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

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

Harnoor: Sir, I never made a hard and fast rule for myself to study for a fixed no. of hours, but I used to study for 4-6 hours a day. I always used to decide the number of topics that I was going to practice in a day. For me, achieving that target was much important rather than fixing study hours.

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

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

IBT: Would you like to say something to your parents or teachers?

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

IBT: Would you like to suggest something to other aspirants?

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

IBT: Celebrating your success and wishing that you achieve everything best in your life!

Harnoor: Thank you very much, sir!

PRECIOUS WORDS : *"When I get a little money I buy books; and if any is left I buy food and clothes."*

Justice SHARAD ARVIND BOBDE Sworn in as 47th Chief Justice of India succeeds Ranjan Gogoi

Supreme Court Justice Sharad Arvind Bobde was sworn in as the 47th Chief Justice of India by President Ram Nath Kovind. Chief Justice Bobde was on the benches that decided the Ayodhya land dispute case in 2019, held privacy to be a fundamental right in 2017, and clarified in 2015 that no Indian citizen without an Aadhaar card could be denied government services.



Justice SA Bobde was on November 18, 2019, sworn in as the 47th Chief Justice of India (CJI), a day after the retirement of Justice Ranjan Gogoi. Justice SA Bobde was administered the oath of office of Chief Justice of India by President Ram Nath Kovind. Justice Bobde will serve as the CJI for one year and five months till April 23, 2021. Justice Sharad Arvind Bobde is the second senior-most judge of the Supreme Court after Gogoi and has been part of several high profile cases, including the recent Ayodhya land dispute case. He was one among the five-judge constitution bench which passed the historic judgement of construction of Ram Temple at the disputed site.

CJI Ranjan Gogoi had recommended the appointment of Justice Bobde, the next senior-most judge in the Supreme Court, as his successor in a letter to the Central Government on October 18, 2019. CJI Gogoi followed the proper tradition to name his successor by writing a letter to the Government. As per rule, the incumbent chief justice needs to send the recommendation of the next senior-most judge as his successor in writing a month before his retirement. Following this, the CJI initiated the appointment process for appointing SA Bobde as the next Chief Justice of India.

Justice Ranjan Gogoi retired as CJI :

Justice Gogoi retired as the CJI on November 17, 2019. He was sworn in as the 46th CJI on October 3, 2018. CJI Gogoi has headed and decided over the landmark cases during his stint as Chief Justice such as the Ayodhya-Babri Masjid land dispute and the National Register of Citizens (NRC). Justice Ranjan Gogoi will be known for his landmark ruling in the Ayodhya land dispute case that gave the disputed land to Hindus for the construction of Ram Temple.

Before his retirement, former CJI Ranjan Gogoi had put forward the proposal to enhance the retirement age of High Court judges from the current 62 years to 65 years.

About Sharad Arvind Bobde

- SA Bobde is at present the senior-most judge of the Supreme Court.
- Presently, he is holding the position of the Chancellor of Maharashtra National Law University, Mumbai and Nagpur's Maharashtra National Law University.
- He was elevated as a Supreme Court Judge on April 12, 2013.
- He has previously served as the Chief Justice of the Madhya Pradesh High Court.
- Justice Bobde has rendered judgements in some important cases such as Aadhaar, Pro-life, extreme air pollution in Delhi-NCR, and others.
- CJI Bobde was a part of a nine-judge bench headed by then CJI JS Khehar which ruled that the Right to Privacy is a constitutionally protected fundamental right.
- He also headed a three-member panel which gave a clean chit to Justice Ranjan Gogoi on a sexual harassment charge. Justice Bobde will retire on April 23, 2021.

DAVID ATTENBOROUGH CONFERRED with Indira Gandhi Prize for Peace

David Attenborough, a renowned naturalist, has been conferred with the Indira Gandhi Prize for Peace, Disarmament and Development 2019 for his tireless efforts towards awakening the humankind to the need to preserve and protect the planet's biodiversity.

Sir David Attenborough, as he is popularly known, has been recognized with the award for his lifetime worth of work to reveal the wonders of the natural world and awaken mankind to live in a sustainable and harmonious way and stop being a "plague on earth".

The 2019 prize winner was announced by the International Jury of the Indira Gandhi Prize for Peace, Disarmament and Development, chaired by former Indian President Pranab Mukherjee.



David Attenborough awards

Sir David Attenborough has been recognized for his work on various occasions. He was honoured with knighthood, UNESCO's Kalinga prize, Michael Faraday prize, the Descartes prize and fellowship of the Royal Society.

He has also received several Emmy and BAFTA awards including a lifetime achievement award.

He has also received widespread praise for his documentaries, which include the Life and Planet series such as Life of Earth, the private life of plants, the life of mammals, the living planet, the blue planet and the frozen planet. Several natural species, both living and extinct, have been named after him.

Sub Lieutenant Shivangi is THE FIRST-EVER WOMAN PILOT FOR NAVY

First woman pilot of Indian Navy will join Naval operations here on December 2, two days ahead of Navy Day on December 4. "Shivangi will graduate to become the First female Pilot of Indian Navy. She hails from Muzaffarpur, Bihar and completed her schooling from DAV Public school, Muzaffarpur."

She was inducted into Indian Navy as SSC (Pilot) as part of 27 NOC course in Indian Naval Academy, Ezhimala and got formally commissioned by Vice Admiral AK Chawla, in June last year.

Joined Navy as SAC Pilot

Shivangi was included as a SAC (Pilot) under the 27 NOC course at the Indian Naval Academy. She was formally made part of the Navy by Vice Admiral AK Chawla in June last year. Now Shivangi will fly surveillance aircraft. These surveillance aircraft are sent on short-range maritime missions. There are many devices like advanced surveillance radars, electronic sensors and networking are equipped on these aircraft. The Navy's aviation wing has several women officers posted as air traffic controllers and observers. Shivangi is undergoing training in Southern Command and will be allowed to fly Dornier aircraft on December 2.



Bhawna Kanth: First IAF Pilot

Bhawna Kanth became the first woman pilot of the Indian Air Force this year after qualifying all the required tests. Apart from Bhawna, Mohana Singh and Avni Chaturvedi also became fighter pilots. Also, the first batch of 100 women soldiers in the Indian Army will join in 2021. These women soldiers will be commissioned in the Indian Army Corps of Military Police.

SURROGACY (REGULATION) BILL REFERRED TO SELECT COMMITTEE

The Rajya Sabha referred the Surrogacy (Regulation) Bill to a select committee on November 21, 2019, seeking certain amendments proposed by the members of the house.

The Surrogacy (Regulation) Bill seeks to prohibit commercial surrogacy and regulate altruistic and proved infertility surrogacy in India. The bill was passed by the Lok Sabha during the monsoon session of the Parliament on August 5.

The resolution to refer the bill to a select committee was moved by Union Health Minister Dr. Harsh Vardhan. The house was divided upon certain contentious provisions of the bill.



Contentious provisions :

1. The bill proposes five years waiting period for a couple to avail surrogacy measures.
2. It allows only close relatives of the couple to be the surrogate mother.
3. The bill also did not propose any medical aid, insurance or other benefits for the surrogate mother. It also does not include surrogacy provisions for same-sex couples and people who are in live-in relationships.
4. The Bill, in its present form only allows altruistic surrogacy, under which only medical expenses and insurance cover are provided to the surrogate mother.
5. Section 4 of the bill allows surrogacy in cases of proven infertility. The provision prohibits surrogacy for producing children for sale, prostitution or other forms of exploitation.

CERTIFICATE OF ELIGIBILITY

Surrogate Mother Eligibility

Under section 4 of the Surrogacy (Regulation) Bill, a woman is eligible to be a surrogate mother:

- If she has a certificate of eligibility from the appropriate authority
- If she has a certificate of medical and psychological fitness for surrogacy
- If she is a close relative of the intending couple
- If she is a married woman having a child of her own
- If she is aged between 25 to 35 years
- If she is a surrogate only once in her lifetime

PENALTIES

Section 35 of the bill proposes imprisonment up to 10 years and a fine up to Rs 10 lakh in case a person is found:

- a) Advertising commercial surrogacy in any form.
- b) Exploiting the surrogate mother
- c) Abandoning or exploiting a surrogate child
- d) Selling or importing human embryos for surrogacy.

NATIONAL NEWS

NOVEMBER 2019

ODISHA GOVT INKS LOU FOR 'DRINK FROM TAP MISSION' WITH UNICEF

- In a bid to provide quality drinking water to every urban household in the state, Odisha has inked a Letter of Understanding (LoU) on "drink from tap mission" with the United Nations Children's Fund UNICEF.
- According to the Housing and Urban Development Department, UNICEF will provide technical cooperation to the government of Odisha for implementation of the "drink from tap" program which aims at providing piped quality drinking water supply to each household on a 24-hour basis, in first phase 1.20 lakh people are going to benefit.
- "Investment in water is a critical layer of foundation to make Odisha a healthy society and eventually a productive state," Chief Minister Naveen Patnaik said.

NIRMALA SITHARAMAN RELEASED A SPECIAL COIN ON PARAMAHANSA YOGANANDAS 125TH BIRTH ANNIVERSARY

- Finance Minister Nirmala Sitharaman released a special commemorative coin on Paramahansa Yogananda to mark his 125th Birth Anniversary on 29th October.
- He was recognized globally by the message of his that brought harmony.

AFTER DIU, GOVERNMENT PLANS TO MAKE LADAKH SELF RELIANT ON RENEWABLE ENERGY



- Ladakh, India's newest union territory could soon be running on renewable energy. Tapping into its natural advantage due to the cloudless days and a clear mountain sky in Ladakh, the government is all set to make the mountainous region energy self-sufficient.
- According to Anand Kumar, secretary, ministry of new and renewable energy (MNRE) the UT currently has a demand of around 53 MW and new solar plants are planned to be added by the end of 2020 to make the area completely run on renewable energy.

DISABLED VOTERS, PEOPLE OLDER THAN 80 YEARS CAN NOW VOTE THROUGH POSTAL BALLOT

- The disabled and people over 80 years of age can now cast their vote through postal ballot, the government said, in a move that will help increase voter turnout.
- At present, voting through postal ballot is available to armed forces and those assigned poll duties.
- On the recommendation of the Election Commission, the Ministry of Law and Justice has amended the Conduct of Election Rules, 1961, allowing senior citizens and person with disabilities in the absentee voter list.

ARUNACHAL PRADESH IS HOSTING THE 7TH EDITION OF TAWANG FESTIVAL

- The 7th edition of the Tawang Festival kicked off on October 29, 2019 in Arunachal Pradesh.
- US Ambassador to India Kenneth Juster had declared the festival open.

WITH THEME 'INTEGRITY-A WAY OF LIFE' MIA LAUNCHES 'VIGILANCE AWARENESS WEEK' FROM 28 OCT-2 NOV

- Central Vigilance Commission (CVC) will be observing the Vigilance Awareness Week from October 28 to November 2 on a theme of 'Integrity-A way of Life'.
- This is observed every year during the week in which the birthday of Sardar Vallabhbhai Patel (31st October) falls. This awareness week campaign affirms our commitment to promotion of integrity and probity in public life through citizen participation.
- The CVC has the mandate under the Central Vigilance Commission Act, 2003 to fight corruption and to ensure integrity in public administration.

RAJNATH SINGH TO REPRESENT INDIA AT SCO HEADS OF STATE MEETING



- Defence Minister Rajnath Singh will represent India at the Shanghai Cooperation Organisation (SCO) heads of state meeting, which is to be held in Uzbekistan on 2 November.
- Mr. Singh is to embark on a three-day visit to Uzbekistan from 1-3 November.
- He will also hold a meeting with Uzbekistan's defence minister.

TAMIL NADU BECOMES FIRST STATE TO ENACT LAW ON CONTRACT FARMING

- Tamil Nadu has become the first State in the country to enact a law on contract farming with President Ram Nath Kovind giving assent to the Agricultural Produce and Livestock Contract Farming and Services (Promotion and Facilitation) Act.
- Stating this in an official release, the State government said the law would safeguard interests of farmers during times of bumper harvest or fluctuating market prices.
- The farmers would be paid at a pre-determined price, which had been arrived at the time of signing agreements with buyers.

JAMMU AND KASHMIR BIFURCATED: INDIA HAS ONE LESS STATE, GETS TWO NEW UNION TERRITORIES IN J&K, LADAKH

- On the birth anniversary of Sardar Vallabhbhai Patel today, the state of Jammu and Kashmir has formally transitioned into two Union Territories of Jammu & Kashmir and Ladakh.
- With this change, India now has 28 states and 9 Union Territories. The process of transition begins with the swearing-in of the two newly-appointed Lieutenant-Governors in Srinagar and Leh.
- Among the first changes, the radio stations in Jammu, Srinagar and Leh have been renamed as All India Radio, Jammu; All India Radio, Srinagar; and All India Radio Leh. "Jammu and Kashmir and Ladakh are taking a step towards a new future

THE OVERSEAS CITIZENS OF INDIA WILL NOW BE ELIGIBLE TO APPLY FOR NATIONAL PENSION SYSTEM

- OCI will now be eligible to apply for NPS at par with NRIs. The permission to permit OCI to enroll in NPS was given by Pension Fund Regulatory and Development Authority. The decision is one of the endeavours of PFRDA towards promoting and developing NPS and increasing pension coverage in country.
- As per a notification issued by Finance Ministry, now, any Indian citizen, resident or non-resident and OCIs are eligible to join NPS till age of 65 years.

- It was initially notified for Central government employees joining service on or after 1 January 2004. The NPS was subsequently adopted by almost all State Governments for its employees and was later extended to all citizens of India (on a voluntary basis) from May 2009, to corporate in December 2011 and to Non-Resident Indians (NRI) in October 2015.

SHRI AMIT SHAH TO INAUGURATE SCO JOINT URBAN EARTHQUAKE SEARCH & RESCUE EXERCISE (SCOJTEX)-2019



- Union Minister of Home Affairs Shri Amit Shah will inaugurate the Shanghai Cooperation Organization Joint Exercise on Urban Earthquake Search & Rescue (SCOJTEX-2019) on 04th November, 2019 at Dr. Ambedkar International Center, New Delhi.
- Union Minister of State for Home Affairs, Shri Nityanand Rai will be the chief guest for closing ceremony scheduled for 07th November, 2019.
- The four day long simulation exercise shall be held from 4-7 November, 2019 at Delhi. The participants of all 08 member countries namely China, India, Kazakhstan, Kyrgyzstan, Pakistan, Russia, Tajikistan and Uzbekistan shall be participating in this exercise.

OCTOBER 2019

KERALA TOPS NITI AAYOG'S SCHOOL EDUCATION QUALITY INDEX IN LIST OF 20 STATES

- Kerala has emerged on top among 20 large states in terms of quality of school education, followed by Rajasthan and Karnataka, while the most-populous Uttar Pradesh was ranked at the bottom position during 2016-17, according to a report released by the Niti Aayog.
- Kerala has emerged on top among 20 large states in terms of quality of school education, followed by Rajasthan and Karnataka, while the most-populous Uttar Pradesh was ranked at the bottom position during 2016-17, according to a report released by the Niti Aayog.

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INDIA'S 1ST PLANT TO PRODUCE DIESEL FROM PLASTIC WASTE OPENED IN MATHURA

- India's 1st plant to produce diesel from plastic waste in Mathura district of Uttar Pradesh has been launched by Mathura MP (Member of Parliament) Hema Malini with the aim to fulfill Prime Minister(PM) Narendra Modi's dream of a Swachh Bharat Mission.
- The plant, working on a full scale at the Mathura Municipal Corporation (MMC), built on public-private partnership (P-P-P) model for which the MMC has signed a contract of 9.5 crore with Paterson Energy Private Limited, Chennai, Tamil Nadu.
- The specialty of this plant will be that 6 tons of plastic will be used to make diesel every day.

AROGYA MANTHAN EVENT WAS ORGANISED



- Prime Minister Narendra Modi will preside over the valedictory function of 'Arogya Manthan', a two-day event organised by the National Health Authority, to mark the completion of one year of 'Ayushman Bharat' or 'Pradhan Mantri Jan Arogya Yojana' (PM-JAY).
- It has been organised to mark the completion of one year of 'Ayushman Bharat' or 'Pradhan Mantri Jan Arogya Yojana'
- The purpose of the 'Arogya Manthan' is to provide a platform for all the crucial stakeholders of PM-JAY to meet and discuss the challenges faced in the implementation of the scheme in the past year and to forge new understanding and pathways towards improving implementation.

UTTARAKHAND CM LAUNCHES AWARENESS CAMPAIGN 'URJAGIRI'

- Chief Minister of Uttarakhand Trivendra Singh Rawat launched an awareness campaign "Urjagiri" which aims at stopping power theft and saving.
- The Chief Minister emphasised on the need to speed up the process for wider awareness to avoid power loss in Uttarakhand.

5TH WORLD PARLIAMENT OF SCIENCE, AT THE MIT WORLD PEACE UNIVERSITY

- The three-day event 5th World Parliament of Science, Religion and Philosophy will be held at the MIT World Peace University in Pune, Maharashtra.
- The theme of the programme this year is 'role of science, religion and philosophy for world peace and well-being of mankind'.
- The primary objective of the event was to create and promote interfaith and inter-religious movement for World Peace.

HARYANA TOPS LIST OF STATES WITH MOST DRY DISTRICTS

- As per the recently released report, "2019 Southwest Monsoon Season Rainfall and IMD's Long Range Forecasts" by IMD (India Meteorological Department), Haryana had the highest number of dry districts, 19 out of 21, including three where rainfall was scanty.
- Haryana was the 2nd most rain deficit state in India after Manipur(the most rain deficit with a recording of 56%). Haryana recorded rainfall of 255.2 mm against a normal of 438.6 mm, results to a deficit of 42 percent.
- Over third of the dry districts (52), are in the high-yield agriculture belt of Punjab, Haryana and west Uttar Pradesh, including Delhi.



SEPTEMBER 2019

KIREN RIJITU FLAGS OFF 'GREAT GANGA RUN'

- Union Minister for Youth Affairs and Sports, Kiren Rijitu along with Union Minister for Jal Shakti, Gajendra Singh Shekhawat flagged off "Great Ganga Run" at Jawaharlal Nehru Stadium. The marathon was organised to create awareness about 'Ganga'.
- "It is a good initiative by Ministry of Jal Shakti. This marathon has been organised by them. It has a very elaborative message. Ganga is very important for the country and we needed to create awareness.

RAJASTHAN GOVERNMENT LAUNCHES JAN SOOCHNA PORTAL 2019

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

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

- The govt. of Kerala and the Regional Cancer Centre (RCC) jointly signed Memorandum of Understanding (MoU) with Maldives to strengthen cancer care in the island nation by giving training to doctors.
- Maldivian minister Abdulla Ameen and Kerala's health minister KK Shylaja signed the MoU in presence of Kerala Chief Minister (CM) Pinarayi Vijayan. Kerala govt and RCC jointly signs MoU with Maldives

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

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

INDIAN RAILWAYS UNDERTAKES "MASSIVE SHRAMDAN" DRIVE

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

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

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

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

- It was developed by ICMR in association with the United States (US) Department of Health and Human Services.
- ICMR director-general Balram Bhargava, National Institute of Cholera and Enteric Diseases (NICED) director Shanta Dutta and US ambassador to India Kenneth I Juster were among the dignitaries present at the inaugural ceremony.

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

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



INTERNATIONAL NEWS

NOVEMBER 2019

INDIA, FRANCE EXPLORE 3RD COUNTRY PROJECTS IN WESTERN INDIAN OCEAN REGION

- India and France have taken concrete steps to firm up their strategic partnership in the western Indian Ocean, as part of their respective Indo-Pacific strategies, within two months of Prime Minister Narendra Modi's trip to Paris.
- Leaders of India, France and Vanilla Islands - consisting of Comoros, Madagascar, Mauritius and Seychelles in the western Indian Ocean - are currently meeting for the first time in Reunion Islands (French territory) for exploring economic and development partnership.
- India is being represented by the minister of state for external affairs V Muraleedharan at the meet.

INDIA AND ECUADOR INK PROTOCOL TO START TRADE NEGOTIATIONS

- India and South American nation Ecuador have inked the Protocol for Completion of the Joint Feasibility Study (JFS) between the two countries, in line with the government's efforts to expand its trade presence in the region.
- The Protocol was inked in New Delhi by Shyamal Misra, Joint Secretary, Ministry of Commerce and Industry and Héctor Cueva, ambassador of Ecuador in India. This has now opened the doors for

both the countries to initiate trade negotiations for a Partial Scope Agreement (Preferential Trade Agreement).

- The two countries have great possibilities to contribute to the competitiveness of productive sectors in each Member country, and improving bilateral trade and enhancing the conditions for business cooperation.

27 MEMBERS OF THE EUROPEAN UNION DELEGATION ARRIVED IN INDIA TO VISIT JAMMU AND KASHMIR

- A delegation of 27 EU MPs will assess the situation in Jammu and Kashmir after repealing the provisions of Article 370. These include people from political parties of countries like the UK, France, Germany, Italy, Poland, the Czech Republic and Slovakia.

PM MODI TO ATTEND SAUDI'S 'DAVOS IN DESERT'

- Prime Minister Narendra Modi is scheduled to attend the third edition of Saudi Arabia's high-profile annual financial conference on Tuesday.
- He will also hold bilateral talks with top leadership of the Gulf Kingdom. The Prime Minister is on a two-day visit to Saudi and arrived in Riyadh late on Monday night.
- He will deliver the keynote address under the title 'What's next for India?' at the Future Investment Initiative (FII), which is dubbed as 'Davos in the Desert'

ARGENTINE DIPLOMAT RAFAEL GROSSI APPOINTED CHIEF OF UN NUCLEAR WATCHDOG



- Argentine diplomat Rafael Grossi was appointed to succeed late Yukiya Amano as the new director-general of the International Atomic Energy Agency (IAEA), a United Nations' nuclear watchdog.
- He will be appointed for a term of four years and assume office no later than January 1, 2020. The 58-year-old will be the sixth head of the IAEA since it was founded more than six decades ago.
- Grossi is a nuclear and diplomatic veteran from Buenos Aires in Argentina.

INDIA, SAUDI ARABIA FORM HIGHEST-LEVEL STRATEGIC PARTNERSHIP COUNCIL

- India and Saudi Arabia firmed their strategic partnership by signing an agreement to form a council headed by Prime Minister Modi and King Salman.
- This is a major development since Saudi Arabia is now only the fourth country with whom India has an inter-governmental mechanism headed by the prime minister. Germany, Russia and Japan are the other three.

SPAIN TO HOST COP-25 CLIMATE SUMMIT IN DECEMBER AFTER CHILE WITHDRAWS



- Spain has offered to host COP-25 UN Climate Change Summit as it was called off by Chile due to heaving anti-government protests.
- Spain is all set to hold general elections on November 10 and schedule dates of COP25 are December 2-13.
- Earlier, Sebastian Pinera, Chile's President, said that Spanish PM Pedro Sanchez had made a generous offer to host COP-25 summit in Madrid.

CHINA ROLLS OUT 5G TELECOM SERVICES

- China's three major state-run telecom operators have unveiled their 5G network, as the country aims at becoming the global leader in next generation telecom technology surpassing the US and other western nations.
- The US, the UK and South Korea have already rolled out their 5G networks this year, according to a BBC report.
- 5G is the next generation cellular technology with download speeds stated to be 10 to 100 times faster than the current 4G LTE networks.

PM MODI ATTENDED THE 16TH INDIA-ASEAN SUMMIT HELD AT BANGKOK

- PM Modi on the sidelines of 353th ASEAN summit and 14th East Asia Summit, met the President of Indonesia H.E. Joko Widodo and the Thailand PM Prayut Chan-o-Cha.
- The leaders discussed the threat to extremism and terrorism and agreed to work closely. The meeting on terrorism is important for India's interests in the Indo-Pacific region. Also, they discussed on trade, investment and connectivity and Indo-Pacific
- The meeting also gains its importance as India and Indonesia are celebrating their 70th anniversary of establishment of diplomatic relations. The countries are close maritime neighbors having historical and cultural linkages. Also India's 'Act East Policy' is complimented by Indonesia's 'Look West' policy.

BIENNIAL COMMONWEALTH LAW MINISTERS' CONFERENCE BEGINS IN COLOMBO, SRI LANKA

- In Sri Lanka, the biennial Commonwealth Law Ministers' Conference began in Colombo under the theme Equal Access to Justice and the Rule of Law. Union Minister for Law and Justice Ravi Shankar Prasad will be representing India at the conference.
- The four-day conference participated by Law Ministers and Attorney Generals from Commonwealth countries seeks to address challenges faced by millions of people seeking to resolve legal problems or disputes. Commonwealth Secretary-General Patricia Scotland emphasized the event's significance in the current global context in which obstacles to justice are prevalent in many forms.

BANGLADESH-US NAVY JOINT EXERCISE CARAT-2019 INAUGURATED

- A joint exercise titled 'Cooperation Afloat Readiness and Training (CARAT)- 2019' between Bangladesh Navy and the US Navy started at Bangladesh Navy's School of Maritime Warfare and Tactics.
- Assistant Chief of Naval Staff (operations) Bangladesh Navy Rear Admiral M Makbul Hossain was present as the chief guest in the opening ceremony while Rear Admiral Murray Tynch, commander logistic group, Western Pacific Command Task Force 73 (CTF-73) of the US Navy was present as special guest.
- Exercise CARAT is the biggest naval exercise between Bangladesh Navy and the US Navy. In addition to Bangladesh Navy, US Navy operates this bilateral exercise at various times along with other countries.

US, INDIA, AUSTRALIA, JAPAN 'QUAD' HOLDS SENIOR OFFICIALS MEETING IN BANGKOK

- Consultations between the "quadrilateral" are picking up in 2019. For the first time since their ministerial-level meeting in New York on the sidelines of the United Nations General Assembly, senior officials from the United States, India, Australia, and Japan met in Bangkok.
- According to the U.S. Department of State's readout on the meeting, the four met "for consultations on collective efforts to advance a free, open, and inclusive Indo-Pacific." The meeting marked the continuation of the September 26 New York ministerial-level meeting's agenda.

OCTOBER 2019

INDIA TO HAVE FIRST-EVER OLYMPIC HOSPITALITY HOUSE IN TOKYO

- India will have its first-ever Olympic Hospitality House in Tokyo during the Summer Games next year.
- The Indian Olympic Association (IOA) and JSW Group on Thursday announced a partnership to build the facility.
- Many of the Olympic participating countries have their own hospitality houses during the Games but this will be the first time India will be having one to showcase its culture and heritage.

TCS INDIA'S OVERALL MOST OUTSTANDING COMPANY IN ASIAMONEY'S 2019 POLL

- Tata Consultancy Services (TCS) has been selected as the overall most outstanding company in India's IT services sector in Asiamoney's 2019 outstanding companies poll.

- Asiamoney's various investor surveys recognized TCS as the most awarded company of the decade in India including awards like the best-managed companies award, the corporate governance poll.

SCOTLAND BECOMES FIRST PART OF THE UK TO BAN SMACKING CHILDREN

- Scotland has become the first part of the United Kingdom to ban the smacking of children. The country introduced a law that makes smacking the children a criminal offence for parents and carers to use physical punishment against a child.
- The law change is aimed to give children the same protection from assault as adults. This law has brought Scotland into line with United Nations recommendations. Currently, the parents and the carers are allowed to use reasonable physical force in order to discipline children.

INDIA SLIPS 10 PLACES TO 68TH ON GLOBAL COMPETITIVENESS INDEX

- India has moved down 10 places to rank 68th on the annual global competitiveness index, largely due to improvements witnessed by several other economies.
- Singapore, meanwhile, has replaced the US as the world's most competitive economy.
- India, which was ranked 58th in the annual Global Competitiveness Index, compiled by the Geneva-based World Economic Forum (WEF), is among the worst-performing BRICS nations along with Brazil (ranked even lower than India at 71 this year).

INDIA RANKS 82ND IN HENLEY & PARTNERS GLOBAL PASSPORT INDEX 2019

- The latest Henley & Partners Global Passport Index 2019 was released. In the report, India is currently ranked at 82nd place in 2019, which is one place down from its previous rank of 81 in 2018. Japan and Singapore both hold the most powerful passport by ranking 1st in the list.

WORLD GIVING INDEX: INDIA RANKS 82, USA TOPS THE LIST

- India ranked 82 spots among the 128 countries surveyed in the World Giving Index (WGI).
- The average figures for India over the past decade show that 34 per cent people helped a stranger, 24 per cent donated money and 19 per cent volunteered or donated their time.
- According to the WGI, the USA stood at the top followed Myanmar, New Zealand and Australia.

QATAR PLEDGES TO END 'KAFALA' EMPLOYMENT LAWS THAT TIE FOREIGN WORKERS TO EMPLOYERS

- The energy-rich nation of Qatar is pledging to fully eliminate a labour system that ties foreign workers to their employer and requires them to have their company's permission to leave the country. According to the United Nations' International Labor Organization, said yesterday that Qatar planned to end the so-called 'kafala' system there.



- The ILO says workers would be able to freely change employers under draft laws described as being 'expected to come into force by January 2020. The ILO says Doha is also considering a minimum wage.

SEPTEMBER 2019

ROBERT O'BRIEN BECOMES NATIONAL SECURITY ADVISER OF US



- Robert O'Brien has been appointed as the National Security Adviser of United States of America.
- Robert O'Brien will replace John Bolton as the NSA of US.
- Robert O'Brien has had a long career in foreign policy working for both main US parties and currently heading the hostage negotiations at the State Department.

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

- The International Energy Agency (IEA) notified that the United States (US) became the top oil exporter in the world by overtaking Saudi Arabia and Russia. In June 2019, crude exports grew above 3 million barrels per day (bpd) in the US.
- IEA has estimated the growth in global oil demand in 2019 at 1.1 million bpd and 1.3 million bpd for 2020. Non- Organisation of the Petroleum Exporting Countries (OPEC) production growth will grow to 2.3 million bpd in 2020, up 400,000 from 2019.
- The demand for OPEC crude is set to reach 28.3 million bpd in the first half of 2020.

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

- Taiwan has lost its second diplomatic ally in less than a week after the Pacific nation of Kiribati moved to sever diplomatic ties with Taiwan and establish foreign relations with China.
- The decision comes after the Solomon Islands announced it was breaking away from Taiwan, and means that in just a week the number of Taiwan's diplomatic allies has dropped from 17 to 15.
- Taiwan's foreign minister Joseph Wu announced that the country was cutting diplomatic ties with Kiribati and immediately closing its embassy in the country.

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

- United Nations Educational, Scientific and Cultural Organization (UNESCO) decided to translate and publish an anthology of the writings of Guru Nanak Dev in world languages to mark his 550th birth anniversary.
- The main aim is to construction of Kartarpur Corridor from Dera Baba Nanak in Gurdaspur district in Punjab to the international border, the development of the historic town of Sultanpur Lodhi as a heritage town on the smart city principle. The upgradation of Sultanpur Lodhi railway station and release of commemorative coins and postage stamps.

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

- The United Nations observes 16 September every year as International Day for the Preservation of the Ozone Layer. The ozone layer is a fragile shield of gas which protects the Earth from the harmful portion of the rays of the sun and thus help in preserving life on the planet.
- 32 Years and Healing. The theme for this year celebrates over three decades of remarkable international cooperation to protect the ozone layer and the climate under the Montreal Protocol.

PM JOINTLY UNVEILED THE BUDDHA STATUE IN MONGOLIA

- Indian Prime Minister Narendra Modi and Mongolian President H.E. Mr. Khaltmaagiin Battulga jointly unveiled a statue of Lord Buddha and his two disciples. The statue was installed at the historic Gandan Tegchenling Monastery in Ulaanbaatar, Mongolia.
- In 2015, during his visit to Mongolia, Prime Minister had announced to gift a statue of Lord Buddha to the monastery. The gift was announced to honour the common Buddhist heritage and civilizational links between the two countries and peoples.

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NATIONAL

- The people over 80 years of age and Persons with Disability can now cast their votes through *postal ballot*
- Kerala Governor Arif Mohammed Khan inaugurated the 3rd edition of Global Ayurveda Summit 2019 on the theme "*Mainstreaming Ayurveda through Startups, Innovation and Branding*".
- Vice President M. Venkaiah Naidu inaugurated the 21st North East Book Fair in *Guwahati, Assam*.
- Union Minister of Health and Family Welfare launched Intensified Mission in New Delhi *Indradhanush (IMI) 2.0 portal*
- The Ministry of Skill Development & Entrepreneurship (MSDE) launched the Skills Build platform in collaboration with *IBM*
- Who released the 5th edition of Wastelands Atlas 2019.
Agriculture Minister Narendra Singh Tomar
- Union HRD Minister Ramesh Pokhriyal 'Nishank' and Minister for Food Processing Industries Harsimrat Kaur Badal will launch three books on
Guru Nanak Dev Ji
- The 25th Kolkata International Film Festival (KIFF) will start on *November 8*

- Punjab State Cabinet passed a unanimous resolution to institute Sri which award Promotion of Peace and Interfaith Understanding, in commemoration of the 550th Prakash Purb of Sri Guru Nanak Dev Ji
Guru Nanak Dev Ji
- The Punjab CM has launched a first of its kind job helpline number for the unemployed youth of the state under '*Ghar Ghar Rozgar*' programme
- The Indian Railways has installed two 'Health ATMs' at the Charbagh railway station in *Lucknow*
- Which state government signed agreements with Tata Strive and Tech Mahindra to add new dimensions in skilling and employability of the youth.
Odisha
- Prime Minister inaugurated a two-day Himachal Pradesh Global investors' meet
'Rising Himachal' in Dharamshala
- According to 'India Justice Report 2019', which is the top state in delivering justice to its citizens
Maharashtra
- Chief Minister of which state inaugurated the 8th National Tribal Craft Mela in Bhubaneswar
Naveen Patnaik, Odisha
- The Etawah Lion Safari, formally known as Etawah Safari Park was thrown open for public in
Uttar Pradesh

- The National Statistical Office 2019 released its survey on Household Social Consumption related to *health*
- The 2019 edition of Manipur Sangai Festival is being organised from 24-30 November in *Imphal*
- CBDT has inaugurated the Web Portal for Exchange of Information on *Income Tax*
- Which state government has announced 5% reservation sports persons *Madhya Pradesh*
- The Chinese Government has issued warnings against import of cattle and related products from *India*
- Which Protein is helpful in increasing insulin action in obesity-induced diabetes.
Secretagogen (SCGN)
- India's largest biotechnology conglomerate was held in *New Delhi*
- The researchers of University of Gothenburg in Sweden have developed a potential Diarrhea vaccine candidate, named as *'ETVAX*
- Government of India has set a target of providing broad band connectivity to two lakh Gram Panchayats by *March 2020*
- A two-day conference of governors is being held at
Rashtrapati Bhavan, New Delhi

- The Government of India has planned to merge the Union Territories
Dadra and Nagar Haveli and Daman and Diu.
- The Government of India is planning to launch a new scheme to test defense products manufactured by *MSMEs*
- During the current fiscal year so far, the Jammu and Kashmir has achieved the highest road length under *PMGSY*
- The WHO on November 22, 2019 published its study about physical activity of adolescents aged *between 11 and 17 years*
- The 8th edition of 'International Tourism Mart' is being organized at *Imphal*
- The "high-level committee" has been set up by the PNGRB to frame national policy on *city gas distribution*
- India for Humanity-Jaipur Foot event was recently organised at United States to commemorate the 150th birth anniversary of *Mahatma Gandhi*
- The Central Information Commission tabled its annual report for the year 2018-19 in Lok Sabha on *20th November, 2019*
- Software giant Microsoft has launched what to facilitate comprehensive digital transformation of schools
"K-12 Education Transformation Framework"
- Which state Government has announced to launch 'Arundhati Swarna Yojana' on 1 January 2020.
Assam
- Union Cabinet approved the introduction of Industrial Relations Code, 2019. This is the which cord under labor reforms. *Third*
- The Union Cabinet has approved establishment of NISR in *Leh, Union Territory of Ladakh*
- President Ram Nath Kovind and Supreme Commander of Indian Armed Forces, awarded President's Colour to *Indian Naval Academy*
- India successfully test-fired two rounds of its indigenously developed nuclear-capable *Prithvi-II missile*
- The three-day NuGen Mobility Summit 2019 will be held in *Manesar, Haryana*
- On 20 November, 2019, it was announced in Lok Sabha that the ambitious NATGRID project will begin by *December 31, 2020*
- Union Cabinet chaired by Prime Minister Narendra Modi has approved the proposal for adoption of *Patent Prosecution Highway programme*
- The Union Cabinet on 20th November, 2019 approved the proposal for enactment of *Recycling of Ships bill, 2019*
- The Government of India will expand the 3S programme- *Smart Safety Surveillance*
- Parliament passed Jallianwala Bagh National Memorial (Amendment) Bill, 2019 was approved by *Rajya Sabha*
- A Three day India ASEAN InnoTech Summit is to being held in *Davao, Philippines*
- The second edition of South Asia Safety Summit was recently held in *New Delhi*
- The Haryana Government has created a new department called *Department of Foreign Cooperation*
- Who will host India's home matches of 2020 Hockey Pro League.
Bhubaneswar
- The earnings from internet ticketing services of IRCTC increased by *80.8%*
- India was ranked 59th among 63 countries in the *IMD World Talent Ranking*
- The Union Minister for Rural Development, Panchayati Raj and Agriculture inaugurated the SARAS *at Pragati Maidan, New Delhi*
- Union Minister for Health and Family Welfare launched 'SAANS' campaign in *Gujarat*
- Who launched the supply of special winter-grade diesel for high altitude Ladakh,
Union Home Minister Amit Shah
- What has banned by the central government for its increased activities of violence and other subversive acts.
Hynniewtrep National Liberation Council
- Union Minister of State for Home Affairs Nityanand Rai informed that Census 2021 will be conducted in *16 languages*
- Union Minister Nitin Gadkari inaugurating the 11th edition of Agro Vision-2019
Nagpur, Maharashtra
- Finance minister Nirmala Sitharaman has inaugurated the National e- Assessment Centre (MeAC) in *New Delhi*
- The AIIMS in collaboration with the Union Health Ministry has launched the first-ever website and mobile application on oral health awareness
eDantSeva
- The 50th International Film Festival of India (IFFI)- 2019 will be held in *Goa*
- President Ram Nath Kovind presented the prestigious President's colours to the Army Aviation Corps at *Nashik*

- Union Minister of HRD Ramesh Pokhriyal has inaugurated the ambitious PMILP **DHRUV**
- The Union government set up a high-level inter-ministerial committee chaired by **Ajay Bhushan Pandey**
- PM Modi and Xi Jinping attend cultural event in **Mamallapuram**
- Union Minister for Health and Family Welfare Dr Harsh Vardhan has launched SUMAN initiative in **New Delhi**
- The first National Hindi Science writers conference begins today in **Lucknow**
- The India Carpet Expo (38th) was held in **Varanasi, Uttar Pradesh**
- Home Minister Amit Shah has inaugurated the 14th annual convention of the CIC in **New Delhi**
- Union Minister Shri Narendra Singh Tomar has inaugurated the first-ever ICTF at **Pragati Maidan, New Delhi**
- Union Minister Nityanand Rai has launched a Railway Police's mobile application **Sahyatri**
- The MSDE announced its partnership with the Indian Institute of Management Bangalore to launch **Mahatma Gandhi National Fellowship**
- Who has organized a month-long City Walk Festival in 11 cities **Madhya Pradesh Tourism Board**
- The Netherlands King arrived in New Delhi on a five-day visit to India **Willem-Alexander**
- The first-of-its-kind 'Garbage Cafe' in Ambikapur city of **Chhattisgarh**
- Tripura Chief Minister Biplab Kumar Deb has inaugurated a campaign for the state **AngiKaar**
- Shri RK Singh has inaugurated the two-day 'Conference of Power and Renewable Energy Ministers of States and UTs' at **Tent City, Narmada**
- ADB have signed 190-Million-dollar loan agreement for improving road connectivity in **Rajasthan**
- The SARAS Aajeevika Mela is underway at **India Gate Lawns, New Delhi**
- Minister of State for Housing & Urban Affairs Shri Hardeep S Puri has launched the mobile app **mHariyali**
- Prime Minister Narendra Modi has released a commemorative stamp in honour of Marshal of the Indian Air Force **Late Arjan Singh**
- Defence Minister Rajnath Singh has launched the website of 11th edition of DefEXpo, to be held in **Lucknow**
- Country's first corporate sector train will provide compensation to the passengers on late arrival **Tejas**
- The World Economic Forum is organizing IES in **New Delhi**
- New book titled 'The Tech Whisperer' written by **Jaspreet Bindra**
- A book titled 'India and the Netherlands - Past, Present and Future,' was released in Amsterdam **Venu Rajamony**
- Who successfully test-fired a land-attack version of BrahMos supersonic cruise missile from Chandipur coast in Odisha's Balasore district **DRDO**
- The Telangana Police have made it compulsory to link its **'Hawk-Eye' app**
- Who launched Audio Guide facility App "Audio Odigos" for 12 sites of India **Ministry of Tourism**
- On 150th birth anniversary of Father of the Nation Mahatma Gandhi, Prime Minister Narendra Modi declared India as **Open Defecation Free (ODF)**
- The Union government has launched a portal for better coordination among the ministries of power, coal and Indian Railways for coal supply to power plants **PRAKASH**
- The country's first corporate train has been flagged by Uttar Pradesh Chief Minister Yogi Adityanath in Lucknow **Tejas Express**
- The Goa Maritime Conclave (GMC)-2019 was inaugurated at **Goa**
- The 20th National Health Informatics conference will be held on February 7 and 8 2020 in **Kochi**
- Atal Innovation Mission (AIM), NITI Aayog and United Nations Development Programme (UNDP) India jointly launched **Youth Co:Lab**
- The CISF is all set to have a permanent deployment of more than 300 highly trained personnel at Baglihar Hydro Electric Power Plant in **Jammu and Kashmir**
- Union Health Minister Dr. Harsh Vardhan has launched the **Trans-Fat Free logo**
- A Gandhi film festival is being organized by Films Division in association with India Tourism in **Mumbai**

INTERNATIONAL

- Russia's Knyaz Vladimir submarine of Borei-class vessel, test-fired its most advanced nuclear-powered missile named **Bulavainter continental ballistic**
- The Spanish capital city of Madrid will host the UN Climate Change Conference (COP 25) from **2 to 13 December**
- The UAE's Supreme Council of the Union has re-elected whom as his Highness President for a 4th five-year term. **Sheikh halifa bin Zayed Al Nahyan**
- The American financial service company Moody's has downgraded India's economic outlook to **"Negative" from "Stable"**
- The AIIA signed a Memorandum of Understanding (MoU) with **Australia's Western Sydney University**
- Thailand hosted the 6th ASEAN Defence Ministers Meeting (ADMM)- Plus in its capital city **Bangkok**
- Which is the first country to introduce WHO approved typhoid vaccine. **Pakistan**
- India has now granted visa-on-arrival facility to the citizens of **United Arab Emirates**
- The 8th International Conference on Agricultural Statistics (ICAS-VIII) will be held in **New Delhi**
- The former wartime Defence Chief Gotabaya Rajapaksa of Sri Lanka has won the **Presidential Election**
- The European Investment Bank is to stop funding oil and coal projects at the end of **2021**
- World Trade Organization panel rejected several claims of India against US on **steel duties**
- Who has accepted Prime Minister Narendra Modi's invitation to be Chief Guest at India's Republic Day **Brazilian President Jair Bolsonaro**
- The first edition of Dhaka Global Dialogue was held from 11-13 November 2019 in **Bangladesh**
- The second edition of annual Paris Peace Forum is being held at la Grande Halle de la Villette in **Paris**
- The 9th BRICS Trade Ministers Meet was held in **Brasilia, Brazil**
- India will be hosting the 19th Council of Heads of Government of the Shanghai Cooperation Organisation in **2020**
- The Indo-Pacific Initiative was proposed by PM Modi for a safe and secure maritime at the **East Asia Summit**
- Who has discovered a new oilfield with 53 billion barrels of crude oil in Khuzestan province **Iran**
- A case concerning a 41-year-old man from Madrid, Spain spreading dengue through sexual contact was confirmed by which health authorities. **Spanish**
- The 19th Indian Ocean Rim Association COM (Council of Ministers) meeting was held in **Abu Dhabi, UAE**
- 6th Parliamentary Speakers' Summit of the G20 countries, is being held in **Tokyo, Japan**
- The New Colombo Plan Mobility Program is a signature initiative of Government of **Australia**
- The Defence Minister Shri Rajnath Singh addressed the Council of Heads of Government of SCO at **Tashkent in Uzbekistan**
- The 7th India-US Economic and Financial partnership meeting was held in **New Delhi**
- Around 17 agreements were signed between India and which country in the fields of agriculture, ayurveda, yoga, maritime technology and others **Germany**
- Two new countries Eritrea and Saint Kitts and Nevis have signed the **International Solar Alliance's**
- According to USCIS, The US has announced the increase of H-1B work visa application fee by **10 US Dollars**
- Iran and Russia inaugurated a new phase of construction for a second reactor at Iran's sole nuclear power plant in **Bushehr**
- BRICS trade ministers meeting has been started in **Brasilia**
- The fifth edition of Global Exhibition on Services (GES)- 2019 will be held at **Bengaluru**
- The fifth round of Foreign office consultation between India and Mexico held in **New Delhi**
- The first-ever World Cotton Day was hosted by the WTO in **Geneva**
- Who received the first of the 36 long-awaited Rafale fighter jets on behalf of the IAF in France **Defence Minister Rajnath Singh**
- According to the GCI who is the world's most competitive economy in the world in 2019 **Singapore**
- Who launched a satellite called 'Icon' to explore the mysterious, dynamic region where air meets space **NASA**
- 'Typhoon' triggered floods and landslides as it battered Japan with wind speeds of 225km/h **Hagibis**

- India and Kazakhstan conducted Joint Military Exercise 'KAZIND-2019' at **Pithoragarh, Uttarakhand.**
- China unveiled the DF-41 intercontinental-range ballistic missile, touted to be the most powerful missile on the planet at the National Day parade in **Beijing**
- According to the IMD Smart City Index, who is the smartest city in the world **Singapore**
- Who issued a commemorative postage stamp on the occasion of the 150th birth anniversary of Mahatma Gandhi with an aim of honoring Gandhi's "heritage and values" **Palestine**
- In the Global Firepower's 2019 Military Strength Ranking, the Indian military has been ranked as the strongest military power in **South Asia**
- Who has launched an unmanned spacecraft towards the International Space Station **Japan**
- The festival of Fulpati is being celebrated with gaiety and religious fervor in **Nepal**
- The fourth joint military exercise between India and Kazakhstan that began in Pithoragarh, Uttarakhand **KAZIND-2019**
- The 14th edition of Indo - Mongolian joint military training, Exercise Nomadic Elephant-XIV started on **5th October**
- USA president Donald Trump announced that the Islamic State leader Abu Bakr al-Baghdadi died in a raid conducted by US special forces in **north western Syria**
- The 29th ministerial meet of BASIC countries was held on October 25-26, 2019 at **Beijing**
- Which district becomes Gujarat's first kerosene free district. **Gandhinagar**
- Which German Chancellor is to visit India on November 1, 2019 for the fifth biennial Inter Governmental Consultations. **Angela Merkel**
- Indian tourists will be now be exempted from visas to enter **Brazil**
- A Memorandum of Understanding has been drafted by India, Nepal and Bhutan to create a **wildlife conservation park.**
- India signed the Agreement with Pakistan for the operationalization of the Kartarpur Sahib Corridor at **Zero Point**
- The Union Cabinet approved the proposal for Agreement on Science and Technology Cooperation between India **USA**
- Indonesia's President who sworn in for second term **Joko Widodo**
- According to a "Global Happiness Survey" by Ipsos, India has been ranked _____ on the happiness index among 28 global markets. **09th**
- Which two countries have tied at the top spot (at 86 percent) and emerged as the happiest nations of the world from market research firm Ipsos? **Australia and Canada**
- According to a report of Economist Intelligence Unit, Which of the following city is the taking the top spot on the Safe Cities Index (SCI) 2019? **Tokyo**
- Name the marathon which is considered as the highest marathon in the world and held in Leh recently. It is held at over 11,000 feet above the mean sea level. **Ladakh Marathon**
- Which places hosted the 22nd Session of UN Committee on Convention on Rights of Persons with Disabilities? **Geneva**
- Which places hosted the 24th World Energy Congress, global flagship event of the World Energy Council? **Abu Dhabi**
- What was the theme of the 24th World Energy Congress? **Energy for Prosperity**
- Name the place which hosted the Nepal Infrastructure Summit 2019, which focussed on the global and regional mega trends, including climate change and their relevance to the local context. **Kathmandu**
- World's oldest known natural pearl discovered on **Abu Dhabi Island**
- Which country has become the first Asian country to roll out plain cigarette packaging to reduce the appeal of smoking? **Thailand**
- Nepal Infrastructure Summit 2019 was organized with the theme of "Resilient Infrastructure for which Development". **Sustainable**
- Name the largest flying animal, which was a plane-sized reptile with a wingspan of 10m and weighing 250 kg, according to a study conducted by Queen Mary University in London. **Cryodrakon Boreas**

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BANKING & FINANCE

- According to the International Monetary Fund (IMF), Guyana's GDP is expected to be more at 86% in which year after expanding 4.4% in 2019. **2020**
- GeM has signed MoU to facilitate a cashless, paperless and transparent payment system on the portal with **Indian Bank and Canara Bank**
- MSTCLtd has signed an agreement with which Bank for the development of a dedicated e-Auction platform. **Allahabad Bank**
- Bajaj Allianz General Insurance has launched a which new mobile app for the ease of farmers **'Farmitra'**
- Which bank has provided a USD 30 million (about Rs 210 crore) line of credit to Ghana for a potable water project in the country. **Exim Bank**
- The Reserve Bank of India (RBI) has enhanced scope of **'Special Non-resident Rupee'**
- The Ministry of Development of North East Region conducted a four day long North East festival in **Varanasi**
- Union Government will launch India's first fixed income Exchange Traded Fund by **mid-December 2019**
- The 5th edition of India-Europe 29 Business Forum was recently held at Pravasi Bharatiya Kendra in **New Delhi**
- Union Government will launch India's first fixed income ETF comprising debt securities by **mid-December 2019**
- The 5th edition of India-Europe 29 Business Forum was recently held at **Pravasi Bharatiya Kendra**
- India hosted the WCO Asia Pacific Regional Contact Points that was held for 3 three days on **Puducherry**
- The GoI will merge how many public Sector Insurance Companies as announced in budget 2019-20. **3**
- Which Bank has submitted a master plan to develop logistics infrastructure of Kolkata metropolitan area. **World Bank**
- The GOI has issued fresh rules under the Insolvency and Bankruptcy Code (IBC) to govern the rescue of **non-bank lenders**
- The NCAER has pegged India's GDP growth for 2019-20 at 4.9% as against 6.8 % in **2018**
- The government has notified rules for the resolution of systemically important financial institutions under **Section 227**
- Which Bank secured the top position in terms of achievement of Rupay Card transaction targets **J&K Grameen Bank**
- AiIB is to lend a \$500-million loan to develop a suburban rail network in **Mumbai**
- CCI approved the merger of the BNP Paribas (BNPP) Mutual Fund and the **BOB Mutual Fund.**
- India, Russia, and China have partnered to explore an alternative to the US-dominated **SWIFT**
- Which Bank provided a \$30 million line of credit to Ghana for the potable water projects in the country. **Export-Import**
- Bajaj Allianz General Insurance has launched a new mobile app to help the farmers needs and address their worries **Farmitra**
- The Karnataka Gramin Bank (KGB) launched mobile ATMs in **Kalaburagi, Karnataka**
- RBI has increased the household income limits for borrowers of NBFCs and MFIs from 1 lakh to **1.25 lakh rupees**
- Public sector banking has lowered its lending rates by 5 basis points across all tenors **State Bank of India**
- The economic research team from the SBI has revised India's GDP for the FY20 **5%**
- Who has launched 'mobile ATMs' in Kalaburagi, among several other districts in the Karnataka **Karnataka GraminBank (KGB).**
- Srei Equipment Finance Ltd has partnered with a public sector bank to offer loans to the MSME sector and retail customers under a co-lending arrangement **United Bank of India (UBI)**
- Private sector lender Dhanlaxmi Bank MD and CEO has resigned due to personal reasons **T. Latha**
- Government e-Marketplace (GeM) has signed MoU with **Indian Bank & Canara Bank**
- According to the Organisation for OECD, India's GDP could grow in 2020-24 **6.6%**
- New Managing Director & Chief Executive Officer of IndusInd Bank **Sumant Kathpalia**
- According to the IMF report, South America's Guyana GDP is expected to be more at 86% in **2020**
- Who has allowed policyholders to revive their policies that have lapsed for more than two years **Life Insurance Corporation of India (LIC)**

- Who has launched an instant digital SA along with FD and Privilege Savings Account to offer distinctive banking and digital services to its customers

The Ujjivan Small Finance Bank (SFB)

- The Union Cabinet has decided to set up 25 thousand crore rupees fund to revive stalled

housing projects

- Who has announced two contests to promote innovations and ideas in the payment and settlement systems

Reserve Bank of India

- Who has tied-up with Religare Health Insurance to offer a product which covers health, death and illness

PNB MetLife

- Who has signed a MoU with the Indian Army, under which the bank will offer customized services, along with a host of facilities to account holders

Bank of Baroda

- Who has launched a computer-generated DIN to ensure greater transparency in tax administration

Central Board of Direct Taxes

- India's private sector bank 'Axis Bank' has announced the launch a digital FD product

Express FD

- Public sector lender has launched three new digital products namely UCash, Digilocker and an App

Uco Bank

- RBI in its fourth bi-monthly monetary policy review, reduced the policy repo rate under the LAF by

25 basis points

- Who has announced a reduction in its marginal cost of fund-based lending (MCLR) rate by 10 basis points across all tenors

State Bank of India (SBI)

- RBI has appointed Jai Bhagwan Bhorla as the PMC bank's

administrator

- Reliance Mutual Fund has been renamed as

Nippon India Mutual Fund

- RBI has given its final approval to the Kerala Government for the formation of the

Kerala Bank

- Auto component manufacturer is acquiring 100% equity capital of Germany-based Delvis Group for 21 million euros

Minda Industries

- The Union Government has constituted a committee of officers to suggest measures to augment

GST revenue

- As per reports on South Asia, WB has sharply lowered India's economic growth projection for FY 20

6%

- The Government of India in its major boost towards cash less digital economy launched the

Unified Payments Interface

- World Bank and Government of which state have signed 165 million USD loan agreement to strengthen smallholder farmers.

Odisha

- The Central Board of Direct Taxes has announced the creation of a five-member special cell for startups. Name the cell.

Startup Cell

- Government has announced a big consolidation of public sector banks under which public sector banks are to be merged into four banks.

10

- As per the recent announcements, how much amounts the government has announced as capital infusion into 9 public sector banks?

Rs 55,000 crore

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

IDBI Bank

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

New Delhi

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

State Bank of India

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

Central Bank of India

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

Pramod Chandra Mody

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

Raj Kumar

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

State Bank of India

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

Central Bank of India

NEW APPOINTMENT

- Who assumed charge as Secretary, Ministry of Power. Prior to this, he was serving as the Special Secretary in the Ministry of Power
Sanjeev Nandan Sahai
- Which Senior IPS officer has been appointed as the chairman of the Land Ports Authority of India (LPAI).
Aditya Mishrawas
- Who has been appointed as new MD and CEO of IndusInd Bank
Suman Kathpalia
- Who is the first Indian to be elected to the position of GVP, International Organisation Development Association since its inception in 1986.
Dr Vinaya Shetty
- Who has been appointed as chairman of the Airports Authority of India (AAI)
Arvind Singh
- Justice Dr Ravi Ranjan took oath as the Chief Justice of
Jharkhand High Court
- Justice Akil Abdulhamid Kureshi was sworn in as the new Chief Justice of the High Court of
Tripura
- India chairman Sudhir Mital and Shantikumar Singh were elected as president and general secretary respectively, of the
Gymnastics Federation of India (GFI)
- Who has been appointed as Indian Army's first female Judge Advocate General officer to be deployed on a
Jyoti Sharma
- Justice Lingappa Narayana Swamy was sworn in as the 25th Chief Justice of the
Himachal Pradesh High Court.
- Justice Indrajit Mohanty was sworn in as the 37th Chief Justice of the
Rajasthan High Court
- An IIS officer has been appointed as the 28th principal spokesperson of the Union government
Kuldeep Singh Dhatwalia
- The government has appointed an eminent economist as the Executive Director for India on the board of the IMF
Surjit S Bhalla.
- Air Marshal has been appointed as the chief of South Western Air Command
SK Ghotia.
- Union Home Minister Amit Shah flagged off the Delhi-Katra Vande Bharat Express from the New Delhi Railway Station to
Katra.
- Former India captain resigned from the Cricket Advisory Committee of BCCI
Kapil Dev
- Who has been appointed as the MD and CEO of the Punjab National Bank
SS Mallikarjuna Rao
- Who has been named as MD and Group CEO designate of the Tata Communications
Amur Lakshminarayanan
- Oil India Limited has appointed new Managing Director and CEO
Sushil Chandra Mishra
- Who is appointed as the new power secretary
Sanjeev Nandan Sahai
- Who has been appointed by the Appointments Committee of the Cabinet as "Officer on Special Duty" in the office of the Prime Minister.
P.K. Sinha
- Who is appointed as the new governor of Rajasthan recently?
Kalraj Mishra
- Who is appointed as new governor of Kerala?
Arif Mohammed Khan
- Who is appointed as the new governor of Himachal Pradesh recently?
Bandaru Dattatreya
- The Government of India has accepted the resignation of State bank of India Managing Director Anshula Kant. Now she has been appointed as the managing director and chief financial officer of-?
World Bank
- President Ram Nath Kovind has been appointed 5 new governors recently. Who is appointed as new governor of Maharashtra?
Bhagat Singh Koshyari
- Who is the chairman of Khadi and Village Industries Commission?
Vinai Kumar Saxena
- Who has assumed the charge of chairman of Association of World Election Bodies for a twoyear term till 2021?
Sunil Arora
- Who is the Director of Central Bureau of Investigation?
Rishi Kumar Shuk
- Who is the Managing Director & CEO of Wipro?
Abidali Z. Neemuchwala
- Name the senior diplomat who was recently appointed as the next Indian Ambassador to Norway.
B Bala Bhaskar
- Congress Rajya Sabha MP resigned from the membership of the House.
Bhubaneshwar Kalita
- Who has been concurrently accredited as the next High Commissioner of India to the Kingdom of Lesotho?
Jaideep Sarkar
- Name the senior diplomat who was recently appointed as the next Indian Ambassador to Norway.
B Bala Bhaskar

OBITUARIES

- Who has been appointed as the chief justice of the Gujarat High Court? **Justice Vikram Nath**
- Who has been appointed by the Microsoft as the new managing director of Microsoft India Research and Development Pvt Ltd (MIRPL)? **Rajiv Kumar**
- Name the Tamil Film Director, Actor and Cinematographer who directed films such as Palaivanacholai, Chinnapoove Mella Pesu, Dhooram Adhigamillai and many others, passed away recently. **Raja Sekar**
- Who has been recently appointed as the first Chancellor of Sports University, Rai (Sonapat) by the Haryana Government? **Kapil Dev**
- Name the former England captain who has been appointed as the chairman of the England and Wales Cricket Board's cricket committee. **Andrew Strauss**
- Who has been unanimously elected as the Speaker of the Karnataka Legislative Assembly? **Vishweshwar Hegde Kageri**
- Who has been nominated as a Director on the Central Board of Directors of Reserve Bank of India (RBI)? Currently, he is a Secretary in the Department of Economic Affairs, Ministry of Finance. **Atanu Chakraborty**
- The 22nd National Conference on e-Governance 2019 will be held at. The theme of the Conference is "Digital India: Success to Excellence". **Shillong**
- Former Intelligence Bureau officer was sworn in as the Governor of Nagaland. Acting Chief Justice of Gauhati High Court, Arup Kumar Goswami administered him the oath of office. **R N Ravi**

- Former Parliamentarian and veteran CPI leader passed away **Gurudas Dasgupta**
- Which Popular Telugu actress, who is remembered for her role as Goddess Sita in Sitarama Kalyanam, passed away. **Geet anjali**
- Which Film producer passed away who was one of the owners of Venus Records and Tapes **Champak Jain**
- Justice N.V. Balasubramanian who passed away was retired Judge of passed away. **Madras High Court**
- What is the name of Former President of FICCI and Chairman of Modi Enterprises who passed away. **Krishnan Kumar Modi**
- Which Former Maharashtra minister and senior Congress party leader passed away **Babasaheb Dhabekar**
- Writer Nabaneeta Dev Sen who passed away was awarded with **Sahitya Akademi**
- Which Padma Shri-awardee passed away recently. **Ramakant Gundecha**
- Former chief election commissioner passed away. **TN Seshan**
- What was the name of Renowned mathematician who passed away. **Vashishtha Narayan Singh**
- Veteran actor Shaukat Kaifi passed away. She is remembered for her roles in **MS Sathyu's Garm Haw**
- Former judge of the Supreme Court and former Lokayukta of Karnataka passed away **Venkatachala**
- Vetreatn Telugu actress passed away due to cardiac arrest **Geetanjali Ramakrishna**

- Veteran communist leader and trade unionist passed away **Gurudas Dasgupta**
- Senior Congress party leader & former Maharashtra minister passed away in Mumbai **Babasaheb Dhabekar**
- Eminent Saxophone master passed away in Mangalore **Kadri Gopalnath**
- Renowned international opera star passed away at New York hospital in the USA **Jessye Norman**
- The doyen of nutrition research in India passed away in Chennai **Colathur Gopalan**
- Centenarian philatelist and coin collector passed away at his residence **Krishna Gopalkrishna Kadekodi**
- Indian-Origin Journalist in South Africa passed away **Farook Khan**
- Indian National Army (INA) veteran who joined Netaji's INA at the age of 18 and received six months of military training in Singapore had recently passed away. **V Ganesan**
- Legendary Mexican singer who was often called 'El Principe de la Cancion' or 'The Prince of Song, passes away. **Jose Jose**
- Renowned kidney transplant surgeon and Padma Shri recipient passed away. **Dr H L Trivedi**
- An Indian-origin journalist in South Africa passed away. **Farook Khan**
- Name the writer who won Sahitya Akademi Award for his novel "Cuckold" (1997), passed away recently. **Kiran Nagarkar**
- Name the Veteran Congress leader and former MP from Fatehgarh Sahib and Ropar parliamentary constituencies, passed away recently? **Sukhdev Singh Libra**

AWARDS

- Which Indian actor been awarded the prestigious Golden Dragon Award for his works in Hindi cinema at the CIFF 2019 held in Wales, United Kingdom.
Nawazuddin Siddiqui
- US Secretary of State Mike Pompeo presented the prestigious Award for Corporate Excellence to
Pepsico India
- Which superstar is going to be honoured with a special Icon of Golden Jubilee Award and the Life Time Achievement Award by 50th IFFI
Rajinikanth
- Who has been selected for the 27th Ezhuthachan Puraskaram 2019.
Anandhas
- International acclaimed Sand Artist Sudarsan Pattnaik has been selected for which Award
Italian Golden Sand Art Award 2019
- Indian-origin researcher Neeraj Sharma has been given the 'Early Career Researcher of the Year award' by
Australian government
- Who has been crowned as 'Miss Asia Global 2019'.
Sara Damnjanovic
- Wildlife biologist K. Ullas Karanth, Director, Centre for Wildlife Studies, Bengaluru, was awarded
George Schaller Lifetime
- Renowned naturalist and broadcaster Sir David Attenborough will be conferred the
Indira Gandhi Prize for Peace
- West Bengal based writer won an award at Dhaka Lit-fest
Abhisek Sarkar
- The Raja Ram Mohan Roy award will be presented to Rajasthan Patrika group chairman
Gulab Kothari
- TVS Motor Chairman conferred with Deming award
Srinivasan
- Who will be honoured with Lesley Ho Asian Film Talent Award at the SIFF
Nawazuddin Siddiqui
- Three scientists have won the Nobel Prize 2019 in Physics
James Peebles, Michel Mayor and Didier Queloz.
- Pioneers of lithium-ion battery win 2019 Nobel Chemistry prize
John B. Goodenough, M. Stanley Whittingham and
- Senior Indian Forest Service officer has been selected for the prestigious Asia Environmental Enforcement Award by the UNEP
Ramesh Pandey
- The Nobel Prize in Literature for 2019 was awarded to Austrian writer
Handke
- The Nobel Prize in Literature for 2018 was awarded to Polish author
Olga Tokarczuk
- U.S. astronaut has been awarded Russia's top state honour 'Russian Order of Courage' award
Nick Hague
- The Nobel Peace Prize 2019 was awarded to
Abiy Ahmed Ali
- Who has been awarded Australian sport's highest individual honour 'The Don' Award
Ashleigh Barty
- Who will get 31st Indira Gandhi award for national integration
Chandi Prasad Bhatt
- Indian nun was declared Saints by Pope Francis
Mariam Thresia (from Kerala)
- Who has won the prestigious United Nations Global Climate Action Award in the 'Climate Neutral Now' category
Infosys
- President Ram Nath Kovind honored veteran cricketer with the most effective Swachhta Ambassador Award
Sachin Tendulkar
- Kyrgyz human rights lawyer wins UNHCR Nansen Refugee Award
zizbek Ashurov
- According to the 'Swachh Rail, Swachh Bharat 2019' report, who topped the list of the cleanest railway station in India
Jaipur
- The UNESCO has named Mexican actress as a UNESCO Goodwill Ambassador for Indigenous Peoples
Yalitza Aparicio
- Who will confer the Vayoshreshtha Samman-2019 on the eminent senior citizens and institutions in recognition of their services towards the cause of the elderly persons.
President Ram Nath Kovind
- President Ram Nath Kovind presented the most effective Swachhta Ambassador award to whom on the occasion of 150th birth anniversary of Mahatma Gandhi.
Former Indian cricketer Sachin Tendulkar
- Which England all-rounder has been voted Professional Cricketers' Association player of the year at the Professional Cricketers' Association awards.
Ben Stokes
- Which Human rights lawyer from Kyrgyzstan was awarded the 2019 UN High Commissioner for Refugees (UNHCR) prestigious Nansen Award.
Azizbek Ashurov
- President Ram Nath Kovind presented the National Corporate Social Responsibility Awards (NCSRA) to selected companies in
New Delhi

BOOKS & AUTHORS

- Chief Justice of India Justice Ranjan Gogoi released the Assamese version of the book '*Courts of India: Past to Present*'
- Union Minister for Jal Shakti released a short documentary film on Water Conservation named '*SHIKHAR SE PUKAR*'
- A book titled Ten Studies in Kashmir: History and Politics is written by which was released at a function at the Jammu University
*Padma Shri recipient
Prof K N Pandit.*
- The book titled Dark Feel, Eerie Cities: New Hindi Cinema in Neoliberal India, written by
Sarunas Paunksnis
- Prime Minister Narendra Modi unveiled which book in New Delhi on 20 October. *Bridgital Nation*
- Which Book of Author Neha J Hiranandani's Broke the Rules
Girl Power: Indian Women
- A new book named "A Short History of Indian Railways", has been penned by veteran journalist and author-? *Rajendra B Aklekar*
- Who is the author of the book titled "India's Lost Frontier the Story of the North-West Frontier Province of Pakistan"? *Raghvendra Singh*
- A book titled "Savarkar: Echoes from a forgotten past, 1883-1924? on the life of freedom fighter and Philosopher Vinayak Damodar Savarkar, popularly known as Veer Savarkar has been published. It is written by? *Vikram Sampath*
- A Book titled 'Glorious Diaspora-Pride of India' on Pravasi Bharatiya Samman awardees was released by Vice President of India, M. Venkaiah Naidu. On which day Pravasi Bharatiya Diwas is celebrated?
09 January

SPORTS

- Which team has managed to hold on to the top spot, followed by France and Brazil in latest FIFA rankings. *Belgium*
- What was Indian's position in latest FIFA rankings. *106th*
- The Indian cricket team will play its first-ever Day-Night Test match against *Bangladesh*
- The first-ever Day-Night Test match against Bangladesh is scheduled to be held at
Eden Gardens, Kolkata
- The 6-time world champion Mary Kom has been inducted into the 10-member sports ambassador group by
International Olympic
- Which Indian player clinched the boys' singles U-19 title at the Woncheon Yonex Korea Junior Open Badminton International Challenge 2019
Maisnam Meiraba Luwang
- Which Indian player in wrestling claimed India's second silver medal in the finals of the UWW Under-23 World Championships.
Pooja Gehlot
- Novak Djokovic won the Paris Masters 2019 title. He won the title for the *fifth time*
- India's Lakshya Sen has won the Saar Lor Lux Open badminton tournament at
Saar brücken in Germany
- Which team South Africa defeated England's team in the final of the Rugby World Cup 2019.
South Africa
- Who won gold medal in women's 10m air pistol event in Asian Shooting Championships 2019
Manu Bhaker

- Two-time Olympic boxing champion Nicola Adams announced her retirement from the sport due to *vulnerability of losing eyesight*
- India will host the 2023 Men's Hockey World Cup from
13th to 29th of January
- Who have been first Indian bowler to take a hat-trick in the Twenty20 Internationals during the match against Bangladesh
Deepak Chahar
- Saurabh Chaudhary claimed the silver medal in men's 10m air pistol event in Asian Championship in
Doha, Qatar.
- What is the name of Javelin thrower who has won India's second gold in the men's F46 javelin throw event in Dubai.
Sundar Singh Gurjar
- Who has been banned 3 South American football officials- *FIFA*
- The 2019 World Kabaddi Cup will take place from *December 1 to 9*
- Who has become the first Indian man and second in world cricket to complete 100 T-20 Internationals
Rohit Sharma
- Two-time Olympic champion will retire because of fears about her sight
Nicola Adams
- Who won silver medal in Men's 10m air pistol event at Asian Championship
Saurabh Chaudhary
- Who has become the youngest Indian Cricketer to score a half-century in International Cricket
Shafali Verma
- American artistic gymnast has clinched a record-extending 15th World Gymnastics Championship title in Stuttgart, Germany
Simone Biles

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- Germany and Manchester United midfielder has announced his retirement from football
Bastian Schweinsteiger
- Who settles for bronze medal at World Women's Boxing Championships 2019 *Mary Kom*
- Who has successfully completed the first-ever marathon under two hours in Vienna *Eliud Kipchoge*
- Former India leg-spinner has been appointed the head coach of the IPL franchise Kings XI Punjab for the 2020 edition *Anil Kumble*
- Who settled for silver medal in World Women's Boxing Championships at Ulan-Ude in Russia *Manju Rani*
- Star sprinter smashed her own national record in the women's 100 m semi-finals at the National Open Athletics Championships in Ranchi *Dutee Chand*
- American artistic gymnast captures all-time medal record at the World Gymnastics Championship *Simone Biles*
- Rising Indian shuttler clinched his maiden BMF World Tour title by winning the 2019 Dutch Open men's singles at Almere *Lakshya Sen*
- India's N. Wilson Singh and Satish Kumar Prahapati won the gold medal in the 10m platform synchronised diving event at the Asian Age Group Championships held in *Bengaluru*
- Maj Abdul Quadir Khan of the Corps of Signals has won the Silver medal at the 53rd Asian Body Building and Physique Sports Championship held at *Batam, Indonesia*
- Who has scripted the history by becoming the first Indian man to win a gold medal at Wushu World Championships. *Praveen Kumar*
- Who has won the Belgian Grand Prix after defeating Lewis Hamilton by less than a second?
Charles Leclerc
- Indian pace bowler Jasprit Bumrah has become the third Indian to register a hat-trick in Test cricket. He took 3 wickets in 3 successive balls in the 2nd test against. *West Indies*
- Who won gold in the women's 10meter Air Pistol event at the ISSF World Cup at Rio de Janeiro in Brazil? *Yashaswini Singh Deswal*
- Which country's capital will move from overcrowded, sinking and polluted Jakarta to a site in sparsely populated East Kalimantan province on Borneo Island? *Indonesia*
- Name the Shot put player who recently won a silver medal during an athletic meet at Decin in the Czech Republic.
Tejinderpal Singh Toor
- Name the Indian women cricketer who has recently announced her retirement from International T-20 Cricket. *Mithali Raj*
- Name the Zimbabwean cricketer who has recently announced to retire from international cricket after conclusion of Zimbabwe-BangladeshAfghanistan T20I Tri-series. *Hamilton Masakadza*
- Name the Indian women cricketer who has recently announced her retirement from International T-20 Cricket. *Mithali Raj*
- Name the Indian cricketer who will launch Rohit4Rhinos campaign in partnership with WWF India and Animal Planet *Rohit Sharma*
- Who won Vietnam Open Super 100 title 2019 *Sourabh Verma.*
- Which country has unveiled the logo of the 2022 FIFA World Cup, constituting stylised Arabic white unisex shawl with maroon patterning with figureof-eight symbolising infinity? *Qata*
- Name the Indian woman athlete who has won the bronze medal in the recently concluded World Martial Arts Mastership Jiu-Jitsu 2Q019. *Anupama Swain*
- Who has been appointed as head coach and chief selector of Pakistan's cricket team by the Pakistan Cricket Board?
Misbah-ul-Haq
- Who defeated Daniil Medvedev to grab the US Open 2019 men's singles title? *Rafael Nadal*
- Who has become the first bowler to take 100 wickets in the T20 International Cricket?
Lasith Malinga
- England cricket greats Geoffrey Boycott and _____ have been honoured with "Knighthoods" by Theresa May in her resignation honours list for their services to sport after outstanding careers for England. *Andrew Strauss*

SCIENCE & TECH

- Sudan's first-ever satellite for conducting research in military, economic and space technology has been launched by **China**
- The IIT-D will set up a space technology cell in collaboration with the **Indian Space Research Organization**
- NASA has launched its 1st all-electric experimental aircraft named the X-57 **"Maxwell"**
- NASA has renamed a distant space rock **Ultima Thule**
- The IVRI on November 21, 2019, confirmed that a neuro muscular illness called **Avian Botulism**
- Which missile is considered as one of the fastest supersonic missiles. **Brahmos missile**
- Scientists have accidentally discovered 'the footprints a monstrous galaxy' being called as **'Cosmic Yeti'**
- Who has approved issuance of two Open OGELs for export of technology to select countries. **Minister Rajnath Singh**
- ISRO will launch how many small foreign satellites in its next three PSLVs. **14**
- The Central TB Division of the Health Ministry has signed an MoU with which Institute to explore the application of cutting-edge Artificial Intelligence technology in its fight against TB? **Wadhwani Institute**
- Who and the Ministry of Electronics and Information Technology have signed a statement of intent to roll-out 'Build for Digital India'. **Google**

- Name the Galaxy from which the Event Horizon Telescope Team produced the world's first image of a black hole? **Messier 87 Galaxy**
- Which organisation has successfully flight tested an indigenously-developed low weight, fire and forget Man-Portable Antitank Guided Missile in the ranges of Kurnool, Andhra Pradesh? **Defence Research and Development Organisation**
- Tech giant 'Samsung' has introduced two mobile applications name **'Good Vibes' and 'Relumino'**
- For the first time Astronomers have found water in atmosphere of habitable exoplanet which orbits in its star's "habitable zone" **K2-18b**
- Which country launched life-size humanoid robot called Fedor to International Space Station (ISS)? **Russia**
- NASA's MMS mission took first high-resolution measurements of an interplanetary shock. These shocks are made of particles and electromagnetic waves launched by? **Sun**
- Which country will train four Indian astronauts for India's ambitious manned mission to space, Gaganyaan? **Russia**
- Who has finalized India's first National Essential Diagnostics List. **Indian Council of Medical Research (ICMR)**
- India's first Central Institute of Chemical Engineering & Technology will be set up at? **Gujarat**
- Researchers from IIT Kharagpur have developed a low-cost diagnostic device which can perform various pathological tests by using blood taken from ? **Fingerprick**

- ISRO has decided to setup Space Situational Awareness Control Centre in which city? **Bengaluru**
- SUPRA Scheme, which is in news recently, is associated to which field? **Science & Technology**
- Name the all-weather tracked-chassis Quick Reaction Surface-to-Air Missile which was recently launched by DRDO of the Integrated Test Range at Chandipur in Odisha.? **QR-SAM**
- Who is set to be the first woman president of the Indian National Science Academy (INSA)? **Chandrima Shaha**
- Which will support the ongoing bilateral programmes of cooperation in space technology and will act on behalf of ISRO? **Moscow, Russia**
- Which technological institution has developed eco-friendly solar cells using with the help of 'kumkum dye'? **IIT Hyderabad**
- Bureau of Indian Standards (BIS) will set up a Pashmina testing centre in partnership with the Ladakh Autonomous Hill Development Council (LAHDC) in. **Leh**
- Name the city where Isro has set up a directorate of space situational awareness and management aiming at protecting high valued space assets from space debris close approaches and collisions. **Bengaluru**
- Name the IIT institute where recently Human Resources Development Minister inaugurating Technology Expo? **IIT Delhi**
- The Union Government has asked state transport departments to ensure that all battery-operated vehicles (both existing and new) have number plates **Green**

DEFENCE

- The first-ever India-Uzbekistan joint military exercise Dustlik-2019 began at Chirchiq Training Area near **Tashkent, Uzbekistan**
- The second phase of the biggest US-Bangladesh Navy exercise named CARAT-2019 started in **Chattogram, Bangladesh**.
- Union Minister of State for Defence Shripad Naik inaugurated the DRDO Igniter Complex at HEMRL in **Pune, Maharashtra**
- India is jointly exercising its anti-submarine warfare corvette INS Kamorta along with Indonesian warship KRI Usman Harun, a multi-role corvette, in the Bay of Bengal as part of an ongoing bilateral exercise **"Samudra Shakti"**
- The ICG tested its efficiency and preparedness during the Regional Level Search and Rescue Workshop and which Exercise conducted off the Goa coast **ReSAREX-19**
- The Indian Naval Forces and the Japanese Maritime Self Defense Force was held on **November 23, 2019**
- What is the name of first woman pilot of Indian Navy will join Naval operations. **Lieutenant Shivangi**
- The NIA will host the first "Counter Terrorism Exercise" between **November 21 and 22, 2019**
- The DRDO has allowed free access to its **450 patents**
- The DRDO Chief, Mr G Sateesh Reddy recently announced that DRDO is to increase the range of **ASTRA**

- Defence Minister Rajnath Singh will co-chair the India-Russia Inter-Governmental Commission on Military in **Moscow, Russia**
- The biennial Commonwealth Law Ministers' Conference is being held in **Colombo, Sri Lanka**
- PM Modi attended the 16th India-ASEAN summit held at **Bangkok**
- India has successfully conducted the first night trial of Agni-II, its versatile surface-to-surface medium-range nuclear-capable missile from **Dr Abdul Kalam Island**
- The Sudarshan Chakra Corps of the Indian Army conducted 'Sindhu Sudarshan' exercise in **Barmer Rajasthan**
- Navies of India and Qatar have started a 5-day bilateral maritime exercise "Za'ir-Al-Bahr" begins in **Doha, Qatar**

IMPORTANT DAYS

- The International Day to End Impunity for Crimes against Journalists is observed annually on **2 November**
- The World Tsunami Awareness Day was observed across the world on **5 November**
- International Day for Preventing the Exploitation of the Environment in War and Armed Conflict observed annually **November 6**
- The National Cancer Awareness Day is observed annually in India on **November 7**
- World Science Day for Peace and Development is celebrated every year on **10 November**
- The National Education Day is celebrated on **11 November**

- Public Service Broadcasting Day is celebrated on **12 November**
- World Kindness Day to highlight good deeds is celebrated on **November 13**
- World Pneumonia Day is marked every year on **November 12**
- The World Diabetes Day (WDD) was observed globally on **14 November**
- India celebrates "National Press Day" on **16th November**
- The United Nations observes "International Day for Tolerance" on **16th November**
- The United Nations observes "World Day of Remembrance for Road Traffic Victims" on **17 November**
- When was the "2019 Open Doors Report on International Educational Exchange" released. **On November 18, 2019**
- World Toilet Day is celebrated on **19th November**
- Africa Industrialization Day is celebrated on **November 20**
- The World Children's Day also known as Universal Children's Day is observed on **20th November**
- World Television Day is observed on **21 November**
- The World Philosophy Day is observed globally on the **third Thursday of November**
- The WHO and Global Initiative for Chronic Obstructive Lung Disease (GOLD) organize World COPD Day on the **third Wednesday of November**
- The NSO working under Ministry of Statistics and Programme Implementation released its Quarterly Bulletin on **November 23, 2019**
- International Day for the Elimination of Violence Against Women is observed on **25 November**



GS SPECIAL



INDIAN POLITY

- The Governor-General was given power to issue ordinances by the act of **1861**
- Under which article, President of India can proclaim constitutional emergency? **Article 356**
- "Betting and gambling" is listed in the _____ list given in the Seventh Schedule in the Constitution of India. **State**
- What was the important landmark judgement regarding amendment of the Constitution (Article 368)? **Kesavananda vs State of Kerala**
- Who is the custodian of Contingency Fund of India? **The President**
- "The language of Preamble" of Indian constitution is taken from the constitution of? **Australia**

ECONOMICS

- What is the main stay of the Indian economy? **Agriculture**
- Which Price Indices of India is considered for measuring 'Headline Inflation'? **Wholesale Price Index**
- The committee on the Financial System to trace the ills of public sector banks was headed by **Dr. Narasimham**
- Which of the following policy (Yojna) bring 5 lakh acres under organic farming? **Pramaparagat Krishi Vikas Yojna**
- Which of the following scheme is related to the management and conversion of cattle dung and solid in farms to Compost, fertilizer, bio-gas and bio-CNG? **Galvanizing Organic Bio-Agro Resources Dhan**

AGRICULTURE

- What percentage of Indian population is dependent on agriculture? **53% of total population**
- India's set target to produce _____ MT's of foodgrains in 2019-2020 crop year, according to Agriculture Ministry. **291 Million Tonnes**
- What is the rank of India in the world as a fruit producer? **Second Rank**
- Who approves the Fair and Remunerative Price (FRP) of sugarcane? **Cabinet Committee on Economic Affairs**
- Where is the headquarter of International Fund for Agriculture Development located? **Rome, Italy**
- What is the Minimum Support Price of mustard for the season 2019-20? **Rs. 4425/ Quintal**

HISTORY & CULTURE OF INDIA

- The English signed the treaty of Rawalpindi with? **Amir of Afghanistan**
- When was the State of Satara included in British sovereignty by the principle of Doctrine of Lapse? **1848**
- Who was the advocate at the famous INA Trials? **Bhulabhai Desai**
- The Chalukyas established their empire in **The Deccan**
- Codes of conduct of the Vedic Society are laid down in **Smritis**
- The earliest tribal assembly was? **Vidhata**
- Who wrote the biography of Harshavardhana? **Banabhatta**

GEOGRAPHY

- Which of the following Indian States/UT has the maximum percentage of mangrove cover in the country? **West Bengal**
- Asia's largest tulip garden is located in which state? **Jammu & Kashmir**
- Prior to Census 2011, in which among the following census highest Sex Ratio was recorded in India? **Census 1961**
- Export Promotion Council for Handicrafts (EPCH) is located at? **Delhi**
- The new union territory of Ladakh has how many districts? **two**
- A drainage pattern where a river is joined by its tributaries approximately at right angles is **Trellis**
- The comparative ratio between humidity of certain area with the maximum limit is called? **Relative humidity**

ENVIRONMENT

- Full form of BOD is **Biological Oxygen Demand**
- Under the Motor Vehicles Act, the noise range of horns has been fixed at? **93-112 dB**
- The population of the world is currently increasing at a rate of 8,600 people per _____. **Hour**
- In which cycle would you find denitrification? **Nitrogen**
- The release of water vapor from the leaves of trees is called: **Transpiration**
- The ultimate source of energy for all organisms in life is: **The sun**
- An animal that only eats the flesh of another animal is called a: **Carnivore**

AWARDS

NOVEMBER 2019

PRESIDENT KOVIND CONFERS FIRST NCSR AWARDS

- President Ram Nath Kovind presented the first National Corporate Social Responsibility Awards (NCSRA) on 29 October 2019. The award instituted by the Ministry of Corporate Affairs. The NCSRA aims to recognize the companies for their outstanding contribution in the area of Corporate Social Responsibility (CSR).
- They have focused on sustainable projects creating a long-term impact.

RAJINIKANTH TO GET 'ICON OF GOLDEN JUBILEE' AWARD AT IFFI

- The 50th International Film Festival of India (IFFI) will honour superstar Rajinikanth with a special 'Icon of Golden Jubilee' award, Information and Broadcasting Minister Prakash Javadekar announced.
- The festival will be held in Goa from November 20 to 28 with close to 250 films from various countries being screened.
- "The festival's steering committee had recommended a special icon award which will be conferred on legendary actor Rajinikanth. This will be a great attraction during IFFI," the minister told reporters here.
- Rajinikanth, who is one of the biggest cinema icon's of the country, thanked the government for conferring him with the honour.

ELLEN DEGENERES TO RECEIVE THE 2020 CAROL BURNETT AWARD

- Comedian and talk show host Ellen DeGeneres will be honored at the 77th Golden Globes ceremony with the Carol Burnett Award for outstanding contributions to television, the Hollywood Foreign Press Association announced.
- DeGeneres has scored three Golden Globe nominations in her career, all for her performance as quirky bookstore owner Ellen Morgan in ABC's "Ellen."
- The 90s sitcom broke ground when its titular character - along with DeGeneres - came out of the closet in 1997, making it one of the first major TV shows with an openly gay lead character.

PUNJAB GOVT TO INSTITUTE SRI GURU NANAK DEV JI AWARD

- Punjab State Cabinet passed a unanimous resolution to institute Sri Guru Nanak Dev Ji Award for Promotion of Peace and Interfaith Understanding, in commemoration of the 550th Prakash Purb of Sri Guru Nanak Dev Ji. The award would carry a citation and a cash prize of 11 lakh rupees.
- This coveted award would be given each year and would be adjudicated by a jury to be notified by the State Government.
- Cabinet also approved the modalities of the Special Session of the 15th Punjab Vidhan Sabha, to be presided over by the Vice President M. Venkaiah Naidu, on 6th of November to commemorate the 550th Prakash Purb celebrations of Sri Guru Nanak Dev Ji.

GANDHI MANDELA AWARD 2019, AN INITIATIVE TO COMMEMORATE ALL TIME WORLD PIONEERS

- The Gandhi Mandela Foundation, a New Delhi based non-profit organization, under the aegis of Interactive Forum on Indian Economy (a govt of India recognized 80G, 12A complaint), committed to the ideas of Mahatma Gandhi and Nelson Mandela, has constituted India's first International Award, The Gandhi Mandela Award.
- Announcing the award on the 150th birth anniversary of Mahatma Gandhi, the Foundation said that the award honours exemplary work and achievements of the Heads of State and Government and other distinguished persons/organizations around the world.
- "Mahatma Gandhi was nominated five times for the Nobel Peace Prize but never given one so it will be a befitting tribute to him to set up a Global Award in his name debuting on his 150th birth anniversary and also in the name of Nelson Mandela, who embraced the ideals of non-violence, pluralism and forbearance.



FOUR GUINNESS WORLD RECORDS SLATED DURING THE 5TH INDIA INTERNATIONAL SCIENCE FESTIVAL



- Around four Guinness World Records is to be attempted during the course of the 5th India International Science Festival (IISF) that has been scheduled to begin in Kolkata on 5 November 2019.
- A small personal model of advanced spectroscopy is made by anyone using a box made of cardboard that has a very narrow window used to channel light into the spectroscopy. A piece of a Compact Disc is used to split the light by a process called diffraction. This attempt is dedicated to renowned scientists Meghnad Saha and C. V. Raman.
- The largest electronics lesson and assembly of optical media communication units at a single location will be attempted with the participation of over 950 students on 6 November.
- The record attempt for most people assembling Radio kits simultaneously will be attempted on 7 November 2019 with the participation of over 400 students.
- The largest human image of a human chromosome will be attempted to be formed on 8 November 2019 with the participation of over 400 students.

MADHURI VIJAY HAS WON THE JCB PRIZE FOR LITERATURE 2019

- The 27-year-old, Madhuri Vijay has won the JCB Prize for Literature 2019 for her debut novel 'The Far Field'. She has been selected from a shortlist featuring novels from five accomplished writers. She is also a recipient of Henfield Prize and the Pushcart Prize.
- JCB is an annual Indian literary award founded in 2018. It is the richest literary honour in the country. It is awarded to a distinguished work of fiction by an Indian writer working in English or to a translated fiction by an Indian writer.
- The award consists of cash prize of Rs.25 lakh (US\$38400). The award is funded by English construction manufacturing group JCB, which established the JCB Literature Foundation to maintain this award.

KOLKATA STUDENTS CREATE GUINNESS WORLD RECORDS WITH LARGEST ASTROPHYSICS ASSEMBLY

- The Guinness World Records for the largest astrophysics lesson (45 minutes) and assembly of spectroscopes was created at the Science City Kolkata on the first day of India International Science Festival (IISF) 2019 with the participation of over 1,598 students.
- An official release said astronomers use spectroscopes to know details like temperature, the chemical composition of celestial objects hundreds or millions of light-years away from us.

- On the second day of IISF, the largest electronics lesson and assembly of optical media communication units at a single location will be attempted with the participation of over 1,000 students. (ANI)

NOVAK DJOKOVIC BEATS DENIS SHAPOVALOV TO WIN PARIS MASTERS 2019 TITLES

- Novak Djokovic won the Paris Masters 2019 title. He won the title for the fifth time. He sealed his 34th Master's title and fifth overall ATP victory of the year 2019. He defeated Canada's Denis Shapovalov.
- He secured 6-3 6-4 to win the title.

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- The 90s sitcom broke ground when its titular character - along with DeGeneres - came out of the closet in 1997, making it one of the first major TV shows with an openly gay lead character.

OCTOBER 2019

SANJAY KAPOOR AWARDED MOST INSPIRING INDIAN BOLLYWOOD ACTOR IN UK

- Sanjay Kapoor appointed for most of the inspiring Indian Bollywood Actor in UK. The actor has been a part of some of the best films in the past. The actor has been recognised for all the performances he has put together, and in fact, he is also relatively popular. The actor also received an award for his performance.
- He has received an award at the House of Common Parliament of the United Kingdom, for being the Most Inspiring Indian Bollywood Actor.
- Dil Sambhal Ja Zara to the web series and my recent Bollywood release Mission Mangal. The web series has recently been nominated at the Emmys which feels great. It is a 30 minutes video which is being present.

RAMESH PANDEY SELECTED FOR ASIA ENVIRONMENTAL ENFORCEMENT AWARD

- Senior Indian Forest Service officer Ramesh Pandey has been selected for the prestigious Asia Environmental Enforcement Award by the United Nations Environment Programme.
- The 1996-batch IFS officer, posted as Chief Conservator Forests in Lucknow and Secretary, UP State Bio-diversity Board, is known for his investigation and intelligence gathering on poachers. Pandey will receive the award on November 13 at the United Nations Conference Centre in Bangkok.
- The citation said that the excellent work in combating trans-boundary environmental crime by Mr Pandey has been recognised by the selection panel. The purpose of the Asia Environmental Enforcement Awards is to publicly recognise outstanding achievements by public organisations and individuals in Asia.

KAVITHA GOPAL BECOMES FIRST GIRL STUDENT TO WIN PRESIDENT OF INDIA PRIZE

- Kavitha Gopal has become the first girl student of IIT Madras to be honoured with the President of India Prize. She received the honour and medal from Prime Minister Narendra Modi at the 56th convocation of Indian Institute of Technology Madras.
- The President of India prize is conferred to recognize outstanding academic performance by a student. In the 60 years of IIT Madras history, this is the first time that the 'President of India Gold Medal' has been conferred to a girl student. Only male students had won the prize earlier at the institute.

SACHIN TENDULKAR GETS MOST EFFECTIVE SWACHH-ATA AMBASSADOR AWARD

- President Ram Nath Kovind presented the most effective Swachhta Ambassador award to Former Indian cricketer Sachin Tendulkar on the occasion of 150th birth anniversary of Mahatma Gandhi.

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BEN STOKES WINS PCA PLAYERS' PLAYER OF YEAR AWARD

- Ben Stokes voted Players Player of the Year at the Professional Cricketers Association awards. Stokes played a starring role in England's first 50-over World Cup triumph culminating in his dynamic man-of-the-match display in their dramatic final win against New Zealand in July.
- He was honored for those achievements by scooping the Reg Hayter Cup ahead of fellow nominees Simon Harmer, Ryan Higgins, and Dom Sibley.
- Other award winners included ODI player of the summer Chris Woakes, Test player of the summer Stuart Broad, and County Championship player of the year Harmer.



"SPIRIT OF KERALA" WINS PEOPLE'S CHOICE AWARD

- Short film from Kerala "Spirit Of Kerala" has won the People's Choice Award at the recently concluded My Rode Reel film competition.
- The film won the honour beating 1,680 entries. The short film is based on a boat race and directed by Arun Joseph.
- My Rode Reel film competition is touted as the 'world's largest short film competition'.

SEPTEMBER 2019

OVERVIEW OF 71ST PRIMETIME CREATIVE ARTS EMMY AWARDS FOR 2019

- The 71st annual Primetime Creative Arts Emmy Awards ceremony for 2019 was held over two nights on September 14- 15, 2019 at the Microsoft Theater in Los Angeles, United States.
- They were presented in technical and acting categories. They were given away before 71st Emmy Awards (Primetime Emmy Awards) scheduled to be held on September 22, 2019.

SHEIKH HASINA WAS CONFERRED 2019 DR. KALAMSMRITI INTERNATIONAL EXCELLENCE AWARD



- Bangladesh Prime Minister (PM) Sheikh Hasina was awarded DrKalamSmriti International Excellence Award for the year 2019 in Dhaka, Bangladesh.
- She was awarded by T.P. Sreenivasan, Chief Adviser of the DrKalamSmriti International Advisory Council former ambassador, for her contribution in holding a healthy relation between India and Bangladesh, International peace and cooperation.
- With this award, Hasina has so far received 37 international accolades.

SECUNDERABAD STATION RECEIVED THE FIRST GREEN PLATINUM RATING

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

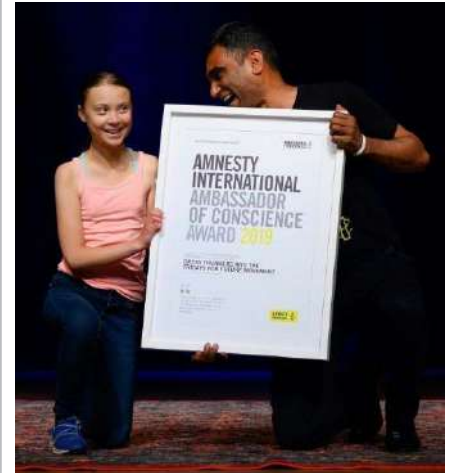
Various initiatives:

- Air-conditioned waiting halls equipped with CO2 sensors
- Installation of solar panels and LED lights
- Solid waste management system
- It has been awarded ISO 14001-2015 Certificate- Environmental Management system. It has also received the National Tourism Award 2016-2017.

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

- Spy thriller Raazi stole the night at Bollywood's answer to the Oscars, taking best film and best actress for its young star Alia Bhatt in Mumbai where the glitzy awards gala was held for the first time since being established two decades ago.
- Megastar Ranveer Singh won best actor for his role in the controversial Padmaavat, a historical action movie that enraged Hindu radicals but was an international success.
- The International Indian Film Academy (IIFA) awards went on into the early hours of today and Indian-British star Bhatt said it had been worth the wait as she received her prize.

SWEDISH ENVIRONMENTAL ACTIVIST GRETA THUNBERG WINS 2019 AMNESTY'S AWARD



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

INDIAN DOCUMENTARY MOTI BAGH HAS BEEN NOMINATED FOR THE OSCARS

- Moti Bagh, a documentary based on the life of an Uttarakhand farmer Vidya Dutt has been nominated for the Oscars.
- The documentary film has been directed by Nirmal Chander.
- The film shows how the 83-year-old struggles to keep his farm alive and till the uninhabited hilly lands.

NEW APPOINTMENTS

NOVEMBER 2019

SOPHIE WILMES CHOSEN AS FIRST WOMAN PRIME MINISTER OF BELGIUM

- Belgium's first female prime minister in its 189-year history has taken office, after Sophie Wilmès was named as the head of the country's next caretaker government.
- Wilmès succeeds the liberal leader Charles Michel, who will become president of the European council on 1 December. Her role has been described as a poisoned chalice, as linguistically divided parties struggle to form a government.
- Belgium has had a caretaker government since December last year when Michel's four-party coalition collapsed as the Flemish nationalists quit in protest at a UN migration pact.

BEST PERFORMING CEOS IN THE WORLD 2019

- Adobe's Shantanu Narayen, Mastercard's Ajay Banga and Microsoft's Satya Nadella are among the top 10 best-performing chief executives in the world, according to a Harvard Business Review (HBR) list.
- NVIDIA CEO Jensen Huang tops the 2019 edition of the list.
- The CEO's are now ranked not only on financial performance but also on environmental, social and governance (ESG) ratings.

FORMER MUMBAI POLICE COMMISSIONER DATTA PADSALGIKAR APPOINTED AS DEPUTY NSA

- Former Mumbai Police Commissioner and Maharashtra DGP Datta Padsalgikar has been appointed as Deputy National Security Advisor (NSA). The 1982-batch IPS officer had earlier served in the Intelligence Bureau (IB) for 26 years before he was picked as the Mumbai Police Commissioner in 2016.
- He retired as the Director General of Police (DGP) in 2018. Among other assignments, Padsalgikar had also served as DCP (Detection) in crime branch, and in EOW (Economic Offences Wing). His last posting was deputy Lokayukta for Maharashtra.
- He had worked with current National Security Advisor (NSA) Ajit Doval during his stint in the IB. Padsalgikar

told the reporters that he would take the new charge soon. His colleagues in Maharashtra Police hail the role played by Padsalgikar in nailing Pakistan's involvement in the 26/11 Mumbai terror attacks.

DEVENDRA FADNAVIS ELECTED MAHARASHTRA BJP LEGISLATURE PARTY LEADER

- Maharashtra Chief Minister Devendra Fadnavis was re-elected leader of the state BJP legislature party.
- All the 105 newly-elected BJP MLAs were present at the meeting, where Union minister Narendra Singh Tomar and party vice president Avinash Rai Khanna were present as central observers.
- Fadnavis pointed out that since 1995, no party in the state had won more than 75 seats in polls to the 288-member Assembly, till the BJP bagged 122 seats in 2014. In the recently-concluded polls, the saffron party won 105 seats.

MUKESH AMBANI'S RIL SURPASSES BP PLC TO BECOME SIXTH LARGEST GLOBAL ENERGY FIRM BY MARKET CAP

- Mukesh Ambani led-Reliance Industries Ltd (RIL) has become the world's sixth-largest energy entity with high market capitalization. RIL overtook British oil major BP Plc in terms of market capitalization to become the world's sixth-largest energy entity.
- RIL hit a market cap (m-cap) of \$130.76 billion on 30 October compared with BP Plc's \$128 billion. The shares of RIL traded at Rs.1,466 on the BSE. It has gained over 31% so far in 2019.
- Saudi Aramco, the world's largest energy entity, that pumps about 10% of the world's crude. It has emerged as the most profitable company in 2018.



LT GEN ANUP BANERJI TAKES CHARGE AS DG AFMS

- Lt Gen Anup Banerji assumed office as Director General, Armed Forces Medical Services (DG AFMS) today. An alumnus of the prestigious Armed Forces Medical College, Pune, the General Officer is reputed to be an outstanding cardiologist and an exceptional administrator.
- He has held various important clinical and staff positions during his illustrious career in AFMS. These include Head of the Department of Medicine and Cardiology at MH CTC Pune and Army Hospital R&R, Consultant (Medicine and Cardiology) at CH (EC), MG (Med) MG & G Area, Comdt AMC Centre and College Lucknow and DGMS (Navy).
- Lt Gen Banerji was awarded the Sena Medal for his distinguished service in 1986. He was appointed President's Honorary Surgeon (PHS) on January 27, 2019. Lt Gen Anup Banerji served as the DGMS (Army) prior to the present appointment.

ALBERTO FERNANDEZ WON THE ARGENTINA'S PRESIDENTIAL ELECTIONS

- Gurudas Dasgupta, veteran CPI leader passed away in Kolkata on October 31, 2019. He was 83. The parliamentarian was suffering from heart and kidney-related ailments.
- A powerful voice of the Left parties in the Parliament for nearly three decades since the mid-80s, the Communist leader was considered to be a spokesperson of the downtrodden and a champion of the working-class movement. He was also a fierce advocate of the public sector.

NIRMAL PURJA SHATTERS RECORD FOR SCALING WORLD'S HIGHEST PEAKS



- The mountaineer from Nepal, Nirmal Purja, created a new speed record by climbing the world's 14 highest peaks over 8,000 metres (26,250 feet) in just 189 days.
- The 14th peak which he climbed was Shishapangma, located at Nyalam County, China. The other 13 peaks are Annapurna, Dhaulagiri, Kanchenjunga, Everest, Lhotse, Makalu, Nanga Parbat, Gasherbrum I, Gasherbrum II, K2, Broad Peak, Cho Oyu and Manaslu.

SANJEEV NANDAN SAHAI TAKES CHARGE AS POWER SECRETARY

- Sanjeev Nandan Sahai has assumed charge as Secretary of the Power Ministry. "Sanjeev Nandan Sahai assumed charge as Secretary, Ministry of Power. Prior to this, he was serving as the Special Secretary in the Ministry of Power,".
- Sahai is a UT cadre IAS officer of 1986 batch. He has also served as Additional Secretary in the Ministry of Power from May, 2018 to July, 2019 according to the statement.
- Sahai has succeeded Subhash Chandra Garg. Garg, who is a former Finance Secretary, had sought voluntary retirement, which was approved by the government. Garg was to retire on October 31, 2020.

IPS OFFICER ADITYA MISHRA APPOINTED CHAIRMAN OF LAND PORTS AUTHORITY OF INDIA

- Senior IPS officer Aditya Mishra was appointed as the chairman of the Land Ports Authority of India (LPAI), according to an order issued by the personnel ministry. Mishra is a 1989 batch IPS officer of Uttar Pradesh cadre.
- The Appointments Committee of the Cabinet has approved the appointment of Mishra as the chairman of the LPAI on the recommendations of a search-cum-selection panel, the order said.
- Mishra has been appointed for a period of five years from the date of assumption of the charge, it said.

DEVENDRA FADNAVIS RESIGNS AS MAHARASHTRA CM, CHANCES OF PRESIDENT'S RULE LIKELY

- After political drama that spanned 15 days, Bhartiya Janata Party leader Devendra Fadnavis finally resigned as the chief minister of Maharashtra. The resignation was first handed over to state governor Bhagat Singh Koshyari and subsequently an announcement was made at a press conference in Mumbai.
- " The two parties have been having a public war ever since the elections, with the Sena demanding an "equal share" in government and asking for the chief ministerial post for two-and-half years along with plum ministerial berths.

OCTOBER 2019

MEXICAN ACTRESS APARICIO NAMED UNESCO GOODWILL AMBASSADOR



- The United Nation's Cultural Agency UNESCO has appointed Mexican actress Yalitza Aparicio as its goodwill ambassador for indigenous peoples.
- The 25-year-old actress made history as the first indigenous performer nominated for a best actress honor at the Academy Awards this year for her performance in the film "Roma", in which she speaks in an indigenous language and in Spanish.
- She will be helping the UNESCO's work among the indigenous peoples across the world by preserving their cultural heritage and environment knowledge and fighting for equal access to education.

AMRIT LUGUN APPOINTED NEXT ENVOY TO GREECE

- The Ministry of External Affairs (MEA) has appointed Amrit Lugun as the next Ambassador of India to Greece. Lugun will be taking up the assignment shortly.
- Amrit Lugun is a 1989-batch Indian Foreign Service (IFS) officer. Previously Lugun served as the country's ambassador to Sudan and Yemen respectively.

SS MALLIKARJUNA RAO IS APPOINTED AS THE NEW MD AND CEO OF PUNJAB NATIONAL BANK

- SS Mallikarjuna Rao is appointed as the Managing Director (MD) and Chief Executive of the Punjab National Bank (PNB). Currently serving as chief executive of the Allahabad Bank, Rao will replace Sunil Mehta of PNB and will head the Delhi based bank till September 18, 2021. S S Mallikarjuna Rao is appointed as the new MD and CEO of Punjab National Bank.
- The Appointments Committee of the Cabinet (ACC) headed by Prime Minister Narendra Modi approved Department of Financial Services' proposal for Rao's appointment as PNB's CEO. Rao had also previously worked as Executive Director (ED) in Syndicate Bank.
- PNB is currently under three-way amalgamation process with Oriental Bank of Commerce (OBC) and United Bank of India.

JUSTICE RAJENDRA MENON WILL BE THE NEW CHAIRPERSON OF ARMED FORCES TRIBUNAL

- Justice Rajendra Menon will be the Chief Justice of India (CJI) Ranjan Gogoi as the Chairperson of the Armed Forces Tribunal (AFT).
- Justice Rajendra Menon is the former Chief Justice of Delhi High Court. The current Chairperson Justice Virender Singh is retiring on October 6.
- The provisions of Finance Act related to the appointment procedure to members of The Tribunals is under challenge delayed until the matter is decided.

ODISHA CM NAVEEN PATNAIK LAUNCHES 'MO SARKAR' INITIATIVE

- Chief Minister of Odisha Naveen Patnaik rolled out 'Mo Sarkar' programme which finds its roots in the Gandhian philosophy of giving people their voice in daily governance.
- The objective of 'Mo Sarkar' is to improve governance by collecting feedback on behaviour and professionalism displayed by the Government officers.
- "Mo Sarkar" programme has been launched in 21 district headquarters hospitals and medical colleges at Cuttack, Sambalpur and Berhampur.

SURJIT S BHALLA AS EXECUTIVE DIRECTOR FOR INDIA AT IMF



- Eminent economist Surjit S Bhalla appointed as the Executive Director for India on the board of the International Monetary Fund (IMF).
- Bhalla (71) will succeed former RBI deputy governor Subir Gokarn, who died in the US on July 30 after a brief illness.
- The Appointments Committee of the Cabinet (ACC), headed by Prime Minister Narendra Modi, approved the appointment of Bhalla for a period of three years from the date of assumption of charge of the post or until further orders.

SEPTEMBER 2019

SITHARAMAN HANDS OVER 12TH CENTURY BUDDHA STATUE

- Almost a month after a 12th century was Buddha statue stolen from the ASI Museum at Nalanda in 1961 was returned to the Indian High Commission by the London Met. Police, Union Finance and Corporate Affairs Minister Nirmala Sitharaman handed over the statue.
- The 12th Century AD Bronze image of Buddha seated in the Bhumi-pasara mudra was amongst the 19 bronze statues stolen from the Archaeological Survey of India's (ASI) Nalanda site museum in August 1961. After a gap of nearly 57 years, in early 2018, the image was spotted by Art enthusiasts at an auction organised by a London based dealer.

JUSTICE P LAKSHMAN REDDY SWORN IN AS FIRST LOKAYUKTA OF ANDHRA

- Justice P Lakshmana Reddy, a retired judge of the erstwhile Andhra Pradesh High Court sworn-in as the first Lokayukta of the state after its bifurcation in 2014.
- Governor Biswabhusan Harichandan administered the oath of office to Justice Reddy at a function in Vijayawada.
- Chief Minister Y S Jagan Mohan Reddy, judges of the High Court and senior state government officials attended the event.

MAYANK VAID BECOMES FIRST INDIAN TO COMPLETE ENDUROMAN TRIATHLON

- Mayank Vaid becomes the first Indian to complete the Enduroman. It is a triathlon from England to France which is considered to be one of the toughest endurance competitions in the world. He is the 44th person in the world to have completed this triathlon. He is also the first Asian person to complete this triathlon in solo capacity.
- He also broken the record for the shortest time taken to complete the Enduroman Arch to Arc triathlon. He completed the triathlon involving running, swimming and cycling. The time duration is around in 50 hours and 24 minutes.
- The previous record for this triathlon was 52 hours and 30 minutes. It is held by Julien Deneyer of Belgium.

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

- Filmmaker Anurag Kashyap's Gangs Of Wasseypur has become the only Indian film to feature in "The Guardian" list of 100 Best Films of the 21st century. The film has bagged the 59th position.
- The two film Gangs Of Wasseypur series was released in 2012 and narrated the saga of a coal mafia family in the town of Wasseypur in Dhanbad district of Jharkhand.
- Both films were loved by the masses for their drama and rawness and acclaimed by the classes for cinematic aesthetics.

OLEKSIY HONCHARUK NAMED AS A NEW PRIME MINISTER OF UKRAINE

- Ukrainian parliament of the 9th convocation appointed Oleksiy Honcharuk, a 35-year-old practicing lawyer, of the political party Servant of the People, as the 17th Prime Minister of Ukraine.
- His nomination was presented to the Ukrainian Parliament by its President Volodymyr Zelenskiy. Mr Honcharuk, Ukraine's youngest ever head of government, succeeded Volodymyr Borysovych Groysman.

SANJIV RANJAN NEXT INDIAN AMBASSADOR TO THE REPUBLIC OF ECUADOR

- Shri Sanjiv Ranjan, who is the present Indian Ambassador to the Republic of Colombia, has been concurrently accredited as the next Ambassador of India to the Republic of Ecuador, with residence in Bogota (high altitude capital of Columbia).
- Sanjiv who is a 1993 batch Indian Forest Service (IFS) officer, previously served as Deputy high commissioner of India to Mauritius from 2006 till 2009.

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

- The Ministry of External Affairs (MEA) of the Government of India, appointed Dr. B. Bala Bhaskar as the next Ambassador of India to the Kingdom of Norway.
- He is the Indian Foreign Service (IFS) officer of 1993 batch. He succeeds Mr. Krishan Kumar.

SPORTS

NOVEMBER 2019

WISDEN INDIA ALMANACK CRICKETER OF THE YEAR AWARD

- Fast bowler Jasprit Bumrah and batswoman Smriti Mandhana won the Wisden India Almanack Cricketer of the Year award. They were the two winners from India among five who won the award.
- The other winners from Asia were Pakistan's Fakhar Zaman, Sri Lanka's Dimuth Karunaratne, and Afghanistan's Rashid Khan.
- Mandhana became the third woman to win the award, after Mithali Raj and Deepti Sharma. Legends Gundappa Viswanath and Lala Amarnath were inducted into the Wisden India Hall of Fame.

SHAKIB AL HASAN SUSPENDED FOR TWO YEARS BY ICC

- Bangladesh captain and star all-rounder Shakib Al Hasan was on Tuesday handed a two-year suspension by the ICC for failing to report three corrupt approaches, including one at the IPL, by a suspected Indian bookie, ousting him from the upcoming tour of India.
- Twelve months of that ban is a suspended sentence which will come into effect if Shakib fails to comply with the anti-corruption code of the world body.

INDIA TO HOST 1ST EVER DAY-NIGHT TEST IN KOLKATA

- In a historic move, Bangladesh Cricket Board (BCB) agreed to Board of Control for Cricket in India's (BCCI) proposal to host a day-night Test in the upcoming 2-Test series between the two teams. India will thus host their first ever pink-ball Test at Eden Gardens, Kolkata from November 22.
- Newly-appointed BCCI president Sourav Ganguly, who has been an ardent supporter of day-night Tests, made his intentions clear when he said Virat Kohli was agreeable to India playing day-night Tests.

SHIVA THAPA, POOJA RANI END INDIA CAMPAIGN ON A HIGH AT OLYMPIC TEST

- Indian boxer Shiva Thapa and Pooja Rani clinched gold medals in Olympic Test Event for Boxing in Tokyo, Japan. While Ashish settled for a silver, ending India's brilliant campaign at the Olympic Test Event.
- Four-time Asian medallist Thapa outpunched Kazakhstan's national champion and Asian bronze-winner Sanatali Toltayev 5-0 to claim the top honours in the 63-kilogram category. Former Asian Games bronze-medallist Pooja Rani edged past Australia's Caitlin Parker in 75-kilogram category to ensure that the Indian women's contingent also had gold in its kitty.
- In 69 kilogram category, Ashish, however, lost to Japan's Sewon Okazawa to sign off with a silver medal.

IOC NAMES MARY KOM IN BOXING'S ATHLETE AMBASSADORS GROUP FOR 2020 OLYMPICS



- The 6-time world champion Mangte Chungneijang Mary Kom has been inducted into the 10-member sports ambassador group by the International Olympic Committee (IOC) on Boxing workforce to represent boxers ahead of the 2020 Tokyo Olympic Games.
- Mary Kom will represent the Asian bloc in the group, which also comprises the likes of Ukrainian legend Vasyl Lamachenko (Europe), a two-time Olympic and world gold-medallist who now plies his trade in the professional circuit, and five-time world champion and 2016 Olympic gold-winner Julio Cesar La Cruz (Americas) among others.

SENSATIONAL LAKSHYA SEN CLAIMS SAARLORLUX OPEN TITLE

- India's Lakshya Sen has won the Saar LorLux Open badminton tournament at Saar brücken in Germany.
- He defeated Sen Weng Hong Yang of China. Lakshya, seeded eighth, needed 59 minutes to overcome Weng 17-21 21-18 21-16 in the summit clash for his third successive singles title of the season.

SHUBMAN GILL CREATES HISTORY, BREAKS VIRAT KOHLI'S RECORD IN DEODHAR TROPHY FINAL



- 20-year-old right-handed batsman Shubman Gill made his way into the record books when he walked out to lead India C in the 47th Deodhar Trophy final against India B on Monday at the JKCA International Complex in Ranchi.
- Shubman Gill became the youngest-known captain to lead a side in the Deodhar Trophy final. The Punjab right-hander broke India captain Virat Kohli's 10-year-old record. Kohli had led North Zone in the Deodhar Trophy final when he was 21 years and 124 days old in 2009-10. Gill is only 20 years and 57 days old.
- Gill, however, could not make the occasion more special by scoring a big one. He was dismissed for 1 by Mohammad Siraj when slapped it straight to cover. Batting first, India B notched up 283 for 7 riding on a fighting 86-run knock by Kedar Jadhav. For India C, Bengal pacer Ishan Porel picked up five wickets for 43 runs in his 10 overs.

ROHIT SHARMA BECAME FIRST INDIAN CRICKETER TO PLAY 100 T20 INTERNATIONAL CRICKET MATCHES.

- Rohit Sharma has achieved another feat during India vs Bangladesh 2nd T20I match. He gave an important victory gift in his 100th T20 International match at Saurashtra Cricket Stadium in Rajkot. India defeated Bangladesh by eight wickets thanks to Rohit's 85 runs.
- Rohit Sharma has also made many records during the match. Rohit Sharma became the first Indian cricketer to play 100 T20 International cricket matches. Rohit achieved this feat while leading the team during the second T20 International against Bangladesh at Rajkot.

INDIA TO HOST MEN'S HOCKEY WORLD CUP IN 2023

- India will host the Men's Hockey World Cup for the second consecutive time after the country was picked to host the game's showpiece event in 2023 by the International Hockey Federation (FIH) in Lausanne.
- According to the FIH, the Men's Hockey World Cup will be held in India from January 13 to 29.
- In another decision made by the Executive Board during the FIH's last meeting of the year, Spain and the Netherlands were named as the co-hosts of the 2022 Women's World Cup scheduled to be held from July 1 to 22.

INDIA TO HOST MEN'S HOCKEY WORLD CUP IN 2023

- International Hockey Federation (FIH), in Lausanne, has recently selected India to host the 2023 Men's Hockey World Cup.
- According to the FIH, the Men's Hockey World Cup will be played in India from January 13 to 29. The format of the 2023 World Cup will be the same as in the previous tournament.
- India will thus become the first country to host the Men's Hockey World Cup four times. Earlier in India, this tournament has been organized in 1982, 2010 and 2018.

FIFA BAN THREE OFFICIALS INCLUDING FORMER PERU FOOTBALL FEDERATION MANUEL BURGA FOR LIFE OVER INVOLVEMENT IN CORRUPTION

- FIFA banned three former top South American football officials for life in connection with a corruption scandal that has shaken world football since 2015.
- Former Peru Football Federation Manuel Burga and Argentinian officials Eduardo Deluca and Jose Luis Meiszner took secret payments while allocating marketing and media contracts for regional competitions.
- The bans are the latest sanctions linked to revelations in 2015 by US prosecutors of a web of corruption involving millions of dollars in bribes concerning marketing and TV rights for South American football tournaments.

OCTOBER 2019

HARMANPREET KAUR BECOMES FIRST INDIAN TO REACH 100 T20 INTERNATIONAL MATCHES

- Harmanpreet Kaur became the first Indian to play 100 T20 International matches. Harmanpreet, who captains India in the shortest format of the game, turned up for the team in their sixth T20I against South Africa in Surat to achieve the milestone.
- Harmanpreet Kaur is among 10 female players who have reached the three figure mark in terms of appearances. New Zealand's Suzie Bates and Australia's Ellyse Perry top the list with 111 appearances.
- Harmanpreet herself is tied with Pakistan's Bismah Maroof and West Indies' Stafanie Taylor with 100 appearances.

AUSTRALIA'S ALYSSA HEALY CREATES WORLD RECORD BECOMING HIGHEST SCORER IN WOMEN'S T20I

- Australian cricketer Alyssa Healy created world record for the highest individual score in women's T20I (Twenty Twenty International) by scoring 148 runs off 61 balls against Sri Lanka in the third and final match at the North Sydney Oval in Australia. She surpassed teammate Meg Lanning's previous world record score of 133 runs.
- Healy, recently completed 100 T20I appearances in the last ODI (One Day International) against Sri Lanka, and made century off 46 balls, the second fastest in history and fastest by an Australian. She also created record for the fastest T20 century by an Australian.

NATIONAL BASKETBALL ASSOCIATION BRINGS FIRST-EVER FLOATING BASKETBALL COURT IN INDIA

- India got its first-ever Floating Basketball Court in the Arabian Sea near Bandra Worli Sea link. It was installed by the National Basketball Association on 2 October.
- NBA India had announced that the first-ever NBA game would be organized in the country in October in Mumbai.
- The NBA India Games 2019 has been prepared to feature the Sacramento Kings and Indiana Pacers, who will play two pre-season games on October 4 and 5 at the Dome, NSCI, SVP Stadium.

PV SINDHU SLIPS TO NUMBER 6TH, KASHYAP RISES TO 25TH POSITION: BWF RANKINGS 2019

- As per the recently released BWF (Badminton World Federation) Rankings 2019, World Champion women's shuttler PV Sindhu (24) has slipped a rank to 6th due to poor performance in the last two weeks but Parupalli Kashyap (33) has benefited from a good performance and is in 25th position.
- Sindhu, who was earlier in the fifth position, had eliminated in the first round of the 2019 China Open (held in Changzhou, China) and 2019 Korea Open (held in Incheon, South Korea). While, Kashyap has the advantage of reaching the semi-finals of Korea Open.
- Satwiksairaj Rankireddy and Chirag remain 12th in men's doubles while Ashwini Ponnappa and N. Sikki Reddy moved up one place to 19th in women's doubles.

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AVINASH SABLE IS THE FIRST INDIAN MAN TO QUALIFY FOR WORLD CHAMPIONSHIPS

- India's Avinash Sable qualified for the finals of the men's 3000-meter steeple chase under dramatic circumstances after bettering his own national record at the World Championships in Doha. Avinash became the first Indian man to qualify for a track event final. He clocked 8 minutes 25.23 seconds bettering his earlier national record of 8:28.94, to finish seventh in the first round.
- The Athletics Federation of India filed an appeal and it is blocked twice during the race, and he got a favourable decision.



SEPTEMBER 2019

ANURAG THAKUR ANNOUNCES CRICKET AND SPORTS ACADEMY FOR LEH

- Union Minister of State for Finance and Corporate Affairs Anurag Thakur announced that a cricket and sports academy will be set up in Leh, Ladakh.
- This cricket and sports academy will ensure that talented athletes of the region get the required training to excel. He also joined Army personnel in Leh to carry out a cleanliness drive to mark Prime Minister Narendra Modi's 69th birthday.

US OPEN 2019: WINNERS LIST



- Rafael Nadal clinched his 19th Grand Slam title by defeating Daniil Medvedev 7-5, 6-3, 5-7, 4-6, 6-4 in US Open 2019 final match. Now, Rafael Nadal closes the gap to just one on Roger Federer's 20 Grand Slam triumphs. Rafael Nadal won his 5th grand slam title since turning 30, surpassing Federer, Novak Djokovic, Rod Laver and Ken Rosewall, who all won four titles.
- On the other hand, in women's championship, Bianca Andreescu (19) captured the title, defeating 23-time major champion Serena Williams. Bianca defeated her with a rollercoaster 6-3, 7-5 win.
- Now, Bianca Andreescu has become the youngest Grand Slam winner since Maria Sharapova at the 2006 US Open.

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



- Indo-US defence cooperation, a joint military training, Exercise "Yudh Abhyas 2019". This exercise is being conducted at Joint Base Lewis Mc Chord, Washington, the USA from 05-18 September 2019.
- Exercise Yudh Abhyas is one of the largest joint running military training and defence corporation endeavours between India and USA. This will be the 15th edition of the joint exercise hosted alternately between the two countries.
- The exercise is also an ideal platform to learn from each other's expertise and experiences of planning and execution of operations.

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

- For the 1st time, The 25th Senior Women's National Football Championship 2019 will be held in Pasighat, East Siang district of Arunachal Pradesh (AP) from September 10 - 24, 2019. The tournament will be hosted by Arunachal Pradesh Football Association (APFA).
- 30 teams from across the country including AP, are expected to participate for the championship. Arunachal Chief Minister Pema Khandu will be the chief guest of the event.

PARALYMPIC COMMITTEE OF INDIA DE-RECOGNISED FOR SPORTS CODE VIOLATION

- The Sports Ministry of India has de-recognised the Paralympic Committee of India. The ministry has de-recognised the committee for violation of the National Sports Code. The committee violated the code by removing its elected president Rao Inderjit Singh.
- The Committee has been penalised for misgovernance and has been directed to comply with the Sports Code and ensure good governance practices in its internal functioning.

LASITHMALINGA BECOMES HIGHEST T20I WICKET-TAKER SURPASSING AFRIDI

- Srilankan paceman (fast bowler) Separamadu Lasith Malinga on August 31, 2019 became the highest T20I (Twenty-Twenty International) wicket taker surpassing Pakistan's all-rounder Shahid Afridi, during the tri-match series of T20I between Srilanka and New Zealand.
- Malinga took a total of 99 wickets from 74 matches surpassing Afridi's 98 wickets in 99 matches.

QATAR UNVEILS 2022 FIFA WORLD CUP LOGO ROUND THE GLOBE

- Qatar unveiled the logo for the 2022 World Cup. It will be hosted by the Gulf emirate displaying it in public spaces in Doha and cities around the world.
- The design is a stylised Arabic white unisex shawl with maroon patterning. It displayed in a figure-of-eight symbolising infinity while creating a heart shape above the words FIFA WORLD CUP Qatar 2022

BANKING & FINANCIAL AWARENESS

EUROPEAN INVESTMENT BANK TO STOP FUNDING OIL AND COAL PROJECTS AT THE END OF 2021



- The European Investment Bank is to stop funding oil and coal projects at the end of 2021. Since 2013, the European Union through the bank has funded 13.4 billion Euros for fossil fuel projects. In 2018, it was around 2 billion Euros. The Union has been reducing its funding to fossil fuel projects and is stopping by 2021.
- The EIB's new policy demands that the energy projects applying for funding must prove that they can produce 1 Kilo watt hour of energy emitting less than 250 grams of carbon dioxide.
- The exemptions are made on gas projects as they are common in the EU member states. For the next 5 years, EU has over 200 billion USD worth projects planned.

RBI ISSUES NEW GUIDELINES OVER PRIVATE BANK CEO REMUNERATION

- The Reserve Bank of India has told private banks to raise the variable portion of remuneration to at least

half of the total for their chief executives and whole-time directors so that top management rewards reflect the 'pay for performance' principles.

- "In order for incentive-based remuneration to work, the variable part of remuneration should be truly and effectively variable, and can even be reduced to zero in line with the symmetry principle," the RBI said.
- The new rules are applicable to private sector banks, including local area banks, small finance banks and payments banks from April 1, 2020.

MOODY'S REVISES INDIA'S ECONOMIC OUTLOOK TO "NEGATIVE" FROM "STABLE"

- The American financial service company Moody's has downgraded India's economic outlook to "Negative" from "Stable". This downgrade was due to slow growth in the economy. It also predicted that slow growth would be prolonged and would also have debt rises.
- Moody's has also predicted a budget deficit of 3.7% of the Gross Domestic Product (GDP) in the year through March 2020, which is a breach in the govt's target of 3.3%.
- This was due to corporate tax rate cuts, slow growth etc. The long term foreign currency bond and bank deposit ceilings were unchanged at Baa1 and Baa2(both being 2nd lowest investment-grade score), respectively.

FOREX RESERVES SOAR \$3.5 BILLION TO NEW LIFETIME HIGH OF \$446.09 BILLION

- The country's foreign exchange reserves rose by USD 3.515 billion to touch a fresh lifetime high of USD 446.098 billion in the week to November 1, helped by increase in foreign currency assets. In the previous week, the reserves had increased by USD 1.832 billion to USD 442.583 billion.
- The increase in reserves in the reporting week was mainly on account of a jump in foreign currency assets (FCA), a major component of the overall reserves.
- Expressed in US dollar terms, the foreign currency assets include the effect of appreciation or depreciation of non-US units like the euro, pound and the yen held in the foreign exchange reserves. During the week, gold reserves increased by USD 301 million to USD 27.353 billion.

EXIM BANK GRANTS \$30 MILLION LINE OF CREDIT TO GHANA

- The Export-Import (Exim) Bank has provided USD 30 million (about Rs 210 crore) line of credit to Ghana for a potable water project in the country.
- Under the arrangement, financing of export of eligible goods, works and services from India would be allowed subject to their being eligible for export under the Foreign Trade Policy of India and whose purchase may be agreed to be financed by the Exim Bank.
- As per the agreement, the terminal utilisation time is 60 months period after the scheduled completion date of the project.

INDIA'S FIRST FIXED INCOME ETF OF BLUECHIP PSUS MAY BE LAUNCHED NEXT MONTH

- The government is expected to launch India's first fixed income Exchange Traded Fund (ETF) comprising debt securities of about a dozen state-owned companies by mid-December 2019. The ETF is expected to have a size of Rs 15,000 crore to Rs 20,000 crore.
- Government sources said road shows are currently on for the Fund, which could be launched as early as December, and that there is significant interest in the market. The fund will comprise only AAA-rated papers of the PSU companies.
- The debt ETF provides a new option to conservative investors to own securities of government-owned companies along with the facility of overnight liquidity as ETF units will be listed on exchanges.

NEW VERSION OF RETURN FILING PORTAL TO BE LAUNCHED BY GST NETWORK

- The Goods and Services Tax Network (GSTN) is to launch an improved version of the GST return filing portal on 22 October. It aims to make the process easier. The announcement was made by the GSTNetwork CEO, Prakash Kumar.
- GST has reduced complexity by lowering the number of forms to be filed by businesses. Previously it was 495 under as many as 17 central and state laws.
- Data that is shared by indirect tax administration with the income tax department has helped in detecting mismatches. Currently, there are 12.3 million registered GST taxpayers.

STATE BANK LAUNCHES DEBIT CARD WITH EMI FACILITY ON POS



- In order to provide a superior and affordable shopping experience to its customers, Indian multinational, public sector bank, the State Bank of India (SBI) has launched the "Debit Card EMI facility" for its existing customers. Under this service, the consumer can opt for an EMI (equated monthly installment) period ranging from 6 months to 18 months.
- Some other major benefits that customers get while using this service are zero documentation, no processing fees, no need for branch visit, instant disbursement and zero cost EMI at select brands.
- This facility can be availed in less than one minute, irrespective of the amount of balance in existing savings account. EMI will commence one month after the completion of the transaction.

ICICI BANK LAUNCHES NEW FD SCHEME CALLED "FD HEALTH"

- Industrial Credit and Investment Corporation of India (ICICI Bank) launched a new Fixed deposit (FD) scheme called "FD health" which provides investors a complimentary critical illness cover on 33 critical illnesses for the customers who are in the age bracket of 18-50 years.

- For the first year, free of cost insurance cover will be provided which can be renewed later. Critical illness cover of Rs 1 lakh from ICICI Lombard General Insurance Company will be provided on opening an FD of Rs. 2 lakh to Rs. 3 lakh for tenure of at least 2 years.
- Earlier, ICICI Bank had launched FD Life (FD offering a free term life insurance) and FD Invest where interest from FDs is invested in monthly Systematic Investment Plans (SIPs) of a mutual fund.

RBI GUIDELINES FOR 'ON TAP' PAYMENT SYSTEMS

- RBI has issued some instructions and guidelines authorisation of payment systems. It includes minimum net worth criteria for different players.
- The government has decided to offer on-tap authorisation for Bharat Bill Payment Operating Unit (BBPOU), White Label ATMs (WLAs) and Trade Receivables Discounting System (TReDS).
- As per the guidelines, interested entities should have a minimum of 100 crore rupees net worth and should be maintained at all times.

RELIANCE MF RENAMED AS "NIPPON INDIA MUTUAL FUND"

- Reliance Mutual Fund has been renamed as "Nippon India Mutual Fund". The organization was renamed following the purchase of 75% stake in Reliance Nippon Life Asset Management by Nippon Life Insurance.
- Nippon India Mutual Fund has become the largest foreign-owned Asset Management Company in India. Sundeep Sikka will continue to lead company as the CEO.

DEFENCE & TECH.

SHAKTI-2019: INDO-FRENCH COUNTER TERRORISM EXERCISE TO BEGIN FROM OCT 31

- Indo-French joint exercise 'Shakti 2019' is scheduled to begin on October 31, 2019 in Rajasthan. The bilateral exercise will be conducted between the armies of both countries.
- 'Shakti-2019' will be conducted at the Foreign Training Node at Mahajan Field Firing Ranges in Rajasthan. The exercise will be conducted from October 31 to November 13, 2019.

TWITTER TO BAN ALL POLITICAL ADVERTISING

- Twitter has decided to ban all political advertising across the globe, saying that political message reach should be earned, not bought. The decision was announced by Twitter CEO Jack Dorsey on October 30, 2019 through a series of tweets.

- In his tweets, Jack Dorsey highlighted that a political message earns reach when people decide to follow an account or retweet and paying for a reach removes that decision, forcing highly optimized and targeted political messages on people.
- Dorsey felt that this decision should not be compromised by money.

IIT DELHI, ISRO JOINTLY SETTING UP SPACE TECHNOLOGY CELL IN CAMPUS

- Indian Space Research Organisation (ISRO) in collaboration with IIT Delhi going to set up a space technology cell in New Delhi.
- Earlier, Space Technology Cells (STCs) have been set up at IIT Kanpur, IIT Roorkee, IIT Kharagpur, IISc Bangalore.
- It will also help the institution in various research areas like Artificial Intelligence, smart manufacturing, textile and nanotechnology.

IIIT HYDERABAD RESEARCHERS CREATE FIRST EVER INDIAN BRAIN ATLAS

- Researchers including those from IIIT Hyderabad developed the first Indian human brain atlas which revealed that India has some of the smallest brains in the world.
- The study found that there is a significant difference in the shape and size of the brain between Indians, Chinese, Koreans and Caucasians. In fact, the brain size of Indians is smaller in height, width, and volume in comparison with the western and other eastern populations.



1ST-EVER INDIA-UZBEKISTAN JOINT MILITARY EXERCISE - DUSTLIK-2019 BEGINS

- The first-ever India-Uzbekistan joint military exercise - Dustlik-2019 will begin at Chirchiq Training Area near Tashkent today. Defence Minister Rajnath Singh and his Uzbekistan counterpart Major General Bakhodir Nizamovich Kurbanov presided over the Curtain Raiser of the military drill.
- The exercise, which will be focused on counter-terrorism, will continue till November 13. During the exercise, an Indian Army contingent will train along with Uzbekistan Army.
- The exercise will enable the sharing of best practices and experiences between the Armed Forces of the two countries and will lead to greater operational effectiveness.

DRDO IGNITER COMPLEX INAUGURATED AT HEMRL, PUNE

- A Defense Research Development Organization (DRDO) Igniter Complex was inaugurated at High Energy Materials Research Laboratory (HEMRL), Pune. The main purpose of the laboratory is to design, process, evaluate ignition systems for any kind of DRDO projects.
- The new complex is equipped with sieve shaker, granulating machine, planetary mixer, pelleting machine, etc. A design, modelling, simulation laboratory are a part of the complex.
- The complex also has an assembly centre and a testing centre.

IIT-MADRAS LAUNCHES COUNTRY'S FIRST STANDING WHEELCHAIR 'ARISE'

- IIT-Madras has launched the country's first indigenously designed standing wheelchair. The project, in collaboration with Phoenix Medical Systems, enables a differently-abled person requiring a wheelchair to shift from sitting to standing position, and vice versa, independently and in a controlled manner.
- The wheelchair 'Arise' was launched in the presence of Union Minister of Social Justice and Empowerment Thawarchand Gehlot at the institute.
- Union Minister Gehlot lauded IIT-Madras for its initiative, and also recalled the Narendra Modi government's various welfare measures for the 'divyang', including setting up five national-level sophisticated sports centres for differently-abled sportspersons in different parts of the country.



CHINA LAUNCHES SUDAN'S FIRST EVER SATELLITE "SRSS-1"

- Sudan's first-ever satellite for conducting research in military, economic and space technology has been launched by China. Sudan's remote-sensing satellite (SRSS-1), was developed by the Shenzhen Aerospace Oriental Red Sea Satellite Co.
- The satellite was launched aboard China's Long March-4B rocket along with other Chinese satellites including Gaofen 7, Xiaoxiang-1 08, Whampoa 1 from the Taiyuan Satellite Launch Center in northern China.
- The Sudanese satellite has been mainly designed for civil and military remote sensing over Sudan.

GOA: INDIAN COAST GUARD CONDUCTED RESAREX-2019

- The Indian Coast Guard conducted the Regional level Search and Rescue Workshop and Exercise - 2019 (ReSAREX - 2019) here to check the preparedness and response measures for search and rescue at sea in a coordinated manner.

- The ReSAREX - 19 tested the efficiency of operations of various SAR agencies in Goa. Five ICG Ships, Dornier aircraft, two Chetak helicopters besides resources from other resource agencies like Captain of port, State Marine Police, Indian Mission Control Centre (INMCC) Bangaluru, Goa state administration, Goa Medical College and Marmugao Port Trust participated in this workshop cum exercise.

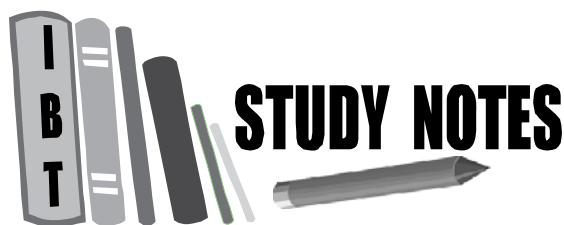
IAF LAUNCHES MULTIPLAYER VERSION OF MOBILE GAME "INDIAN AIR FORCE - A CUT ABOVE"

- The Indian Air Force launched the multiplayer version of its interactive mobile game which lets users experience the thrill of flying a combat aircraft.
- The multiplayer version of the game named "Indian Air Force - A Cut Above" was launched by Vice Chief of Air Staff Air Marshal Harjit Singh Arora here.
- The then chief of air staff, B S Dhanoa, had launched the single-player version of the game on May 31.

MEET MAXWELL X-57, NASA'S FIRST ELECTRIC PLANE POWERED BY 14 MOTORS



- NASA, most prominent for its many Florida-launched exploits into space, showcased an early version of its first all-electric experimental aircraft, the X-57 Maxwell in the aeronautics lab in the California desert.
- Tecnam P2006T twin-engine propeller plane, the X-57 under development since 2015 and remains at least a year away from its first test flight in the skies over Edward Air Force Base.
- The two largest of 14 electric motors that will ultimately propel the plane - powered by specially designed lithium-ion batteries - NASA deemed the Maxwell ready for its first public preview. The newly built simulator that allows engineers, and pilots to get the maneuver the finished version of the X-57 in flight, even as the plane remains under development.



Quantitative Aptitude

PERCENTAGE:

The percentage concept is required in several quantitative aptitude topics to solve the related questions. Also, questions directly related to percentages holds good weightage and thus, this topic is considered as one of the most important topics for the competitive examinations.

DEFINITION OF PERCENT:

“Per cent” means for every hundred. If you get 25 marks in an exam where the full marks is 50, your percentage marks will be what you will get in a total of hundred marks. $(25/50 \times 100)$

USING UNITARY METHOD:

In 50 you get 25; So in 1 you get $25/50$ and in 100 you get $25/50 \times 100 = 50$ percent. Thus, what you get out of hundred becomes the percentage.

For a fraction, if the denominator is hundred, it is called a percentage and the numerator of the fraction is called rate percent.

PERCENTAGE FOR COMPARISON:

Percentage helps us to compare between different fractions when the denominator or the total number is different in each case. It is one of the simplest tools for the comparison of data.

Take, for example, this table below which shows the marks obtained by a student in 3 different subjects

Subject	Marks obtained
Math	60
English	80
Science	75

From this data alone, we cannot compare the marks obtained for the various subjects.. Now suppose we have the data of the total marks obtained as follows

Subject	Marks obtained	Total Marks	$\frac{\text{Marks obtained}}{\text{Total Marks}} \times 100$
Math	60	100	60%
English	56	80	70%
Science	72	90	80%

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PRESENTATIONS OF PERCENTAGES:

(a) a% of b

a% of b (a percent of b) = b% of a

a% of b is represented mathematically as $(a \times b)/100$.

Example: 24% of 25 = $[24 \times 25/100] = 6$ 25% of 24 = $[(25 \times 24)/100] = 6$.

(b) What percentage of a is b

This is represented as $\left(\frac{b}{a} \times 100\right)$

Example: What percentage of 75 is 25? $(25/75) \times 100 = 33.33\%$

CONVERSIONS RELATED TO PERCENTAGES:

(a) To convert a fraction into a percentage

Multiply by 100.

Keep the denominator as 100, the numerator you obtain is the required answer.

Take for example

$$\frac{21}{22} = \left(\frac{21}{22} \times 100\right) = \left(\frac{2100}{22}\right) = 95\frac{5}{11}\%$$

(b) To find the fraction equivalent of a percentage

Divide by 100(after removing the percentage sign)

Example: $25\% = \frac{25}{100} = \frac{1}{4}$.

HOW TO CONVERT FRACTION INTO PERCENTAGE

$$\frac{1}{5} \rightarrow \frac{1}{5} \times 100 = 20\%$$

$$\frac{1}{9} \rightarrow \frac{1}{9} \times 100 = 11\frac{1}{9}\%$$

$$\frac{1}{6} \rightarrow \frac{1}{6} \times 100 = 16\frac{2}{3}\%$$



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IBT

SOME IMPORTANT FRACTIONS

$\frac{1}{1} = 100\%$	$\frac{1}{7} = 14\frac{2}{7}\%$	$\frac{1}{14} = 7\frac{1}{7}\%$
$\frac{1}{2} = 50\%$	$\frac{1}{8} = 12\frac{1}{2}\%$	$\frac{1}{15} = 6\frac{2}{3}\%$
$\frac{1}{3} = 33\frac{1}{3}\%$	$\frac{1}{9} = 11\frac{1}{9}\%$	$\frac{1}{16} = 6\frac{1}{4}\%$
$\frac{1}{4} = 25\%$	$\frac{1}{10} = 10\%$	$\frac{1}{17} = 5\frac{15}{17}\%$
$\frac{1}{5} = 20\%$	$\frac{1}{11} = 9\frac{1}{11}\%$	$\frac{1}{18} = 5\frac{5}{9}\%$
$\frac{1}{6} = 16\frac{2}{3}\%$	$\frac{1}{12} = 8\frac{1}{3}\%$	$\frac{1}{19} = 5\frac{5}{19}\%$
$\frac{2}{7} = 28\frac{4}{7}\%$	$\frac{1}{13} = 7\frac{9}{13}\%$	$\frac{1}{20} = 5\%$

SOME IMPORTANT EXAMPLES

1. If Amit's income is 2400 increased by 10%. Find his new income is.

- (a) 2800 (b) 2640 (c) 2700 (d) 2800
(e) None of these

Sol. (a) Amit income = 2400

$$\text{Increased} = 10\% = 2400 \times \frac{10}{100} = 240$$

$$\text{New Income} = 2400 + 240 = 2640$$

2. If Sumit's income increased by 25% becomes 6000. Find initial income?

- (a) 4800 (b) 4700 (c) 4500 (d) 4200
(e) None of these

Sol. (a) Sumit's income = 25% Becomes 6000

$$= 125\% = \frac{5}{4} \times 6000 = 4 \times 1200 = 4800$$

3. A number increased by 20% becomes 1800. Had it been decreased by 30% what would be its value?

- (a) 950 (b) 1000 (c) 1050 (d) 1200
(e) None of these

Sol. (c) $20\% = \frac{1}{5}$

$$= 6 - 1800 = 300$$

$$= 5 \times 300$$

$$\text{Actual number} = 1500 \times \frac{70}{100} = 1050$$

4. A number decreased by 25% becomes 2250. Had it been increased by 10% what would be its value?

- (a) 3000 (b) 2200 (c) 3300 (d) 4000
(e) None of these

Sol. (c) ATQ let initial number x

$$\text{then } \frac{75}{100} \times x = 2250$$

$$\text{then } x = 3000$$

And if it increased by 10% then,

$$= 3000 \times \frac{110}{100} = 3300$$

5. If Amit's income is 3600 which decreased by 16.67% find its new income?

- (a) 3000 (b) 8000 (c) 7000 (d) 4000
(e) None of these

Sol. (a) Amit's income = 3600

$$\text{Decrease} = 16.67\% = \frac{1}{6}$$

$$\frac{1}{6} \times 3600 = 600$$

PRACTICE QUESTIONS

- 52% of a number is 2457. What is the number?
- In an examination, 30% of the total students failed in Hindi, 40% failed in English and 10% failed in both the subjects. Find the percentage of those who passed in both subjects.
- A mixture of 40 liters of milk and water contains 10% of water. How much water must be added to make the water 20% in the new mixture?
- The number of seats in an auditorium is increased by 25%. The price of a ticket is also increased by 12%. Then the increase in revenue collection will be.
- 25% of 960 + 55% of 740 = ?
- Nancy's Mathematics test had 75 problems i.e. 10 arithmetic, 30 algebra and 35 geometry problems. Although she answered 70% of the arithmetic, 40% of the algebra and 60% of the geometry problems correctly, she did not pass the test because she got less than 60% of the problems right. How many more question she would have needed to answer correctly to earn a 60% passing grade?
- Forty-five percent of a number is 30 less than three-fifth of that number. What is the number?

8. In an election between two candidates, 75% of the voters cast their votes, out of which 2% of the votes were declared invalid. A candidate got 9261 votes which were 75% of the valid votes. Find the total number of votes enrolled in that election.
9. The price of rice has increased by 60%. In order to restore the original price, the new price must be reduced by what %.
10. A man buy some articles 5 for Rs. 1 and equal no. of articles at 4 for Rs. 1 and sells all of them 9 for Rs. 2 and get loss of Rs. 30. How many articles sold by him.

SOLUTIONS

1. Let the number of x

$$\text{ATQ, } \frac{52}{100} \times x = 40872$$

$$x = 78600$$

2. Let total number of students be 100.

$$\text{Total failed students} = 20 + 10 + 30 = 60$$

$$\text{Passed students} = 100 - 60 = 40$$

$$\text{Pass percentage} = \frac{40}{100} \times 100 = 40\%$$

3. To solve this question, we can apply a short trick approach;

$$\text{Required liters of water} = \frac{A\{(100-x)-(100-y)\}}{(100-y)}$$

Where,

A is the quantity of mixture = 40 ltrs

x is the initial percent of water = 10%

y is required percent of water = 20%

By the short trick approach, we get

$$= \frac{40\{(100-10)-(100-20)\}}{(100-20)}$$

$$= \frac{40 \times (90-80)}{80}$$

$$= 5 \text{ litres.}$$

4. x is the percent increase in the no. of seats = 25%
y is the percent increase in the price of a ticket = 12%
By the net% effect, we get

$$\text{Net\% effect} = \left(25 + 12 + \frac{25 \times 12}{100} \right) \%$$

$$= (37 + 3) \% = 40\%$$

So, the revenue will increase by 40%.

$$5. \frac{25}{100} \times 960 + \frac{55}{100} \times 740 = 647$$

$$6. \text{ Number of questions attempted correctly} \\ = (70\% \text{ of } 10 + 40\% \text{ of } 30 + 60\% \text{ of } 35) \\ \Rightarrow (7 + 12 + 21) = 40.$$

$$\text{Questions to be answered correctly for 60\% grade} \\ = 60\% \text{ of } 75 = 45.$$

$$\text{So, Required number of questions} = (45 - 40) \\ = 5.$$

7. Let the number be x.

$$\text{ATQ, } \frac{3}{5}x - \frac{9}{20}x = 30$$

$$x = 200$$

8. Let the total number of votes enrolled be x. then,

Number of votes cast = 75% of x

Now, valid votes = 98% of (75% of x).

So, number of votes the winning candidate got = 75% of [98% of (75% of x)] = 9261.

$$\Rightarrow \left(\frac{75}{100} \times \frac{98}{100} \times \frac{75}{100} \times X \right) = 9261$$

$$\Rightarrow \left(\frac{9261 \times 100 \times 100 \times 100}{75 \times 98 \times 75} \right) = 16800.$$

9. Let the price be Rs. 100 and changed price is Rs. 160.

$$\text{Price must be reduced} = \frac{60}{160} \times 100 = 37.50\%$$

$$10. \quad \begin{array}{cc} \text{C.P}_I & \text{C.P}_{II} \end{array}$$

$$\begin{array}{cc} 1 \text{ article } \frac{1}{5} & \frac{1}{4} \end{array}$$

$$\begin{array}{cc} 20 \text{ article } 4 & 5 \end{array}$$

$$\text{C.P of } 20 + 20 = 40 \text{ article is } 4 + 9 = 9 \text{ Rs.}$$

$$\therefore \text{C.P}_I = \frac{9}{40} \quad \& \quad \text{S.P} = \frac{2}{9} \text{ Given}$$

$$\text{CP}_{360} = 81 \text{ Rs.} \quad \text{SP}_{360} = 80 \text{ Rs.}$$

1 Rs. loss on buying 360 articles

30 Rs. loss buying 360 × 30 articles

$$= 10800$$

Reasoning Ability

INEQUALITY

INTRODUCTION:

Inequality is one of the topics where you can get full marks very easily. It is a common topic for all competitive exams. We are providing study notes of Inequality that helps you to learn about the subject. We can expect (4-5) questions from this topic in reasoning section.

- To understand an inequality we should keep in mind equality means equal and inequality means there are four possibilities between elements or objects.
- It is one of the easy topics for people who are slightly comfortable with elementary mathematics.
- Inequality is based on only three symbols, such as: $>$ (greater than), $<$ (smaller than) and $=$ (equals to).
- Other symbols such as \geq and \leq are formed with the help of three symbols given above.

Symbolic Representation:

- Before discussing details for solving questions, Let's check the meaning of certain symbols in below table:

Symbol	Meaning
$>$	First element is greater than second element
$<$	First element is smaller than second element
$=$	First element is equal to second element
\geq	First element is greater than or equal to second element
\leq	First element is smaller than or equal to second element
\neq	First element is not equal to second element

- Let us consider A and B as two variables, then Inequalities can be shown as following:

Signs	Meaning
$A < B$	A is less than B.
$A > B$	A is more than B.
$A \leq B$	A is less than or equal to B.
$A \geq B$	A is more than or equal to B.
$A = B$	A is equal to B.
$A \neq B$	A is not equal to B.

- To check the different relationship, we are presenting some different statement and conclusions in below table. From given below table you will get clear concept of relationship between two letters.

S.No.	Statement	Conclusion
1.	$A > B > C$	$A > C$
2.	$A > B \geq C$	
3.	$A \geq B > C$	
4.	$A = B > C$	
5.	$A > B = C$	
6.	$A < B < C$	$A < C$
7.	$A < B \leq C$	
8.	$A \leq B < C$	
9.	$A < B = C$	
10.	$A = B < C$	
11.	$A \geq B \geq C$	$A \geq C$ (either $A > C$ or $A = C$)
12.	$A \geq B = C$	
13.	$A = B \geq C$	
14.	$A \leq B \leq C$	$A \leq C$ (either $A < C$ or $A = C$)
15.	$A \leq B = C$	
16.	$A = B \leq C$	
17.	$A < B > C$	Either I or II follows if any of the following cases are given as they form a complementary pair: (a) (i) $A > C$ (ii) $A \leq C$ (b) (i) $A \geq C$ (ii) $A < C$ (c) (i) $A < C$ (ii) $A \geq C$ (d) (i) $A \leq C$ (ii) $A > C$
18.	$A \leq B > C$	
19.	$A < B \geq C$	
20.	$A > B < C$	
21.	$A > B \leq C$	
22.	$A \geq B < C$	

Rules for Priority of Symbols:

RULE-1: $> \geq =$

For e.g. -: If $C > D \geq E = F$

Then, $C > E$ and $C > F$

RULE-2: $< \leq =$

For e.g. -: If $R < U \leq V = W$

Then, $R < W$ and $R < V$

RULE-3: $> <$ (No relation)

For e.g. -: If $O > M < P$

Then there will be no relation between O and P.

RULE-4: $> \leq$ (No relation)

For e.g. :- If $X > L \leq Z$

Then there will be no relation between X and Z.

RULE-5: $< >$ (No relation)

For e.g. :- If $E < G > Q$

Then there will be no relation between E and Q.

RULE-6: $< \geq$ (No relation)

For e.g. :- If $F < U \geq B$

Then there will be no relation between F and B.

RULE-7

(a) Either- or case: In equality it is very important condition. Mostly students make mistakes in this condition. For clear concept we are giving example of "either-or"

- 1st condition for "either-or" is both conclusions should be wrong.
- 2nd condition is that variables of both conclusions should be same.

Eg. :-

1. Statement: $C \geq D = E$

Conclusion: (a) $C > E$ (not true) (b) $C = E$ (not true);

In above example, relation between C and E is $C \geq E$. But both the conclusions are wrong and both have same variables. And by combining both conclusions you will get the actual relation between C and E which comes from statement.

2. Statement: $O = P \geq Q \geq R = S$

Conclusion I: (a) $O > S$ (b) $O = S$

From the above statement it is clear that O is either equals to S or O is greater than S, So individually both the conclusions are wrong but by combining them we will get that O is either greater than or equals to S ($O \geq S$).

Conclusion II: (a) $P > R$ (b) $P = R$

Similarly from the above statement for conclusion II we can see that there is an either / or case between N and P, So N either will be greater than or equals to P.

(b) The complimentary case of "Either-or":

1. Statement: $U \geq J \leq K = L$

Conclusions: (1) $U < L$ (not true) (2) $U \geq L$ (not true)

In the above statement we cannot find the relation between U and L. There may be three possibilities of relation between U and L.

i.e. (a) $U > L$ (b) $U < L$ (c) $U = L$

And we are getting all possibilities by combining both conclusions. So, this is also one case of "Either-or".

2. Statement: $E < H \leq C, E > D, O \leq H < Z$

Conclusions: I. $O \geq D$ II. $D > O$

In the above question by combining the statements together we get $D < E < H \geq O$. So we cannot find the relation between O and D. As there can be three possible cases: O is either greater, lesser or equals to D. In conclusions I and II we can find all the three possible cases so the answer will be either conclusion I or II follow.

3. Statement: $J \geq B < T \geq U > V \geq X$

Conclusions: I. $J < X$ II. $X \leq J$

This is another example showing that no direct relation is found between X and J and all the three possible conditions as $J > X$, $J < X$ or $J = X$ can be there. So the answer will be either conclusion I or II follow.

Types of Inequality: There are two of inequality -

- (1) DIRECT INEQUALITY
- (2) INDIRECT INEQUALITY
- (3) CYCLIC INEQUALITY
- (4) OPINION FILLER

Type(1)-DIRECT INEQUALITY:

In this type, relationship symbols between variables are given indirect form.

Example:-

Q. Statement: $W = X \geq Y < Z = A \leq B$

Conclusion:

(a) $B > X$ (b) $X \geq Z$

Sol. None follows.

(a) $B > X \rightarrow B \geq A = Z > Y \leq X$ (not true)

(b) $X \geq Z \rightarrow X \geq Y < Z$ (not true)

Here, both conclusion (a) and (b) does not follow. As there is relation between B and X, X and Z. And here, variables of both conclusions are different. So, there will no "either-or" case.

Q. Statement: $C > X > Z \geq W > P$

Conclusions:

(a) $Z > P$ (true)

(b) $C > P$ (true)

Sol. Both (a) and (b) follows.

(a) $Z > P \rightarrow Z \geq W > P$ (true)

(b) $C > P \rightarrow C > X > Z \geq W > P$ (true)

Q. Statement: $Z > A = B > X < Y$

Conclusions:

(a) $A = X$

(b) $Z > X$

Sol. Only (b) follows.

(a) $A = X \rightarrow A = B > X$ (not true)

(b) $Z > X \rightarrow Z > A = B > X$ (true)

Here, conclusion (a) is wrong as A is greater than X and conclusion (b) is right.

Type (2) - INDIRECT INEQUALITIES:

In this type, relationship symbols between variables are given in coded form.

Example 1 :-

Direction: In the following questions, the symbols δ , @, ©, % and * are used with the following meaning as illustrated below.

'1 © 2' means '1 is not smaller than 2'.

'1 % 2' means '1 is neither smaller than nor equal to 2'.

'1 * 2' means '1 is neither greater than nor equal to 2'.

'1 δ 2' means '1 is not greater than 2'.

'1 @ 2' means '1 is neither greater than nor smaller than 2'.

Q. Statement:

$K \delta G, G @ I, I \odot L, L \% P$

Conclusions:

I. $I @ K$

II. $I \% K$

III. $P * G$

IV. $L \delta G$

(a) Only either I or II is true

(b) Only III and IV are true

(c) Only either I or II and III are true

(d) Only either I or II and IV are true

(e) Only either I or II and III and IV are true

Sol. (e) Only either I or II and III and IV are true

Statement: $K \leq G = I \geq L > P$

Conclusions:

I. $I = K \rightarrow I = G \geq K$ (not true)

II. $I > K \rightarrow I = G \geq K$ (not true)

III. $P < G \rightarrow P < L \leq I = G$ (true)

IV. $L \leq G \rightarrow L \leq I = G$ (true)

Q. Statement: $X \odot Z, Z \% C, C * Q, Q \delta V, V @ S$

Conclusions:

I. $X \% Q$

II. $V * Z$

III. $Q \delta S$

IV. $C \odot S$

(a) Only either I or II is true

(b) Only III is true

(c) Only either I or II and III are true

(d) Only either I or II and IV are true

(e) Only either I or II and III and IV are true

Sol. (b) Only III is true

Statement: $X \geq Z > C < Q \leq V = S$

Conclusions:

I. $X > Q \rightarrow X \geq Z > C < Q$ (not true)

II. $V < Z \rightarrow V \geq Q > C < Z$ (not true)

III. $Q \leq S \rightarrow Q \leq V = S$ (true)

IV. $C \geq S \rightarrow C < Q \leq V = S$ (not true)

Type (3) - CYCLIC INEQUALITY

Q. Statement:

$1 > 2, 2 < 3, 3 > 4, 4 < 5, 5 > 6, 6 > 7, 7 > 8.$

Conclusion:

(i) $3 < 7$

(ii) $5 > 8$

Sol. Only II is true

Explanation:

Statement: $1 > 2 < 3 > 4 < 5 > 6 > 7 > 8$

Conclusion:

(i) $3 < 7 \rightarrow 3 > 4 < 5 > 6 > 7$ (not true)

(ii) $5 > 8 \rightarrow 5 > 6 > 7 > 8$ (true)

Type - (4) OPINION FILLER:

Q. Which of the following symbol should replace the question mark (?) in the given expression in order to mark the expression ' $P > A$ ' as well as ' $T < L$ ' Definite True.

$P > L ? A \geq N = T$

(a) $<$ (b) $>$ (c) $<$ (d) $>$

(e) Either $<$ or $>$

Sol. (d) $>$

Statement: $P > L > A \geq N = T.$

Conclusion:

(i) $P > A \rightarrow P > L > A$ (true)

(ii) $T < L \rightarrow T = N \leq A < L$ (true)

ENGLISH LANGUAGE

IDIOMS AND PHRASES

Idioms and Phrases constitute an important part of all Banking and Govt. exams. We are providing you the Phrases and Idioms that can most probably appear in the exam. Hope you find them useful not just for your exams, but to communicate more interestingly also. Here is a collection of Idioms and Phrases compiled from previous question papers and predicted by experts:

1. Be up with the lark

Meaning: To be awake and out of your bed early in the morning

Usage: His mother was surprised to see him **up with the lark**.

2. Play it by ear

Meaning: Proceed instinctively according to results and circumstances

Usage: Let's **play it by ear** as they haven't given us any clear guidelines.

3. Go for the jugular

Meaning: Be aggressive or unrestrained in making an attack; to criticize someone very cruelly by talking about what you know will hurt them most

Usage: The lawyer **went for the jugular** of the victim to prove that the charges were wrong.

4. Go to the dogs

Meaning: To become worse in quality or character

Usage: You say that our country has **gone to the dogs**, but what do you do about it?

5. Tall tales

Meaning: Boasting

Usage: His **tall tales** have no limits.

6. Armchair critic

Meaning: Someone who gives advice based on theory rather than practice

Usage: Don't let Radha's comments bother you. She's just an **armchair critic**.

7. Bury the hatchet

Meaning: End a quarrel or conflict and become friends

Usage: When will Tom and Jerry **bury the hatchet**?

8. Vote with one's feet

Meaning: To show that you do not support something

Usage: When the leader spoke in favour of the management, the labourers **voted with their feet**.

9. At one's wit's end

Meaning: So worried, confused or annoyed that one does not know what to do next

Usage: The baby has been crying for hours, and I'm **at my wits' end**.

10. Feather one's nest

Meaning: To make oneself rich, especially in a way that is unfair or dishonest

Usage: The corrupted officer **feathered his nest** quickly.

11. Stir up a hornet's nest

Meaning: To create a lot of trouble

Usage: He **stirred up a hornet's nest** by speaking ill about the victim.

12. All thumps

Meaning: Awkward and clumsy, especially with one's hands

Usage: She is **all thumps** at drawing.

13. Make a beeline for someone or something

Meaning: To head straight toward someone or something

Usage: It was an old custom in Europe **to make a beeline** for hostess before meeting anyone else.

14. Featherbrained

Meaning: Silly or often forgetting things

Usage: She is **featherbrained** and I have to remind her things very often.

15. Make a mountain out of a molehill

Meaning: To make a major issue out of a minor one; to cause something simple to seem much more difficult or important

Usage: Miranda **made a mountain out of a molehill** when Rooney broke a vase by mistake.

16. Wild goose chase

Meaning: A hopeless search or pursuit

Usage: I was on a **wild goose chase** when I lost the address slip.

17. Keep a level head

Meaning: To remain calm

Sentence: It is important to keep a level head when you're dealing with a dangerous situation like this one.

18. Snake in the grass

Meaning: A treacherous person

Usage: Brutus was a **snake in the grass**.

19. Throw someone to the dogs

Meaning: To abandon someone to enemies or evil; to allow someone to be criticized or attacked in order to protect others from being criticized or attacked

Usage: She **threw herself to the dogs** to save her sister's reputation.

20. Throw the baby out with the bath

Meaning: To lose the good parts when you get rid of the bad parts of something.

Usage: I lost my car keys when I was hastily throwing away my metallic earrings. I wish I hadn't **thrown the baby out with the bath**.

21. Leave someone high and dry

Meaning: To leave someone in a difficult situation without any help

Usage: We were **left high and dry** in the alien nation.

22. Be in two minds

Meaning: To be unable to decide between alternatives

Usage: She was **in two minds** about accepting the job offer.

23. Kick someone or something to the curb

Meaning: To discard, abandon or dismiss due to being unwanted, obsolete or redundant

Usage: He **was kicked to the curb** as a part of the company's new policy to increase efficiency.

24. Call it a day

Meaning: To stop some activity, to stop working and go home.

Usage: It's past 5 o'clock, let's **call it a day**.

25. Go/Jump through hoops

Meaning: To do a lot of difficult things before one is allowed to have or do what one wants

Usage: Schools make the parents **jump through hoops** before they admit the children.

26. Gnomes of Zurich

Meaning: Big international bankers, Swiss bankers.

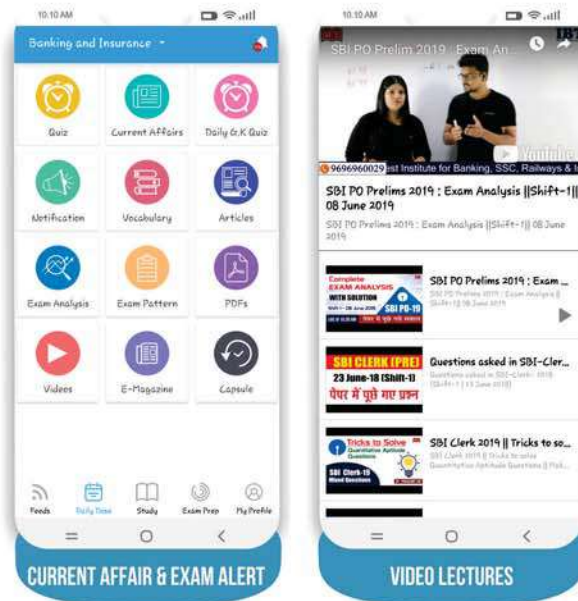
Usage: International monetary affairs are governed by the **gnomes of Zurich**.

27. Play ducks and drakes

Meaning: To carelessly misuse one's wealth; to behave recklessly

Usage: His mother asked him to stop **playing duck and drakes** and concentrate on their family business.

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BANKING AWARENESS

DIFFERENT TYPES OF CARDS

There are three types of cards: Debit cards, Credit cards and Prepaid cards. These cards can be issued by banks or other entities too. We will discuss each type of card and the issuance authority for particular type of card.

1. DEBIT CARDS

Debit Cards are the payment cards which provide the electronic access to the cardholder to his bank account. These cards are issued by the banks and linked to bank account.

Debit Cards are used to :

- Withdraw cash from an ATM
- Purchase of goods and services at point of sale both domestically and internationally provided it is enabled for international use.

Currently debit cards can be used in two types:

- I Online Debit Card-** In online debit card system there is a need of electronic authorization which reflects every user's transaction in his account. Transactions in this system are secured by the PIN (Personal Identification Number).
- II Offline Debit Card-** In offline cards, there is a daily limit or maximum limit as per the current account of the customer. These transactions take 2-3 days to reflect in customer's transaction.

2. CREDIT CARDS

Credit Cards are the plastic cards which are issued by banks and other entities approved by the RBI to pay a merchant for goods and services.

The cards are used for

- Purchase of goods and services and E-commerce through interactive voice response and recurring transaction.
- These cards can use domestically and internationally provided it is enabled for international use.
- The cards can be used to withdraw cash from an ATM and for transferring funds from bank accounts, debit cards, credit cards and prepaid cards.

3. PREPAID CARDS

Prepaid cards are issued by banks /non banks against the value paid in advance by the cardholder and stored

in such cards which can be issued as smart cards or chip cards, internet wallets, mobile accounts etc. maximum limit that can be stored in any prepaid card at any point of time is Rs50000.

The usage of prepaid of credit cards depends on who has issued the cards. These cards can be used for

- Withdraw cash from ATM.
- Purchase of goods and services at point of sale/E-commerce.
- For domestic fund transfer from one person to another.

OTHER TYPES OF CARDS:

- A. Smart Card-**It contains an electronic chip which is used to store to cash. There is no requirement of any signature, identification and payment authorization. The exact amount is deducted from the smart card during payment and is collected by the smart card read machines.
- B. Co-Branded Cards-**A credit card that is offered by the credit card company that is jointly sponsored by bank and a retail merchant. These cards generally covered with variety of incentives such as discounts and rebates.
- C. Rupay Card-**Rupay Card is the Indian version of debit/ credit card. It is similar to international cards such as Master and Visa. It is launched by NPCI (National Payment Corporation of India) in India. All major public sector banks have started issuing Rupay Card.

Benefits of Rupay card:

- Transaction cost is reduced with the help of Rupay card.
 - Users get alert for every transaction made through this card.
 - Processing fee of Rupay card is considerably low as compared to other credit/debit cards.
- D. Kisan Credit Cards-**Kisan Credit Cards is a scheme to provide timely and credit to farmers to meet their production credit needs besides meeting contingency expenses and expenses related to ancillary activities through simplified procedure.

The Kisan Credit Card offering credit to farmers in two types:

- Cash Credit
- Term Credit

BANKING ACCOUNTS

Bank Account- The account which is maintained by a financial institution for the customer is known as bank account.

In India there are only five kinds of accounts such as Saving Account, Current Account, Recurring Deposit Account, Fixed Deposit Account and BSBDA Account

SAVINGACCOUNT

Saving Accounts are the individual accounts for the personal purpose of saving. Most of the individuals save their investments with this account.

- The saving account is opened on the name of individuals only.
- On saving account individual earn some rate of interest; this rate of interest varies from bank to bank.
- When a person opens a saving account he is provided with a passbook, ATM, and cheque book.
- In saving account, there is no restriction on the number and amount of deposit but there is certain restriction on the withdrawal.
- Minimum balance has to be maintained by the customer as mentioned by the bank.

CURRENTACCOUNT

Current Accounts are the accounts opened for the business transaction, on the name of firm or company. These are never used for the purpose of saving and investment.

- There is no limit on the number of transactions and amount in a day such as deposit and withdrawal.
- There is no interest paid on the amount held in the amount but there are some service charges on such accounts.
- These accounts have not any fixed maturity as these accounts are on regular basis.
- No passbook is issued for the current account holders.
- Minimum amount needed to open a current account varies from bank to bank.
- Many facilities are provided to current account holder such as overdraft facility, statement of account.

RECURRINGDEPOSITACCOUNT

This account is opened by those who want to save small amount of money for a certain period of time and earn higher rate of interest.

- Total amount is repaid along with interest after a fixed period of time.

- The maximum period of deposit is ten years and minimum period of deposit is six months.
- No withdrawals are allowed from Recurring Deposit Account.
- Bank may allow close of account before the maturity period.
- Interest rates may vary for different plans based on the amount deposit, period of time and also on banks.
- Accounts can be opened in single or joint account.

Fixed Deposit Account

In this account a fixed amount of money is paid for a specific period of time on which bank pays high rate of interest. It is also known as Term Deposit.

- In this account deposit and withdrawal can be done only once.
- Bank pays the rate of interest on the amount according to the period of time.
- If withdrawal is done before the maturity period, bank can impose penalty on it.

BSBDA ACCOUNT

The Basic Saving Deposit Account is an account in which customer can open an account with zero balance. This bank is also known as No Frill Account.

- No penalty is imposed on non-operating of these accounts.

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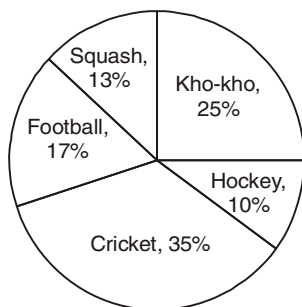


Quantitative Aptitude

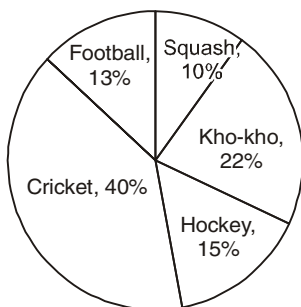
Directions (Q. 1-5):- Study the pie charts carefully to answer the questions that follow.

Percentage Distribution of Players and Female players who Play Five Different Sports Total Number of Players 6500 out of which Number of Female Players is 2700.

Distribution of Players



Distribution of Female Players



- Number of male players who play squash is approximately, what per cent of the total number of players who play hockey?
(a) 88 (b) 89 (c) 76 (d) 77
(e) 79
- What is the total number of male players who play football, cricket and kho-kho together?
(a) 2790 (b) 2890 (c) 2980 (d) 3080
(e) None of these
- What is the respective ratio of the number of female players who play cricket and number of male players who play hockey?
(a) 216 : 47 (b) 43 : 22
(c) 22 : 43 (d) 91 : 45
(e) None of these
- What is the difference between the number of the female players who play kho-kho and the number of male players who play squash?
(a) 19 (b) 16 (c) 20 (d) 17
(e) None of these

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- What is the average number of players both male and female who play kho-kho and squash together?
(a) 1340 (b) 1432 (c) 1342 (d) 1235
(e) None of these
- $(b)^5 \times (32)^3 \div (64)^3 = (1280 \div 10)^{?+4}$
(a) 3 (b) 4 (c) 5 (d) 6
(e) None of these
- $15\frac{2}{3} + 33\frac{1}{3} + 18\frac{3}{4} \times 7\frac{3}{15} = ? - 26$
(a) 180 (b) 195 (c) 210 (d) 235
(e) None of these
- $\frac{2}{5}$ of $\frac{6}{5}$ of $\frac{5}{12}$ of 44% of 6250 = ?
(a) 400 (b) 450 (c) 500 (d) 550
(e) 600
- $\sqrt{2916} + \sqrt{1296} = 4.5 \times x$
(a) 20 (b) 25 (c) 28 (d) 32
(e) 36
- $\left(\frac{8}{3} \times \frac{15}{4}\right) + \left(\frac{52}{9} \times \frac{36}{13}\right) + \left(\frac{15}{2} \times \frac{24}{10}\right) = ?$
(a) 20 (b) 28 (c) 36 (d) 44
(e) 54

Directions (Q. 11-15) : In each of these questions a number (?) is missing. Find it by observing the pattern.

- 3, 8, 16, 28, 45, 68, ?
(a) 75 (b) 84 (c) 98 (d) 108
(e) 119
- 2, 6, 11, 20, ?, 36
(a) 24 (b) 26 (c) 28 (d) 30
(e) None of these
- 12.5, 26, 50, 103, 202, ?
(a) 415 (b) 430 (c) 450 (d) 409
(e) None of these
- 7, 14, 25, 40, 59, 82, ?
(a) 99 (b) 110 (c) 120 (d) 135
(e) None of these
- 8, 15, 25, 41, 65, 99, ?
(a) 125 (b) 135 (c) 144 (d) 155
(e) None of these

SOLUTIONS

1. (a) No of female players who play squash
 $= 10\% \text{ of } 2700 = 270$
 No of players who play squash
 $= 13\% \text{ of } 6500 = 845$
 total no of male players who play squash
 $= 845 - 270 = 575$
 total no of players who play hockey
 $= 10\% \text{ of } 6500 = 650$

$$\text{Required Percentage} = \frac{575}{650} \times 100 = 88\%$$
2. (c) No of female players who play football
 $= 13\% \text{ of } 2700 = 351$
 Football players $= 17\% \text{ of } 6500 = 1105$
 Male players playing football
 $= 1105 - 351 = 754$
 no of female player who play cricket
 $= 40\% \text{ of } 2700 = 1080$
 No of players who play cricket
 $= 35\% \text{ of } 6500 = 2275$
 total male players who play cricket
 $\therefore 2275 - 1080 = 1195$
 no of female players, khokho
 $= 22\% \text{ of } 2700 = 594$
 totalkhokho player
 $= 25\% \text{ of } 6500 = 1625$
 total male khokho player
 $= 1625 - 594 = 1031$
 reqd no $= 754 + 1195 + 1031 = 2980$
3. (e) No of female players who play cricket
 $= 40\% \text{ of } 2700 = 1080$
 No of female players who play hockey
 $= 15\% \text{ of } 2700 = 405$
 Hockey players $= 10\% \text{ of } 6500 = 650$
 male hockey players $= 650 - 405 = 245$
 $\therefore \text{Ratio} = 1080 : 245 = 216 : 49$
4. (a) Female kho-kho players $= 594$
 female squash players $= 270$
 players of squash $= 845$
 male squash players $= 575$
 difference $= 594 - 575 = 19$
5. (d) Average no of players both male and female who play kho-kho and squash

$$= \left[\frac{(25+13)}{2} \right] \% \text{ of } 6500 \quad \% \text{ of } 6500 = 1235$$

6. (a) $(b)^5 \times (32)^3 \div (64)^2 = (40 \div 10)^{?+1}$
 $(b)^5 \times (b)^{15} \div (b)^{12} = (d)^{?+1}$
 $(b)^8 = (b)^{2x+2}$
 Base is same
 $8 = 2x+2$
 $x = 3$
7. (c) $? - 26 = \left(\frac{47}{3} \right) + \left(\frac{100}{3} \right) + \left(\frac{75}{4} \right) \times \left(\frac{108}{15} \right)$
 $? - 26 = \left(\frac{47+100}{3} \right) + 135$
 $? - 26 = 49 + 135$
 $? = 210$
8. (d) $\frac{2}{5} \text{ of } \frac{6}{5} \text{ of } \frac{5}{12} \text{ of } 44\% \text{ of } 6250 = ?$
 $= 550$
9. (a) $\sqrt{2916} + \sqrt{1296} = 4.5 \times x$
 $54 + 36 = 4.5 \times x$
 $x = 90 \times \frac{10}{45} = 20$
10. (d) $\left(\frac{8}{3} \times \frac{15}{4} \right) + \left(\frac{52}{9} \times \frac{36}{13} \right) + \left(\frac{15}{2} \times \frac{24}{10} \right) = ?$
 $= 10 + 16 + 18 = 44$
11. (c) 3, 8, 16, 28, 45, 68, 98

$$\begin{array}{ccccccc} \vee & \vee & \vee & \vee & \vee & \vee & \\ 5 & 8 & 12 & 17 & 23 & 30 & \\ \vee & \vee & \vee & \vee & \vee & & \\ 3 & 4 & 5 & 6 & 7 & & \end{array}$$

 There should be $68 + 30 = 98$
12. (d) 2, 6, 11, 20, ?, 36
 $1 + 1^2 = 2; 2 + 2^2 = 6; 3 + 3^2 = 11$
 $4 + 4^2 = 20; 5 + 5^2 = 30; 6 + 6^2 = 36$
 $7 + 7^2 = 56$
13. (d) $12.5 \times 2 + 1 = 26$
 $26 \times 2 - 2 = 50$
 $50 \times 2 + 3 = 103$
 $103 \times 2 - 4 = 202$
 $202 \times 2 + 5 = 409$
14. (b) 8, 15, 26, 41, 60, 83, 110

$$\begin{array}{ccccccc} \vee & \vee & \vee & \vee & \vee & & \\ 7 & 11 & 15 & 19 & 23 & 27 & \\ \vee & \vee & \vee & \vee & \vee & & \\ 4 & 4 & 4 & 4 & 4 & & \end{array}$$
15. (c) 8, 14, 24, 40, 64, 98, ?

$$\begin{array}{ccccccc} \vee & \vee & \vee & \vee & \vee & & \\ 6 & 10 & 16 & 24 & 34 & 46 & \\ \vee & \vee & \vee & \vee & \vee & & \\ 4 & 6 & 8 & 10 & 12 & & \end{array}$$

 There should be $98 + 46 = 144$

Reasoning Ability

IMPORTANT QUESTIONS

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

Louis starts his travelling from point O, walks 14km towards south to reach at point E, then he takes a right turn and walks for 30km to reach point S. From point S, he takes a right turn and walks for 16m to reach at point J. From point J, he takes a left turn and walks 24km to reach at point I, then takes a left turn again and walks 12km to reach point N.

1. What is the shortest distance between point S and O (approx.)?
(a) 34 km (b) 36 km (c) 33 km (d) 32 km
(e) None of these
2. What is the total longest distance covered by Louis from point O to point N?
(a) 86 km (b) 78 km (c) 38 km (d) 60 km
(e) 96 km
3. In which direction point N with respect of E?
(a) North-west (b) South-west
(c) North (d) East
(e) North-east

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

Ramesh starts moving in north direction and covers a distance of 5 km. And then turn towards his right direction, covers a distance of 12 km to reach point V and turns 135° clockwise direction to reach his starting point.

4. What is the shortest distance between starting point and final point of Ramesh?
(a) 2km (b) 3km (c) 4km (d) 5km
(e) 0km
5. What is the shortest distance between point V and starting point?
(a) 11 km (b) 12 km (c) 13 km (d) 14 km
(e) None of these
6. In a certain coding language CERTAIN is written as NIATREC then how will you code HEADING in that code language?
(a) GNIDEAH (b) GINDAEH
(c) GNIDAEH (d) GNEIDAH
(e) None of these

7. If each of the even position letter in the word 'SOPHISTICATED' is changed to its next letter and each of the odd position letter is changed to its previous letter according to the alphabetical order, then how many letters in the new arrangement are repeated?
(a) More than three (b) Three
(c) One (d) None of these
(e) Two
8. How many such pairs of letters are there in the word "NOMENCLATURES", each of which has as many letters between them in the word, as they have in the English alphabet?
(a) Two (b) Three
(c) More than five (d) One
(e) Four

Direction (9-11): Read the following information carefully. And answer the following questions given below.

5 8 1 3 7 6 5 7 5 9 2 9 4 8 6 3 5 7 8 4 1 0 3 9 0 3 2 1 3 7 5 2 4

9. How many such odd numbers are there which is immediately preceded as well as immediately followed by the odd number?
(a) One (b) Two (c) Three (d) Four
(e) None
10. Which of the following number is 8th to the left 15th from right end of the series?
(a) 1 (b) 2 (c) 3 (d) 7
(e) None of these
11. How many such even numbers are there which is immediately preceded by odd numbers and immediately followed by even numbers?
(a) Two (b) None (c) One (d) three
(e) More than four

Direction (12-13): Read the following information carefully. And answer the following questions given below.

Eight bundles viz. B_P, B_Q, B_R, B_S, B_T, B_U, B_V and B_W are kept one above the other, not necessarily in the same order. Only four bundles are kept above B_U. One bundle is kept between B_U and B_Q. Bundle B_V is kept just below B_R and just above B_W. Bundle B_P is kept below B_S and above B_T. Bundle B_T is kept above B_R.

12. How many bundles are kept above B_T?
(a) Two (b) Three
(c) Four (d) More than Five.
(e) One
13. Which of the following statement is true regarding B_R?
(a) Less than two bundles are kept below B_R.
(b) B_U is kept below B_R.
(c) More than five boxes are kept between B_R and B_S.
(d) Only one box is kept between B_R and B_T.
(e) None is true.

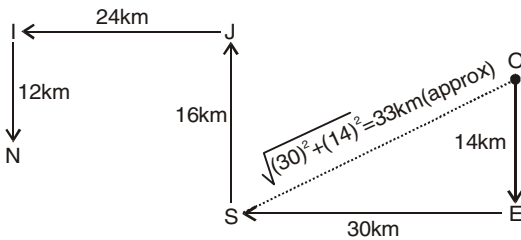
Direction (14-16): Read the following information carefully. And answer the following questions given below.

Certain number of articians are sitting around a circular table and all of them are facing towards the center. Two articians sit between Zahir and Yavish. Xsim sits second to the right of Yavish. Xsim is an immediate neighbor of both Wajid and Venkat. Yusuf sits third to the left of Wajid. Three articians sit between Zahir and Xsim when counting from the left Zahir. Qasim sits immediate right of Venkat.

14. Four of the following five are alike in a certain way and hence form a group, which of the following does not belong to the group?
- (a) Venkat-Qasim (b) Xsim-Wajid
(c) Venkat-Xsim (d) Wajid-Yavish
(e) Yusuf-Zahir
15. Number of articians sitting between Wajid and Qasim when counting from the right of Wajid is same as the number of articians sitting between Zahir and _____ when counting from the left of _____?
- (a) Yusuf (b) Yavish (c) Xsim (d) Venkat
(e) Wajid

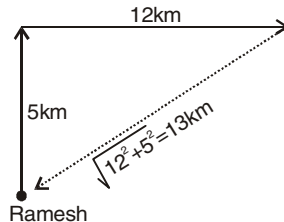
SOLUTIONS

Explanation (1-3):



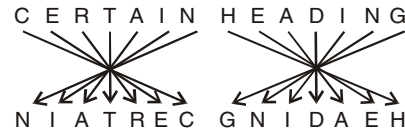
1. (c) 3km
2. (e) 96km
3. (a) North-west

Explanation (4-5):



4. (e) 0km
5. (c) 13km
6. (c) GNIDAEH

Explanation :



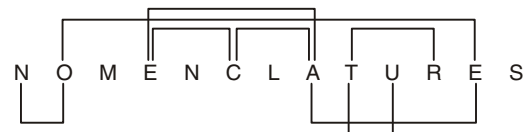
7. (e) Two

Explanation:

SOPHISTICATED
RPOIH TSJBBSFC

8. (c) More than five

Explanation:



9. (d) Four

Explanation:

58 1376 575 929486 3578 41039032 1375 24

10. (b) 2

Explanation:

58137657592 9486 357 8 41039032 137524

11. (d) three

Explanation:

58137657592 948 635 784 1039032 137 524

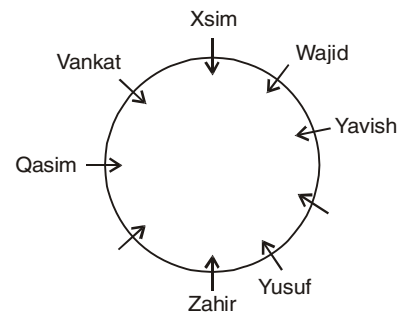
Explanation (12-13):

Bundles	B _S	B _P	B _Q	B _T	B _U	B _R	B _V	B _W
---------	----------------	----------------	----------------	----------------	----------------	----------------	----------------	----------------

12. (b) Three

13. (d) Only one box is kept between BR and BT.

Explanation (14-16):



14. (a) Venkat-Qasim
15. (b) Yavish

IMPORTANT QUESTIONS

English Language

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

1. New doctors **need to be learned and practised a lot of surgical procedures** for which cadavers are also required.
(a) need to learn and practise a lots of surgical procedure
(b) needs to learn and practice a lot of surgical procedures
(c) need to learn and practise a lot of surgical procedures
(d) needs to learn and practice a lot of surgical procedure
(e) None of the Above
2. Even after the filmmakers agreed to cut a scene that had an abusive word, the board would still not relent, **leading to the filmmakers approaching the court.**
(a) lead the filmmakers to approaching the court
(b) leading the filmmakers to approach the court
(c) lead to the filmmakers approaching the court
(d) leading the filmmakers for approaching the court
(e) No change is required
3. There **is no like have an elected government** that functions within the constitutional framework at the helm in a democracy.
(a) is no liking to having an elected government
(b) is nothing like having an elected government
(c) is nothing like to having an elected government
(d) Both (b) and (c)
(e) No change is required
4. Modi achieved **what so far only Nehru and his daughter have** – win a majority for his party in two consecutive elections – by repeatedly claiming that we have stepped into a new era.
(a) what so far only Nehru and his daughter can
(b) what so far only Nehru and his daughter could have achieve
(c) what so far only Nehru and his daughter could
(d) All of the above
(e) No change is required

5. We need the support of area residents **and they informed us** and convince addicts to undergo tests and de-addiction course.
(a) and they must inform us
(b) and they could have inform us
(c) and they should have informed us
(d) Both (a) and (c)
(e) No change is required
6. If Pakistan **wants to break out its vicious cycle** of terror and talks, it should let Kulbhushan Jadhav go home.
(a) wants to brake its vicious cycle out
(b) wants to break out of its vicious cycle
(c) wants to break off its vicious cycle
(d) wants to brake of the vicious cycle
(e) None of the Above
7. Enough safeguards have been put in place to ensure that **private colleges desist its manipulation** during self-certification.
(a) private colleges desist the manipulation
(b) private colleges desist of manipulation
(c) private colleges desist from manipulation
(d) private colleges desist manipulation
(e) None of the Above
8. When I **could have no more bear my hunger**, a woman started rocking my bed with a string tied to it.
(a) could not bear my hunger any more
(b) could no more bear my hunger
(c) could not have more bear my hunger
(d) Both (a) and (b)
(e) All of the Above

Direction (9-13): A number of sentences including blank(s) are given below which are followed by options labeled (a), (b), (c), and (d). Choose the most appropriate words from the given options to fill in the blanks to make sentences meaningfully complete. If no option is suitable; choose option (e).

9. When discords, and quarrels, and factions are carried openly and _____, it is a sign that the _____ of government is lost.
(a) inquisitively, despise (b) thoughtfully, disdain
(c) carefully, abomination (d) audaciously, reverence
(e) None of the above
10. A man should follow the _____ examples set in the past and check his own performance from time to time to see that it is not _____.
(a) substandard, ameliorating
(b) shabby, reforming
(c) good, deteriorating
(d) dilapidated, rectifying
(e) None of the above

11. They _____ the language by adding to its vocabulary many new words and phrases.
(a) repudiated (b) enriched
(c) disavowed (d) rebutted
(e) None of the above
12. Competing at home has its advantages and disadvantages, but winning quotas would not be a _____ for Indian shooters considering the high quality field on display.
(a) cakewalk (b) nimety
(c) quotidian (d) Both (a) and (b)
(e) None of the above
13. It would be _____ to suppose that it is married men with children who should be most _____ about the future as their children would be living in the future.
(a) perspicacious, perturb
(b) reasonable, concerned
(c) logastellus, comprehensive
(d) perturb, solicitous
(e) None of the above

SOLUTIONS

1. (c) **Correct Sentence:** New doctors **need to learn and practise a lot of surgical procedures** for which cadavers are also required.
2. (e)
3. (b) **Correct Sentence:** There is **nothing like having an elected government** that functions within the constitutional framework at the helm in a democracy
4. (c) **Correct Sentence:** Modi achieved **what so far only Nehru and his daughter could** – win a majority for his party in two consecutive elections – by repeatedly claiming that we have stepped into a new era.
5. (a) **Correct Sentence:** We need the support of area residents **and they must inform us** and convince addicts to undergo tests and de-addiction course.
6. (b) **Correct Sentence:** If Pakistan **wants to break out of its vicious cycle** of terror and talks, it should let Kulbhushan Jadhav go home.
break out: escape
vicious: violent; dangerous
7. (c) **Correct Sentence:** Enough safeguards have been put in place to ensure that **private colleges desist from manipulation** during self-certification.
desist: stop doing something
Usage: You should **desist from** such foolish activities.

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

OR

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

9. (d) **Inquisitively:** Inclined to investigate; eager for knowledge.

Despise: feel contempt or a deep repugnance for.

Disdain: the feeling that someone or something is unworthy of one's consideration or respect.

Abomination: a thing that causes disgust.

Audaciously: fearlessly, often recklessly daring.

Reverence: deep respect for someone or something.

10. (c) **Substandard:** below the usual or required standard.

Ameliorating: make (something bad or unsatisfactory) better.

Shabby: in poor condition through long use or lack of care.

Reforming: make changes in (something, especially an institution or practice) in order to improve it.

Deteriorating: becoming progressively worse.

Dilapidated: (of a building or object) in a state of disrepair or ruin as a result of age or neglect.

Rectifying: put right; correct.

11. (b) **Repudiate:** refuse to accept; reject.

Enrich: improve or enhance the quality or value of.

Disavow: deny any responsibility or support for.

Rebut: claim or prove that (evidence or an accusation) is false.

12. (a) **Cakewalk:** an absurdly or surprisingly easy task.

Nimety: the state of being more than is necessary or desirable; excess.

Quotidian: of or occurring every day; daily.

13. (b) **Perspicacious:** having a ready insight into and understanding of things.

Perturb: make (someone) anxious or unsettled.

Reasonable: having sound judgement; fair and sensible.

Concerned: worried, troubled, or anxious.

Logastellus: a person whose love of words is greater than their knowledge of words.

Comprehensive: including or dealing with all or nearly all elements or aspects of something.

Solicitous: characterized by or showing interest or concern.

BANKING AWARENESS

1. CTS-2010 is related to which of the following banking instrument?
(a) ATMs (b) Credit Cards
(c) Cheques (d) Drafts
2. What is 'first I' stand for in the FII ?
(a) Index (b) Institutional
(c) Investors (d) Indirect
3. What is 'B' stand for in the FIPB which is a term related to FDI?
(a) Bank (b) Bureau
(c) Board (d) Base
4. United Bank of India is an Indian government-owned bank headquartered in-?
(a) Chennai (b) Kolkata
(c) Mumbai (d) New Delhi
5. The State Bank of India's (SBI) Shanghai branch is now connected to CNAPS. What is the full form of CNAPS?
(a) China's National Advance Public System
(b) China's Nominal Advance Payment Security
(c) China's National Advance Payment Service
(d) China's National Advance Payment System
6. What is the present repo rate?
(a) 5.15% (b) 5.50%
(c) 6.30% (d) 7.60%
7. The capital markets regulatory authority has supervision over:-
(a) Foreign institutional investors
(b) Equity and debt raisers
(c) Mutual funds
(d) All the above
8. In which city the Bank of International Settlements (BIS) is located?
(a) New York (b) Basel
(c) Washington (d) None of these
9. Bank branches are established under _____ of Banking Regulations Act, 1949.
(a) Section 20 (b) Section 21
(c) Section 22 (d) Section 23
10. Expand SGL?
(a) Security General Ledger
(b) Subsidiary General Ledger
(c) State General Ledger
(d) Social General Ledger
11. On which rate, RBI has deregulated the rates of interest to be provided by various banks to their depositors/ customers with on their accounts.
(a) Time deposit (b) Saving bank
(c) Loan (d) Fixed deposit
12. Rupee coins are the legal tender in India under the provisions of -
(a) Reserve Bank of India Act, 1934
(b) Negotiable Instruments Act, 1881
(c) Banking Regulation Act, 1949
(d) Indian Coinage Act, 1906
13. Under Section 19 of the Reserve Bank of India Act, 1934, the RBI has been prohibited from-
(a) making loans or advances
(b) drawing or accepting bills payable otherwise than on demand
(c) allowing interest on deposits or current accounts
(d) All of the above
14. The note-issue system in India is based on -
(a) Gold Deposit system
(b) Minimum Reserve System
(c) Proportional Reserve System
(d) Simple Deposit System
15. The Reserve Bank of India (RBI) board has finalised a Three Year Roadmap Project 'UTKARSH'. It is meant for what purpose?
(a) Coordination and supervision
(b) Supervision and regulation
(c) Coordination and regulation
(d) Monitoring and coordination
16. Name the First Regional Rural Bank name Prathama Grameen Bank was started by
(a) RBI (b) State Bank of India
(c) Syndicate Bank (d) NABARD
17. Which of the following is a non-banking financial company?
(a) SBI (b) ICICI Bank
(c) Muthoot Finance Limited (d) NABARD

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18. What does the term 'bancassurance' mean?
 - (a) Assurance from the bank to its account holder regarding the safety of his money
 - (b) A special product designed by the bank
 - (c) Selling of insurance policies by banks
 - (d) The understanding between banks and insurance companies
 - (e) None of the given options is true
19. Which of the following schemes available in the financial markets is not meant for investment purposes?
 - (a) National savings certificates
 - (b) Infrastructure bonds
 - (c) Mutual funds
 - (d) Letter of credit
20. In IFSC, the fifth character 0 is reserved for _____.
 - (a) Future Utilization
 - (b) Past Utilization
 - (c) Present Utilization
 - (d) All-time Utilization
21. Which of the following terms is used in the field of finance and banking?
 - (a) Gauge Pressure
 - (b) Quantum number
 - (c) Adjustment Credit
 - (d) Absolute Zero
22. GST is an Indirect Tax which has replaced many Indirect Taxes in India. The Goods and Service Tax Act was passed in the Parliament on 29th March 2017. The Act came into effect on-
 - (a) 1st July 2016
 - (b) 1st December 2016
 - (c) 1st January 2017
 - (d) 1st July 2017
23. Normally Banks accepts Fixed Deposits for a maximum period of _____.
 - (a) 5 years
 - (b) 3 years
 - (c) 10 years
 - (d) 20 years
24. What is the full form of IFRS-?
 - (a) International Financial Reporting Standards
 - (b) Indian Financial Rating Standards
 - (c) International Financial Rating Standards
 - (d) Indian Functional Reporting Standards
25. KYC guidelines followed by the Banks have been framed on the recommendations of the _____.
 - (a) Ministry of Home Affairs
 - (b) Ministry of Rural Development
 - (c) Indian Banks Association
 - (d) Reserve Bank of India
26. Short-term assets, representing amounts due to a vendor or suppliers of goods or services that were sold on credit terms is known as _____.
 - (a) Account Receivable
 - (b) Fixed Asset
 - (c) Deposit Asset
 - (d) Current Liabilities
27. What is the rate at which commercial banks charge on their surplus funds with RBI?
 - (a) SLR
 - (b) Reverse Repo Rate
 - (c) Repo Rate
 - (d) Cash Reverse Ratio
28. _____ is the rate at which commercial bank needs to maintain in the form of cash, or gold or government approved securities (Bonds) before providing credit to its customers.
 - (a) Reverse Repo Rate
 - (b) Repo Rate
 - (c) CRR Rate
 - (d) SLR Rate
29. Who appoints the governor of Reserve Bank of India?
 - (a) Financial Secretary
 - (b) Financial Ministry
 - (c) Government of India
 - (d) President of India
30. FII Stands for _____.
 - (a) Foreign Institutional Investor
 - (b) Foreign International Investor
 - (c) Forward Institutional Investor
 - (d) Formal Institutional Investor
31. Which card is known as 'Check Card'?
 - (a) Debit Card
 - (b) Credit Card
 - (c) Both of The Above
 - (d) None of The Above
32. "UnionPay" debit card is concerned with which among the following country:
 - (a) Pakistan
 - (b) China
 - (c) Nepal
 - (d) None of The Above
33. PIN stands for:
 - (a) Portable Identification Number
 - (b) Permanent Identification Number
 - (c) Personal Identification Number
 - (d) None of The Above
34. The prepaid bank card is also called:
 - (a) Convenience Gift Card
 - (b) Bank Gift Card
 - (c) Suitable Gift Card
 - (d) None of The Above
35. "RuPay" debit card is similar to:
 - (a) Singapore's NETS
 - (b) China's UnionPay
 - (c) Both of The Above
 - (d) None of The Above

ANSWER KEY

- | | | | | |
|---------|---------|---------|---------|---------|
| 1. (C) | 2. (B) | 3. (C) | 4. (B) | 5. (D) |
| 6. (A) | 7. (D) | 8. (B) | 9. (D) | 10. (B) |
| 11. (B) | 12. (D) | 13. (D) | 14. (B) | 15. (B) |
| 16. (C) | 17. (C) | 18. (C) | 19. (D) | 20. (A) |
| 21. (C) | 22. (D) | 23. (C) | 24. (A) | 25. (D) |
| 26. (A) | 27. (B) | 28. (D) | 29. (C) | 30. (A) |
| 31. (A) | 32. (B) | 33. (C) | 34. (B) | 35. (C) |

COMPUTER AWARENESS

1. Which of the following is an example for first generation computers ?
(a) IBM 1401 (b) IBM 650
(c) IBM 702 (d) Both 2 & 3
2. Which of the following was the world's first electronic programmable computing device ?
(a) ENIAC (b) Model K
(c) Colossus (d) Curta
(e) None of these
3. In a computer most processing takes place in _____.
(a) Memory (b) CPU
(c) RAM (d) Mother board
(e) None of these
4. What type of software is most useful for the creation of brochures, posters and news letters ?
(a) Spread sheet software
(b) web authorising software
(c) Multimedia authorising software
(d) Desktop publishing software
(e) None of these
5. When the computer is switched on, the booting process performs the _____.
(a) Integrity Test (b) Power-on self Test
(c) Correct functioning Test (d) Reliability Test
(e) None of these
6. The box that contains the central electronic components of the computer is _____.
(a) Mother board (b) System Unit
(c) Peripheral (d) Input device
(e) None of these
7. _____ is an example of input device.
(a) Keyboard (b) Monitor
(c) Mouse (d) Both 1 & 3
(e) None of these
8. Which key is used in combination with another key to perform a special task ?
(a) Function (b) Control
(c) Arrow (d) Space bar
(e) None of these
9. Units which are the last receiver or generate data are called _____.
(a) Data center equipment
(b) Data Receiving equipment
(c) Data terminal equipment
(d) Domain name server
(e) None of these
10. A normal compiler takes source code as input and produces this as output.
(a) Assembly code (b) Machine code
(c) Object code (d) All of these
(e) None of these
11. COBOL is widely used in _____ application.
(a) Commercial (b) Scientific
(c) Space (d) Mathematical
(e) None of these
12. _____ is a layer of computer system between the hardware and the user program.
(a) Operating Environment
(b) System Environment
(c) Application Software
(d) Operating System
(e) None of these
13. In windows ME, What does M stand for ?
(a) Millennium (b) Micro Expert
(c) Macro Expert (d) Multi Expert
(e) None of these
14. The first Operating System that allows multi tasking with graphical user interface _____.
(a) Windows NT 3.1 (b) Windows 3.11
(c) Windows 1.01 (d) Windows 3.0
(e) None of these
15. A chart placed in a work sheet is called _____.
(a) formatting chart (b) embedded chart
(c) aligning chart (d) hanging chart
(e) None of these
16. You must instruct the _____ to start the application software.
(a) memory (b) operating system
(c) processor (d) user
(e) None of these

17. Incorrect information is generated by _____ in the information system.
 (a) incorrect data
 (b) unskilled people
 (c) inconvenient timing of work
 (d) untested software
 (e) None of these
18. Sending an e-mail is the same as
 (a) writing a letter (b) drawing a picture
 (c) talking on phone (d) sending a package
 (e) None of these
19. For selecting or highlighting, which of the following is generally used?
 (a) Icon (b) Mouse
 (c) Keyboard (d) Floppy Disk
 (e) None of these
20. In binary language, each letter of alphabet, each number, and each specific character is a unique combination of
 (a) eight bytes (b) eight kilobytes
 (c) eight bits (d) eight characters
 (e) None of these
21. The result of computer processing of your input is called
 (a) output (b) data
 (c) multi tasking (d) intake
 (e) None of these
22. Which of the following statements is incorrect?
 (a) Internet is a complex network.
 (b) Internet is network of networks.
 (c) Internet is easy access to information.
 (d) The owner of Internet is Professor KL Kendy
 (e) None of these
23. A collection of unprocessed items is
 (a) information (b) data
 (c) memory (d) reports
 (e) None of these
24. A device that connects to a network without the use of cables is said to be
 (a) distributed (b) wireless
 (c) centralized (d) open source
 (e) None of these
25. Junk e-mail is also called
 (a) spam (b) spoof
 (c) sniffer script (d) spool
 (e) None of these
26. When entering text within a document, the Enter key is normally pressed at the end of every
 (a) line (b) sentence
 (c) paragraph (d) word
 (e) None of these
27. Computers that control processes accept data in a continuous
 (a) data traffic pattern (b) data highway
 (c) infinite loop (d) feedback loop
 (e) None of these
28. A (n) _____ is a special visual and audio effect applied in Powerpoint to text or content.
 (a) animation (b) flash
 (c) wipe (d) dissolve
 (e) None of these
29. Personal computers can be connected together to form a
 (a) server (b) supercomputer
 (c) network (d) enterprise
 (e) None of these
30. A _____ is the term used when a search engine returns a Web page that matches the search criteria.
 (a) blog (b) hit (c) link (d) view
 (e) None of these
31. Forms that are used to organise business data into rows and columns are called
 (a) transaction sheets (b) registers
 (c) business forms (d) sheet-spreads
 (e) None of these
32. What is MP3?
 (a) A mouse (b) A printer
 (c) A sound format (d) A scanner
 (e) None of these
33. All the deleted files go to
 (a) Recycle Bin (b) Task Bar
 (c) Tool Bar (d) My Computer
 (e) None of these
34. RAM is _____ and _____.
 (a) volatile, temporary (b) nonvolatile, permanent
 (c) nonvolatile, temporary (d) volatile, permanent
 (e) None of these

ANSWER KEY

- | | | | | |
|---------|---------|---------|---------|---------|
| 1. (D) | 2. (C) | 3. (B) | 4. (D) | 5. (B) |
| 6. (B) | 7. (D) | 8. (B) | 9. (C) | 10. (B) |
| 11. (A) | 12. (A) | 13. (A) | 14. (C) | 15. (B) |
| 16. (B) | 17. (A) | 18. (A) | 19. (B) | 20. (C) |
| 21. (A) | 22. (D) | 23. (B) | 24. (B) | 25. (A) |
| 26. (C) | 27. (D) | 28. (A) | 29. (C) | 30. (B) |
| 31. (D) | 32. (C) | 33. (A) | 34. (A) | |

IBPS SO (PRE)

(Practice Test Paper)

REASONING ABILITY

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

Eight persons P, Q, R, S, T, U, V and W sits on a rectangular table faces towards the centre of the table four persons sit at the corner of the table and four person sits at the middle of the table. All information not necessarily in the same order. T and S sits together. R and T are not facing each other. W does not sits third to the left U. Q sits at the middle of the row and two persons sits between Q and P. R sits second to the left of U. U does not sit at the middle of the row. W sits immediate left of S. Q and S are not facing each other. V and W faces each other.

- Who among the following person sits second to the left of Q ?
(A) U (B) T (C) P (D) V
(E) None of these
- How many persons sit between R and T when counted from the left of R?
(A) Two (B) Three (C) Four (D) None
(E) None of these
- Who among the following person sits second to the left of U?
(A) T (B) R (C) P (D) S
(E) None of these
- Who among the following person faces U?
(A) W (B) S (C) T (D) P
(E) None of these
- If P and Q interchange their position then who among the following persons faces P?
(A) T (B) S (C) W (D) U
(E) None of these
- How many such pairs of letters are there in the word "TRIANGLE" each of which has as many letters between them in the word (in both forward and backward directions), as they have between them in the English alphabetical series?
(A) One (B) Two
(C) Three (D) More than three
(E) None

Direction (7-10):- In the following question assuming the given statement to be true. Find which of the following conclusion(s) among given conclusions is/are definitely true then give your answer accordingly.

7. Statement: $K < L \leq M < N < R \geq S > T$

Conclusion:

- I. $R > L$ II. $K < S$
(A) None is true (B) Only II is true
(C) Both I and II are true (D) Only I is true
(E) Either I or II is true

8. Statements: $A \leq F \geq I$; $E > M = I$; $A > D < K$

Conclusions:

- I. $A \geq I$ II. $E > I$ III. $D < K$
(A) Only II and III are true. (B) Only I and II are true.
(C) Only III is true. (D) None is true.
(E) All are true.

9. Statements: $A \geq N = P$; $R = O \leq T$; $T > A < Q$; $I > R > H$

Conclusions:

- I. $N = O$ II. $N > O$ III. $I > T$ IV. $Q > P$
(A) Only I is True (B) Only I and III are True
(C) Only II and III are True (D) Only IV is True
(E) None is True

10. Statements: $L \geq M > N$; $P \geq Q$; $Q = R$; $R < L$

Conclusions:

- I. $P > L$ II. $Q > N$ III. $M \leq R$ IV. $Q < L$
(A) Only III is true (B) Only IV is true
(C) Only II and III are true (D) Only I and IV are true
(E) Only II is true

DIRECTION (11-15):- In each of the questions below are given some statements followed by two conclusions numbered I and II. 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

11. Statements:

- Some Fruits are Salad.
No Big are Salad
All Mango are Big

Conclusions:

- I. No Fruits are big
- II. Some Fruits are not big
- (A) If only conclusion II follows.
- (B) If neither conclusion I nor conclusion II follows.
- (C) If both conclusion I and conclusion II follow.
- (D) If only conclusion I follows.
- (E) If either conclusion I or conclusion II follows.

12. Statements:

- Some Blue are Red
- No Red is white
- Some White are pink

Conclusions:

- I. Some Blue are white
- II. Some Pink are not red
- (A) If only conclusion II follows.
- (B) If neither conclusion I nor conclusion II follows.
- (C) If both conclusion I and conclusion II follow.
- (D) If only conclusion I follows.
- (E) If either conclusion I or conclusion II follows.

13. Statements:

- Some Top are Below
- All below are Under
- Some under are code

Conclusions:

- I. Some Top are code
- II. No Below are code
- (A) If only conclusion II follows.
- (B) If neither conclusion I nor conclusion II follows.
- (C) If both conclusion I and conclusion II follow.
- (D) If only conclusion I follows.
- (E) If either conclusion I or conclusion II follows.

14. Statements:

- Some wind are solar
- Some Solar are energy
- Some energy are teams

Conclusions:

- I. Some wind are teams
- II. Some energy are wind
- (A) If only conclusion II follows.
- (B) If neither conclusion I nor conclusion II follows.
- (C) If both conclusion I and conclusion II follow.
- (D) If only conclusion I follows.
- (E) If either conclusion I or conclusion II follows.

15. Statements:

- Some medium are equal.
- All Puff are Essential.
- All equal are Essential.

Conclusions:

- I. All Equal are Puff is a possibility.
- II. Some Equal are Essential
- (A) If only conclusion II follows.
- (B) If neither conclusion I nor conclusion II follows.
- (C) If both conclusion I and conclusion II follow.
- (D) If only conclusion I follows.
- (E) If either conclusion I or conclusion II follows.

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

Eight friends - M, N, O, P, Q, R, S, and T are members of the same society - Malik Enclave. They all belong to different age group - 16, 17, 18, 20, 22, 24, 27 and 30. T is 18 years old. P is 4 years elder than the age of O. S was born between Q and T. Age of N is 10 more than the half the age of P. Age of R is 10 years more than the age of S. Age of P is thrice the half of the age of Q who is 16 years old.

16. Who is eldest among all?

- (A) N
- (B) O
- (C) R
- (D) M
- (E) S

17. Who is 5 years elder than N?

- (A) M
- (B) N
- (C) O
- (D) P
- (E) R

18. Which of the following statement is correct?

- (A) P is the eldest.
- (B) R is the eldest.
- (C) T is 18 years old.
- (D) O is 22 years old.
- (E) Q age is 10 less than the age of R.

19. Who is 24 years old?

- (A) P
- (B) O
- (C) R
- (D) S
- (E) T

20. Who is the youngest member of the society among these eight friends?

- (A) O
- (B) Q
- (C) R
- (D) S
- (E) M

DIRECTION (21-25):- Digits in the number given in each of the following questions are to be coded based on the codes and the conditions given below.

Digit	2	5	6	3	1	4	7	8	9	0
Code	M	H	O	P	L	U	T	E	R	A

Conditions:

- i) If both the first and the last digits of a number are odd numbers, then both should be coded as 'Z'.
- ii) If both the first and the last digits of a number are even numbers, then both should be coded as 'B'.

iii) If first digit is an even number and last digit is an odd number, their code should be interchanged.

iv) if first digit is an odd number and last digit is an even number, then both are to be coded as code of last digit.

Now based on the above information find out which of the combinations is the coded form of the given number in each question.

21. What is the code for - 6546
(A) BHUB (B) OHUH (C) BOUB (D) HOHO
(E) UOOU
22. What is the code for - 2561
(A) MHOL (B) LHOM (C) ZHOZ (D) LHOH
(E) None of these
23. What is the code for - 9873
(A) EROT (B) RETP (C) ZETZ (D) ZTEZ
(E) None of these
24. What is the code for - 5147
(A) ZZUZ (B) ZULZ (C) HLUT (D) ZLUZ
(E) None of these
25. What is the code for - 8743
(A) PUTP (B) UEPT (C) ZTUZ (D) ETUP
(E) PTUE

Direction (26-29):- Study the information given below carefully and answer the questions that follow.

There are six members in a family. There are two married couples. N is daughter of M. M is husband of L. K is wife of J who have two children M and S. S is not the son of J.

26. How is L related to S?
(A) Father - in - law (B) Brother - in - law
(C) Mother - in - law (D) Son - in - law
(E) Sister - in - law
27. Who is grandfather of N?
(A) J (B) K (C) S (D) M (E) L
28. Which of the following statement(s) are incorrect?
i) M is father of N
ii) J is father - in - law of L
iii) S is mother of K
(A) Only i) is incorrect (B) Only ii) is incorrect
(C) Both i) and ii) are incorrect (D) Only iii) is incorrect.
(E) Both ii) and iii) are incorrect
29. Who is mother - in - law of L?
(A) M (B) N (C) S (D) J (E) K
30. How many meaningful English words can be formed from the 2nd, 4th, 5th and 10th letters of word NORMALISATION?
(A) Two (B) One
(C) Three (D) More than three
(E) None

DIRECTION (31-35):- Study the following information carefully and answer the questions given below.

Eight persons A, B, C, D, E, F, G and H sits on a circular table some are facing the centre of the table and some are facing outside of the table All information not necessarily in the same order. D is not immediate neighbour of A. E and B are not facing each other. Two persons sits between A and E. D sits second to the left of E. One person sits between E and G. B sits second to the right of G. Immediate neighbours of E are facing opposite direction to E. C and H sits opposite to each other and faces opposite direction to each other. The person who sits second to the right of G faces same direction as G. A faces same direction as F. D and A faces same direction. C is not facing inside the circle.

31. Who among the following person sits second to the left of A?
(A) H (B) G (C) E (D) C
(E) None of these
32. Who among the following person is an immediate left of G?
(A) H (B) B (C) C (D) D
(E) None of these
33. How many persons are facing towards the centre of the circle?
(A) Two (B) Four (C) Five (D) Three
(E) One
34. Four of the following are alike in a certain way and hence form a group find the one which does not belong to that group?
(A) E (B) G (C) B (D) A
(E) C
35. Who among the following person sits second to the right of B?
(A) D (B) F (C) G (D) E
(E) None of these

Direction (36-40):- Read the following information carefully and answer the questions given below.

A certain number of people are sitting in a linear row and all are facing in the north direction. P is sitting fifth to the left of Z. Four persons are sitting between A and P. B is sitting eighth to the right of L. Two persons are sitting between L and X. X is sitting third to the right of A. Three persons are sitting between B and S.

36. How many people are sitting in a linear row?
(A) 15 (B) 17 (C) 19 (D) 20 (E) 22
37. How many people are sitting between A and B?
(A) 10 (B) 13 (C) 14 (D) 15 (E) 19

38. If two persons are sitting between C and L, then what is the position of P with respect to C?
 (A) Immediate left (B) Immediate right
 (C) 2nd to the left (D) 3rd to the right
 (E) 4th to the left

39. How many people are sitting between L and S?
 (A) 11 (B) 13 (C) 14 (D) 15 (E) 16

40. How many people are sitting to the right of X?
 (A) 10 (B) 14 (C) 15 (D) 17 (E) 18

DIRECTION (41-43):- Study the following information carefully and answer the questions given below.

X is 4m to the north of C. Y is 4m to the east of X. Z is 3m to the north of Y. A is 2m to the west of Z. B is 2m to the north of A.

41. What is the direction of Z with respect to C?
 (A) North (B) West
 (C) East (D) North east
 (E) None of these

42. What is the shortest distance X and Z ?
 (A) 5 m (B) $5\sqrt{5}M$ (C) 25 m (D) 15 m
 (E) None of these

43. What is the total distance between X and B?
 (A) 12 m (B) 9 m (C) 10 m (D) 11 m
 (E) None of these

44. If in "4365782" 1 is added to all the even number and 1 is subtracted from all the odd number, then what is the sum of the digits which is fifth from the left end and fourth from the right end?
 (A) 12 (B) 9 (C) 11 (D) 10
 (E) None of these

45. How many such digits are there in the number "34678924" each of which remain in its original position when all the digits are arranged in ascending order within the number from left to right?
 (A) None (B) One (C) Two (D) Three
 (E) None of these

Direction (46-49):- In the following question, a given questions is followed by information in three statements. You have to decide the data in which statement (s) is sufficient to answer the question and mark your answer accordingly.

46. Six people - P, Q, R, S, T and U are sitting in a row at equal distance from each other facing towards North (not necessarily in the same order) then what is the position of T with respect to P?
 I. R is sitting fourth to the left of U.
 II. P is sitting immediate left to R.
 III. T is sitting second to the right of R.

- (A) Only II is sufficient
 (B) Only I and II are sufficient
 (C) Only II and III are sufficient
 (D) Only I and III are sufficient
 (E) Insufficient data

47. Six friends, Ajay, Piyush, Rohit, Kishan, Rahul, and Vicky have their birthdays in January, February, March, April, May, and June but not necessarily in the same order. Whose birthday comes in May?

I. Rohit celebrates his birthday three months after Kishan in one of the month which has 30 days.

II. Either Ajay or Rahul celebrates his birthday in March.

III. Piyush celebrates his birthday one month after Vicky.

- (A) All the statements are needed
 (B) Only I and II are sufficient
 (C) Only II and III are sufficient
 (D) Only I and III are sufficient
 (E) Insufficient data

48. How many persons are standing in a row?

Statements:

I. Prachi is 5th from the left end and Parul is 4th from the right end.

II. Prachi is 8th from the right end and Parul is 9th from the left end.

- (A) if the data in statement (I) alone is sufficient to answer the question, while the data in statement (II) alone is not sufficient to answer the question
 (B) if the data in statement (II) alone is sufficient to answer the question, while the data in statement (I) alone is not sufficient to answer the question
 (C) if the data either in statement (I) alone or in statement (II) alone is sufficient to answer the question
 (D) if the data in both statement (I) and (II) together are not sufficient to answer the question
 (E) if the data in both statement (I) and (II) together are necessary to answer the question

49. Four members A, B, C and D are sitting around a round table at an equal distance facing inside.

Who is sitting immediate right of B?

I. A is immediate left to C.

II. B is sitting opposite to C.

III. D is not an immediate neighbour of A.

- (A) Statement I alone is sufficient
 (B) Statement I and either II or III are sufficient.
 (C) Only II and III are sufficient
 (D) Insufficient data
 (E) Statement II alone is sufficient

50. In each question below is given one/more statements that are followed by two assumptions numbered I and II. Consider the statement and decide which of the given assumptions is implicit.

Statements: The effects of the flood were not only catastrophic for the people, but have also made some irreversible detriment to acres of fertile land.

Assumptions:

- I. The region is going to suffer from severe food shortage due to the damage to land.
 II. The region will be deprived of enough land for regular crop growth.
- (A) Only I is implicit. (B) Only II is implicit.
 (C) Both I and II are implicit. (D) None of them is implicit.
 (E) Either I or II is implicit.

ENGLISH LANGUAGE

DIRECTION (51-55):- Read each sentence to find out if there is any grammatical error or idiomatic error in it. The error, if any, will be in one part of the sentence. The number of part is the answer. If there is no error, the answer is (E).

51. Environmental studies ought to (A)/ been regarded with a new sense (B)/ of urgency in the context of (C)/ climate change and its palpable impacts (D)/ No error.
 (A) A (B) B (C) C (D) D
 (E) No Error
52. Never try to be too (A)/ helpful lest someone will (B)/not try to take advantage (C)/ of your nature (D)/ No error.
 (A) A (B) B (C) C (D) D
 (E) No Error
53. ISRO was targeted by (A)/ the same malware that was (B)/ used to attacking NPCIL's (C)/ Kudankulam nuclear plant (D)/ No error.
 (A) A (B) B (C) C (D) D
 (E) No Error
54. Congress Could had (A)/ Formed Govt in Haryana (B)/ had it Fought Polls (C)/ with Greater Vigour (D)/ No Error.
 (A) A (B) B (C) C (D) D
 (E) No Error
55. Have you ever seen, with your naked eyes (A)/ the four giant moons of Jupiter? (B)/ If you haven't it's high time you do (C)/ - they are a truly magnificent sight in binoculars or a small telescope (D)/ No error.
 (A) A (B) B (C) C (D) D
 (E) No Error

DIRECTION (56-60):- Below are given some sentences out of which the sentence numbered 4 has been correctly placed. The rest of the sentences A, B, C, D, E, F need to be arranged correctly in order to form a logical order.

- A. The battle was fought between a northern expeditionary force of the Maratha Empire and the invading forces of the King of Afghanistan, Ahmad Shah Abdali.
 B. Militarily, the battle pitted the artillery and cavalry of the Marathas against the heavy cavalry and mounted artillery of the Afghans led by Abdali.
 C. The Third Battle of Panipat took place on 14 January 1761 at Panipat, about 97 km north of Delhi.
 4. The battle is considered one of the largest and most eventful fought in the 18th century and has perhaps the largest number of fatalities in a single day reported in a classic formation battle between two armies.
 D. The forces led by Ahmad Shah Durrani came out victorious after destroying several Maratha flanks.
 E. The battle lasted for several days and involved over 125,000 troops
 F. Protracted skirmishes occurred, with losses and gains on both sides.

56. Which of the following is the FIRST statement?

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

57. Which of the following is the SECOND statement?

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

58. Which of the following is the THIRD statement?

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

59. Which of the following is the SIXTH statement?

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

60. Which of the following is the SEVENTH statement?

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

DIRECTION (61-68):- Read the following passage and answer the following questions. Some words are highlighted to help you answer some of the questions.

In January this year, the World Health Organization (WHO) listed "vaccine hesitancy" as among the top 10 threats to global health this year; it is defined as "reluctance or refusal to vaccinate despite the availability of vaccines". According to WHO, vaccination prevents between two-three million deaths each year, a figure that will rise by another 1.5 million if vaccine coverage improves. Yet, a survey of over 1,40,000 people from 140 countries has revealed the striking difference in how people trust vaccines.

Vaccine hesitancy has been a concern in India. For instance, one of the main reasons for five times low uptake of oral polio vaccine in the early 2000s among poor Muslim communities in Uttar Pradesh was the fear and the misconception that the polio vaccine caused illness, infertility and was ineffective.

Similarly, as recently as 2016, Muslim communities in two districts in north Kerala reported low uptake of diphtheria vaccine. One of the reasons: propaganda that the vaccine may contain microbes, chemicals and animal-derived products which is forbidden by Islamic law.

Tamil Nadu and Karnataka, which have traditionally seen high vaccine acceptance, witnessed low uptake of the measles-rubella vaccine when it was introduced in 2017. A reason was again a fear, spread through social media, of adverse effects from vaccination. As a December 2018 study points out, vaccine hesitancy continues to be a huge challenge for India. The study found nearly a quarter of parents did not vaccinate their children out of a fear of adverse events; this was in 121 high priority districts chosen by the Health Ministry for intensified immunisation drive to increase vaccine coverage. Against this background, self-styled "yogi, mystic and visionary" Jaggi Vasudev tweeted a dangerous message. "The significance of vaccination against many debilitating diseases should not be played down. But at the same time, it is important it is not overdone, without taking into consideration the many side-effects or negative impacts of vaccinations." The dangerous sweeping statement on vaccine side-effects will give anti-vaxxers the much-needed impetus and ammunition to scare parents from vaccinating their children. Stirring fear in people by falsely blaming vaccines for unrelated diseases is the bedrock of the anti-vaccination movement across the globe, India included. Even today, the message of the discredited study (in 1998) by British physician Andrew Wakefield, who linked the measles, mumps, and rubella (MMR) vaccine with autism, is used in spreading vaccine doubts and conspiracy theories. Besides the dangerous message, it is difficult to fathom the sudden provocation for the tweet. The tweet has a link to an article published on the Isha website on October 3, which is an excerpt of a conversation between Jaggi Vasudev and Dr. Soumya Swaminathan (Chief Scientist at WHO) that was held at the United Nations General Assembly on June 27, 2019.

During the conversation with Dr. Swaminathan, he is seen advocating vaccination and spelling out the gains India made by preventing children from becoming crippled through oral polio vaccination. But soon he veers off track and ends up spreading dangerous misinformation about influenza. With a disclaimer that he is not a medical expert, Jaggi Vasudev says: "...From listening to parents [in California], this is what I gathered. I thought some of the things they were giving vaccines for were just absurd. If a child catches a flu, or something like this, it is all right to go through some of these illnesses when you are growing up."

This might turn out to be the most irresponsible and dangerous piece of misinformation to have ever been said from the hallowed platform of the UN. Unfortunately, the patently wrong message went unchallenged, giving it a ring of truth. The

incorrect messaging did not stop there; it is now posted on the Isha website, increasing the chances of more people being misled. The blithe comment about flu sans any evidence is in stark contrast to the seriousness with which WHO and the Atlanta-based Centers for Disease Control and Prevention (CDC) treat it. The CDC website says, "Flu illness is more dangerous than the common cold for children" especially in those younger than five years. Children older than six months and younger than five years belong to the high-risk category, the reason why the CDC recommends "vaccination against flu each year". WHO too recognises children below five years as a high-risk group and recommends vaccination each year.

61. Which of the following statement is not true in context of the given passage?
(A) Irresponsible statements by various prominent people have led to rise in Vaccine hesitancy
(B) Statement made by at Chief Scientist of WHO is in contrast to WHO beliefs
(C) Three out of four parents are not in support of the vaccine
(D) Both (a) and (b)
(E) None of these.
62. Which of the following facts have been presented by people opposing vaccine?
(i) against their religion
(ii) leads to abnormality in kids
(iii) cause of infertility
(A) Only (i)
(B) Only (ii)
(C) Both (ii) and (i)
(D) Both (i) and (iii)
(E) All of these.
63. It can be inferred from the tweet of Jaggi Vasudev that he is
(A) Irreverent
(B) Mocking
(C) Ignorant
(D) Solemn
(E) None of these
64. Which of the following statements best illustrates the role played by UN in curbing the problem of Vaccine hesitancy?
(A) It has adopted perfunctory attitude towards the rumors about vaccines
(B) Various campaigns have been organized to make people aware of the benefits of Vaccines
(C) Presenting enlightening data about the benefits of vaccines
(D) Both (a) and (c)
(E) None of these
65. Which of the following is opposite in meaning to 'DEBILITATING' as used in the passage?
(A) Restorative
(B) Enervating
(C) Crippling
(D) Draining
(E) None of these

66. Which of the following is opposite in meaning to 'IMPETUS' as used in the passage?
 (A) Propulsion (B) Incitement
 (C) Dissuasion (D) Spurring
 (E) None of these
67. Which of the following is similar in meaning to 'EXCERPT' as used in the passage?
 (A) Conclusion (B) Snippet
 (C) Preparedness (D) Advisory
 (E) None of these
68. Which of the following is similar in meaning to 'BLITHE' as used in the passage?
 (A) Contemplative (B) Introspective
 (C) Musing (D) Unconcerned
 (E) None of these

DIRECTION (69-73):- In the following passage, some of the words have been left out. Read the passage carefully and select the correct answer for the given blank out of the five alternatives.

Human rights are a set of rights that are given to every human being _____ of his/her gender, caste, creed, religion, nation, location or economic status. These are said to be moral principles that _____ certain standards of human behavior. Protected by law, these rights are _____ everywhere and at every time.

Basic human rights include the right to life, right to fair trial, right to remedy by competent tribunal, right to liberty and personal security, right to own property, right to education, right of peaceful assembly and association, right to marriage and family, right to nationality and freedom to change it, freedom of speech, freedom from discrimination, freedom from slavery, freedom of thought, conscience and religion, freedom of movement, right of opinion and information, right to adequate living standard and freedom from interference with privacy, family, home and correspondence.

_____ these rights are protected by law, many of these are still violated by people for different reasons. Some of these rights are even violated by the state. The United Nations committees have been formed in order to _____ that every individual enjoys these basic rights. Governments of different countries and many non-government organizations have also been formed to monitor and protect these rights.

69. Human rights are a set of rights that are given to every human being _____ of his/her gender, caste, creed, religion, nation, location or economic status.
 (A) instead (B) regardless
 (C) otherwise (D) because
 (E) None of the above
70. These are said to be moral principles that _____ certain standards of human behavior.
 (A) illustrate (B) demoralises
 (C) disrupts (D) corrupt
 (E) None of the above

71. Protected by law, these rights are _____ everywhere and at every time.
 (A) misused (B) neglected
 (C) applicable (D) disregarded
 (E) None of the above
72. _____ these rights are protected by law, many of these are still violated by people for different reasons.
 (A) Nevertheless (B) Hence
 (C) While (D) Now
 (E) None of the above
73. The United Nations committees have been formed in order to _____ that every individual enjoys these basic rights.
 (A) ignore (B) ensure
 (C) degrade (D) prevent
 (E) None of the above

DIRECTION (74-78):- Which of the phrases (a), (b), (c), (d) given below each sentence should replace the phrase printed in bold in the sentence to make it grammatically correct? If the sentence is correct as required, mark (e) as the answer.

74. I have appealed to your yesterday that the common public are empathetic to our concerns and keeping this in mind, we should be disciplined.
 (A) I had appealed to you yesterday
 (B) I have appealed to you yesterday
 (C) I have been appealed to your yesterday
 (D) I have been appealed to you yesterday
 (E) No correction required
75. A Bench headed by NGT Chairperson Justice Adarsh Kumar Goel warned of action against concerned officials if the order is not complied with by December.
 (A) if the order was not complied with
 (B) if the order is not comply with
 (C) if the order was not complied at
 (D) if the order is not complied on
 (E) No correction required
76. If I was a Prime Minister of India, I would have ended the problem of MSMEs by now.
 (A) If I was the Prime Minister of India
 (B) If I were a Prime Minister of India
 (C) If I were the Prime Minister of India
 (D) If I am the Prime Minister of India
 (E) No correction required
77. The government panel tasked with drafting a report to govern the use of non-personal data was divided in their conclusion.
 (A) was divided in its conclusion
 (B) were divided in their conclusion
 (C) were divided in its conclusion
 (D) was divided in its conclusions
 (E) No correction required

78. The Delhi High Court said it would be hear on November 25 final arguments on a plea filed by the Enforcement Directorate.
 (A) it would heard on (B) it would hearing on
 (C) it would being hear on (D) it would hear on
 (E) No correction required

DIRECTION (79-83):- In the following sentence, four words are given in bold. One of these words may be incorrectly spelled or inappropriate in the context. Find out that word. If all the words are correct, choose option (E) as your answer.

79. Rita was asked repeatedly to work on her pronounciations; nevertheless, she kept making the same frivolous mistakes.
 (A) repeatedly (B) pronounciations
 (C) nevertheless (D) frivolous
 (E) No Error
80. Julia preferred to be vagan and give up dairy than remain a vegetarian and continue harming farm animals.
 (A) preferred (B) vagan (C) vegetarian (D) continue
 (E) No error
81. Sarah seems to have an alterior motive in believing Louis's obviously fake story.
 (A) seems (B) alterior (C) believing (D) obviously
 (E) No Error
82. It is reasonable for the boss to give words of apreciation and recommendation for their good work.
 (A) reasonable (B) apreciation
 (C) recommendation (D) work
 (E) No error
83. Out of the plethora of people at their wedding, Roger directed all his affection towards his new wife.
 (A) plethora (B) wedding (C) directed (D) affection
 (E) No Error

DIRECTION (84-88):- Each question below has two blanks. There are five pairs of words below the sentence. Each pair is lettered. Choose the pair of words which can be filled up in the blanks in the sentence in the same order so as to complete the sentences meaningfully.

84. Some tour operators now offer packages that include leisure _____. This helps to boost the price tag and might also persuade _____ and atheists to visit holy sites just for the cultural experience.
 (A) bivouac, benison (B) pursuits, agnostic
 (C) quandary, raconteur (D) rancor, benison
 (E) bivouac, agnostic
85. In some countries, the _____ cost of staging a proper funeral can lead families to financial _____.
 (A) complacent, ennui (B) enamoured, empyrean
 (C) bibulous, blandishment (D) exorbitant, ruin
 (E) bilious, enigma

86. As many people in China see it, America's behavior is further _____ of a long-held belief that America wants to create _____ to China's rise.
 (A) emollient, gourmet (B) confirmation, impediments
 (C) raiment, emissary (D) impediments, emollient
 (E) emissary, emollient
87. London's position is more _____ than it feels. The city's success over the past quarter-century has been the _____ of historical accident and good policy.
 (A) complaisant, benison
 (B) contrite, benediction
 (C) precarious, consequence
 (D) derelict, altercation
 (E) devious, contretemps
88. This winter the Neues Museum in Berlin is _____ the 100th anniversary of the discovery with a major exhibition of _____ from the Amarna period.
 (A) commemorating, artifacts
 (B) dementing, denizen
 (C) palliating, contusion
 (D) besmirching, coterie
 (E) commemorating, coterie

DIRECTION (89-93):- Read the passage carefully and answer the questions that follow. Some words have been highlighted for your attention.

Taking the offensive, India has refused to renew its 1989 agreement of sharing hydrological data during flood season with Pakistan and told the neighbour that it would only provide information on "extraordinary discharges and flood flows". The agreement, a result of an earlier India's goodwill gesture, was renewed every year. But the Indian position has changed, coinciding with heightened tensions over the abrogation of Jammu & Kashmir's special status and the bifurcation of the state into two Union Territories. "This agreement was not renewed in the current year by us," PK Saxena, Indian Commissioner for Indus Waters, told TOI on Wednesday. The decision, however, has nothing to do with the Indus Water Treaty signed between India and Pakistan in 1960 for sharing waters of the Indus system. "India as a responsible nation is committed to the provisions of the IWT," said Saxena.

Referring to the 1989 agreement to share hydrological data during flood season between July 1 to October 10, he said, "This was the arrangement beyond the IWT provisions as a gesture of goodwill from India. This arrangement was being renewed every year since 1989 with modifications as and when required." Asked about IWT, he said, "Under the Treaty provisions, India is required to provide advance information in regard to 'extraordinary discharges and flood flows'. This is being done whenever the extraordinary flows are reached." Though Saxena didn't elaborate, the move clearly appeared a fall out of the Pulwama terror attack in February and current tensions. India communicated its move to Pakistan on Tuesday - the day Union Jal Shakti (water resources) minister Gajendra

Singh Shekhawat expressed the country's intent to fully utilize its share of water from Indus river system within the IWT rather than allowing it to flow into Pakistan. India was working on how its share of water that flows to Pakistan could be diverted for use by its own farmers, industries, and people. "Work has already begun to stop the waters that flow into Pakistan (under IWT). I am talking about the water which is going to Pakistan, and I am not talking about breaking the Indus treaty," Shekhawat was quoted as saying by a news agency in Mumbai. He said that the experts were working on the hydrological and techno-feasibility studies. Waters of eastern rivers (Ravi, Beas, and Sutlej) are allocated to India while the country is under obligation to let flow water of the western rivers (Indus, Jhelum, and Chenab) to Pakistan. India can even use the water from the western rivers for its domestic purposes, irrigation and generating hydro-electric power to an extent.

89. Which of these is opposite in meaning to the word "responsible"?
- (A) Exempt (B) Immune
(C) Liable (D) All of the above
(E) Both 1 and 2
90. Which of these is similar in meaning to the word "bifurcate"?
- (A) Split (B) Diverge
(C) Ramify (D) All of the above
(E) Both 1 and 2
91. Which of these rivers is allowed to flow to Pakistan?
- (A) Beas (B) Sutlej
(C) Jhelum (D) Both 2 and 3
(E) None of the above
92. Which of these is true under the Indus water treaty?
- (A) India shares hydrological data during flood season
(B) Data is shared whenever extraordinary flows are reached
(C) Sharing water of the Indus system
(D) All of the above
(E) Both 2 and 3
93. What is the reason behind ending the goodwill gesture by India?
- (A) Pulwama attacks
(B) Tensions caused due to abrogation of Jammu & Kashmir's special status
(C) Tensions due to the bifurcation of the state into two Union Territories
(D) All of the above
(E) Both 2 and 3

DIRECTION (94-98):- Given below are four sentences, out of which one is grammatically incorrect. Choose the grammatically incorrect sentence. If all are grammatically correct, choose option (E) i.e. 'all are correct'.

94. (A) The Madras High Court on Wednesday directed the Central Government to prohibit the download of Tik Tok mobile app.
(B) Prime Minister Narendra Modi on Wednesday tore into the Congress, terming its manifesto as a "hypocrisy document" which was "full of lies".
(C) "Under the Ayushman Bharat Yojana, about three lakh people in Arunachal Pradesh were covered, who were provided free treatment to the tune of Rs 5 lakh per family," the PM said.
(D) Rashmi came to her wits end when she found that her younger brother had slapped a little boy.
(E) All are correct.
95. (A) The sceneries of Manali is more beautiful than that of Darjeeling.
(B) Every house in Arunachal Pradesh has been illuminated with electricity after 70 years of Independence.
(C) One among them was of the view that the MPC could go for a reduction of 50 basis points.
(D) Despite such a heavy lock down, unnatural for Wayanad, people are enthusiastically flowing from within and outside the district to see Gandhi.
(E) All are correct.
96. (A) Mint takes a look at the five things that could be on the rate-setting committee's radar.
(B) The shops in the main town are partially shut, making way for the heavy rush of the people.
(C) Neither Pooja nor Rajini were to take to her heels when they saw a snake lying at the gate.
(D) He is an Indian Union Muslim League worker, a crucial ally of Congress in North Kerala regions.
(E) All are correct.
97. (A) The special security of Gandhi along with state police has been practically patrolling every nook and corner of the district for two days now.
(B) If I was Rajesh I would have told the Principal to keep his mouth shut.
(C) The market is expecting a cut in policy rates by 25 basis points ahead of the general elections, along with a change in policy stance to accommodative from neutral.
(D) There is no quota of workers send from each pockets, like the Left parties would do.
(E) All are correct.
98. (A) The Reserve Bank of India's (RBI's) Monetary Policy Committee under governor Shaktikanta Das will announce its policy decision today.
(B) The poll was, however, divided when asked if the RBI's monetary policy committee (MPC) will change its policy stance.

SSC CGL Correspondence Course

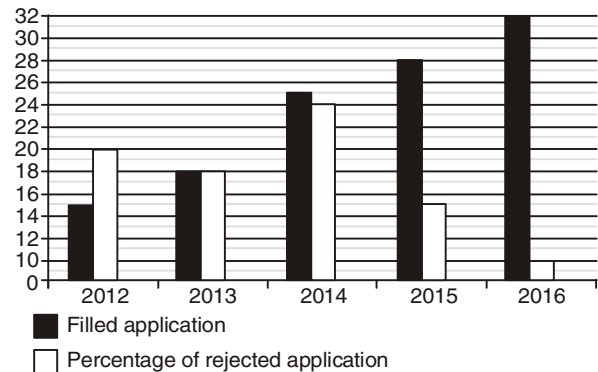
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QUANTITATIVE APTITUDE

For IT Officer, AFO, HR Officer and Marketing Officer

DIRECTION (101-105):- Given below bar graph shows number of applications (in lakh) filled for 'SBIPPO' in five different years and percentage of applications rejected in that respective years. Read the data carefully and answer the questions.



101. Find difference between total applications accepted in the year 2016 & 2013?
(A) 12.04 lakh (B) 11.04 lakh (C) 8.08 lakh (D) 14.04 lakh (E) 6.08 lakh
102. Find ratio between total applications rejected in the year 2012 to total accepted applications in the year 2014?
(A) 3 : 19 (B) 5 : 19 (C) 7 : 19 (D) 9 : 19 (E) 11 : 19
103. Total rejected applications in the year 2014 is approximate what percent less than total accepted applications in the year 2015?
(A) 65% (B) 60% (C) 55% (D) 75% (E) 48%
104. Find the average number of applications accepted in the year 2013 & 2016?
(A) 18.78 lakh (B) 14.78 lakh
(C) 21.78 lakh (D) 16.78 lakh
(E) 12.78 lakh
105. If out of total accepted applications in the year 2013 & 2015 75% & 80% applicants respectively appeared in exam, then find total appeared applicants in the exam in both the years is approximate what percent of total applicants applied in these given years?
(A) 64% (B) 72% (C) 84% (D) 76% (E) 82%

DIRECTION (106-110):- Find the next term in the following series.

106. 2, 3, 10, 15, 26, ?
(A) 55 (B) 45 (C) 35 (D) 40 (E) 30
107. 5, 2, 7, 9, 16, 25, ?
(A) 41 (B) 52 (C) 48 (D) 45 (E) 49

- (C) Every of the five children standing in the corner of the room is dexterous in paintings.
(D) The parents of Gandhi visited the region in 1986, when they received a similar welcome by the people.
(E) All are correct.

DIRECTION (99-100):- In the following question, two columns are given containing three phrases each, In the first column, the phrases are A, B, and C, and in the second column, the phrases are D, E, and F. A phrase from the first column may or may not connect with a phrase from the second column to make a grammatically and contextually correct sentence. There are five options, four of which display the sequence(s) in which the phrases can be joined to form a grammatically and contextually correct sentence. If none of the options given forms a correct sentence after combination, select 'None of these' as your answer.

99.	Column (A)	Column (A)
	(A) A prolonged depressed mood, especially in combination with other symptoms,	(D) and biology may also play a role in the development of eating disorders.
	(B) Memory loss is a normal part of aging,	(E) may lead to a diagnosis of a psychiatric or medical condition which may benefit from treatment.
	(C) Recently, experts have proposed that differences in brain structure	(F) but that doesn't mean we can't take action to slow it down a little.

- (A) A-F and B-D (B) C-D
(C) B-E (D) C-F
(E) None of these

100.	Column (A)	Column (A)
	(A) During most of its existence, the Byzantine empire	(D) affecting a student's social, emotional and behavioural development.
	(B) Test anxiety can have broader consequences, negatively	(E) grows closer, we are more stressed and may, thus, decide to procrastinate more to avoid this stress.
	(C) As the deadline for our target of procrastination	(F) was the most powerful economic, cultural, and military force in Europe.

- (A) A-E (B) A-D and C-F
(C) C-E and B-D (D) B-E
(E) None of these

108. 41, 48, 71, 126, 235, ?
 (A) 449 (B) 426 (C) 248 (D) 445
 (E) 414

109. 21, 47, 99, 203, 411, ?
 (A) 842 (B) 750 (C) 827 (D) 747
 (E) None of these

110. 28, 196, 1176, ?, 23520
 (A) 5880 (B) 5934 (C) 5930 (D) 5926
 (E) 5932

DIRECTION (111-115):- In the given questions, two quantities are given, one as 'Quantity I' and another as 'Quantity II'. You have to determine relationship between two quantities and choose the appropriate option:

111. Quantity I - Volume of a solid sphere is 4851 m^3 then find radius of sphere .

Quantity II - Radius of a cylinder is 18 m and volume of cylinder is $10,692 \text{ m}^3$. Find height of cylinder.

- (A) Quantity I > Quantity II
 (B) Quantity I < Quantity II
 (C) Quantity I \geq Quantity II
 (D) Quantity I \leq Quantity II
 (E) Quantity I = Quantity II or no relation

112. Four year hence average age of A, B & C will be 42 years, ratio between present age of A to C is 6 : 5.

Quantity I - If age of B is 12 years more than A, then find age of C.

Quantity II - 32 years

- (A) Quantity I > Quantity II
 (B) Quantity I < Quantity II
 (C) Quantity I \geq Quantity II
 (D) Quantity I \leq Quantity II
 (E) Quantity I = Quantity II or no relation

113. A train moves at the speed of 108 km/hr, passes a platform and a bridge in 15 sec and 18 sec respectively. If the length of platform is 50% of length of bridge.

Quantity I - Find length of train.

Quantity II - 300 meter

- (A) Quantity I > Quantity II
 (B) Quantity I < Quantity II
 (C) Quantity I \geq Quantity II
 (D) Quantity I \leq Quantity II
 (E) Quantity I = Quantity II or no relation

114. A boat goes 28 km downstream and while returning covered only 75% of distance covered in downstream, if boat takes 3 hr more to cover upstream distance than that of downstream distance and speed of current is $5/9 \text{ m/sec}$.

Quantity I - Find the speed of boat in still water (km/hr)

Quantity II - $25/18 \text{ m/s}$

- (A) Quantity I > Quantity II
 (B) Quantity I < Quantity II
 (C) Quantity I \geq Quantity II
 (D) Quantity I \leq Quantity II
 (E) Quantity I = Quantity II or no relation

115. A is 20% more efficient than B, who complete the work alone in 20 days. A work for the first two days alone
 Quantity I - Find in how many days remaining work will be completed if both work together.

Quantity II - 10 days

- (A) Quantity I > Quantity II
 (B) Quantity I < Quantity II
 (C) Quantity I \geq Quantity II
 (D) Quantity I \leq Quantity II
 (E) Quantity I = Quantity II or no relation

116. In a family, the ages of a son, a father and a grandfather are in ratio 1 : 2 : 3. After 4 years, the age of grandfather will be four times the age of son 5 years back. What is the present age of father?

- (A) 46 years (B) 48 years (C) 54 years (D) 56 years
 (E) 60 years

117. The denominator of a fraction is 4 more than the numerator. On adding a 12 to numerator of a fraction, the fraction becomes 5 times of itself. Find the ratio of numerator and denominator of original fraction.

- (A) 3 : 7 (B) 7 : 3 (C) 9 : 13 (D) 13 : 9
 (E) Cannot be determined

118. The simple interest accrued on a certain principal in 4 years at the rate of 15% per annum is Rs. 2000. What amount of the simple interest would one get if one invests Rs. 1000 more than previous principal for 3 years and at the same rate percent per annum?

- (A) Rs. 850 (B) Rs. 1950 (C) Rs. 1005 (D) Rs. 1150
 (E) None of these

119. Ram and Shyam enter into partnership investing Rs. 24,000 and Rs. 30,000 respectively. After 3 months Ram withdraws Rs. 4,000 while Shyam invests Rs. 3,000 after 6 months of starting of business. Find the total annual profit if Ram gets Rs. 6,000 as his share in the profit.

- (A) Rs. 15,000 (B) Rs. 18,000
 (C) Rs. 18,500 (D) Rs. 12,000
 (E) Rs. 20,000

120. The marked price of chair is Rs. 2700. If four chairs are bought, a table worth Rs. 1200 is given as a free gift. Gary asked the seller if he can give an equivalent cash discount instead of table. The seller agreed to the demand. What is the percentage of discount that is being offered in this transaction?

- (A) 10% (B) 11.11% (C) 12.5% (D) 14.4%
 (E) 15%

121. Fencing cost of circular garden per/cm is same as fencing cost of a rectangular park per/cm. Breadth of rectangular park is 12 cm and ratio between perimeter to area of rectangular park is 5 : 18. If radius of circular garden is 3 cm more than length of rectangular park and total fencing cost of rectangular park is Rs. 10500, then find the total fencing cost of circular garden?
(A) 22130 Rs. (B) 23100 Rs. (C) 24100 Rs. (D) 28100 Rs.
(E) 25100 Rs.

122. An vessel contains 50% of milk, that are prepared by using two vessels of milk & water having quantity of milk $66\frac{2}{3}\%$ and 40% respectively. Find the ratio at which two vessels are mixed?
(A) 3 : 5 (B) 3 : 8 (C) 3 : 7 (D) 3 : 4
(E) 3 : 1

123. Efficiency of Q is 40% more than efficiency of P. Both P & Q started working alternatively and, complete the work in 24 days. If R alone completes the same work in 16 days, find in how many days P and R together will complete that work?

- (A) $10\frac{2}{7}$ days (B) $8\frac{2}{7}$ days
(C) $6\frac{2}{7}$ days (D) $12\frac{2}{7}$ days
(E) $14\frac{2}{7}$ days

124. A 240 meters long train running at the speed of 120 km/hr passed a 280 meters long platform in T second. If train passed a tunnel in $(12.6 + T)$ sec then find the length of tunnel?
(A) 710 meters (B) 740 meters
(C) 720 meters (D) 700 meters
(E) 760 meters

125. There are 16 fruits in a bucket, in which eight are Mangos, five are Bananas and three are oranges. If a boy select two fruits randomly to eat from the bucket, then what is the probability that both selected fruits are of same type?
(A) $31/120$ (B) $37/120$ (C) $41/120$ (D) $47/120$
(E) $53/120$

DIRECTION (126-130):- In the following questions, two equations numbered I and II are given. You have to solve both the equations and give the answer.

126. I. $x^2 - 18x + 45 = 0$
II. $y^2 - 39y + 74 = 0$
(A) $x < y$ (B) $x \leq y$ (C) $x > y$ (D) $x \geq y$
(E) $x = y$ or the relationship can not be established

127. I. $x = \sqrt[3]{13824}$ II. $y = \pm \sqrt{576}$
(A) $x > y$ (B) $x \geq y$ (C) $x < y$ (D) $x \leq y$
(E) $x = y$ or the relationship cannot be established.

128. I. $5x^2 + 32x - 21 = 0$ II. $2y^2 + 11y - 6 = 0$
(A) $x < y$
(B) $x > y$
(C) $x = y$ OR the relationship cannot be determined
(D) $x \geq y$
(E) $x \leq y$

129. I. $3x^2 - 26x + 35 = 0$ II. $2y^2 - 21y + 40 = 0$
(A) $x < y$
(B) $x > y$
(C) $x = y$ OR the relationship cannot be determined
(D) $x \geq y$
(E) $x \leq y$

130. I. $x^2 + 10x - 39 = 0$ II. $y^2 + 12y - 28 = 0$
(A) $x < y$
(B) $x > y$
(C) $x = y$ OR the relationship cannot be determined
(D) $x \geq y$
(E) $x \leq y$

DIRECTION (131-135):- Read the following information carefully and answer the questions.

In Shop 'A' there are six items, i.e, (P, Q, R, S, T & U) in different quantity and also price of each item is different. Total number of item P in shop are 12 times of price of each item P, while number of item R are $33\frac{1}{3}\%$ more than item P and number of item Q are 36 less than number of item R. Price of each item R is Rs. 3 more than that of P and price of item Q is 25% more than that of item R. Total number of item U in shop are 40% more than total item S, which are two more than that of item R. Total number of item T are 25% more than total number of item Q while price of each item T is 50% more than price of each item S, which is Rs 6 less than price of each item R. Price of each item U is 20% less than that of price each item T and difference between price of each item P & U is Rs 1.

131. If Neeraj bought five item Q, six item T and four item U from shop, then find total money spend by Neeraj?
(A) 238 Rs. (B) 228 Rs. (C) 218 Rs. (D) 200 Rs.
(E) 208 Rs.

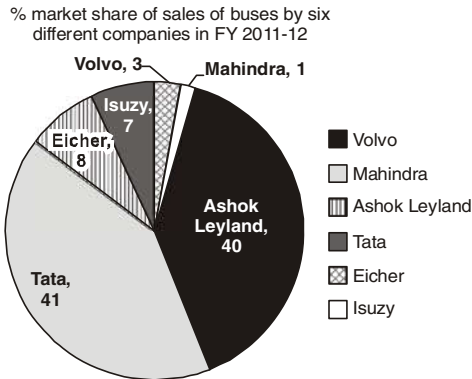
132. Find the average number of items P, S & U in the shop ?
(A) 210 (B) 200 (C) 205 (D) 220
(E) 240

133. If shop owner sold four items each of R & S at the 25% & 50% above price respectively, then find what would be the overall increase in selling price?
(A) 39 Rs. (B) 48 Rs. (C) 24 Rs. (D) 44 Rs.
(E) 36 Rs.

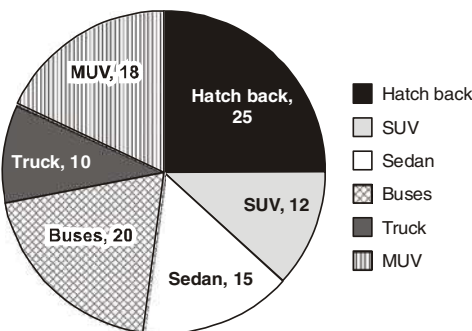
134. Total items Q is what percent less than total items T in the shop?
(A) 15% (B) 20% (C) 25% (D) 22.5%
(E) 17.5%

135. Price of each item P is what percent more than price of each item S?
 (A) 15% (B) 35% (C) 30% (D) 25%
 (E) 40%

Direction (136-140):- Study the graph below to answer the questions.



% of different models sold of TATA automobile company



136. The number of buses sold by Ashok Leyland is 40 thousand in FY 2010-2011 and the percentage growth in sales of buses is 12.5% in FY 2011-12. How many units have been sold by Eicher in FY 2011-12?
 (A) 1200 units (B) 1100 units
 (C) 10000 units (D) 9000 units
 (E) None of these
137. What is the approximate percentage of buses sold by Isuzu with respect to that of SUVs sold by Tata in the FY 2011-12, if the number of units sold by Volvo is 3375?
 (A) 28.5% (B) 31.5% (C) 35.5% (D) 32.5%
 (E) None of these
138. What is the approximate percentage of Volvos sold to that of MUV sold by Tata in the year 2011-12?
 (A) 10% (B) 7%
 (C) 8% (D) Cannot be determined
 (E) None of these
139. What is the ratio of the number of buses Eicher sold to the number of SUV sold by Tata in the year 2011-12?
 (A) 2 : 5 (B) 1 : 2 (C) 1 : 3 (D) 3 : 7
 (E) None of these

140. Referring to the data of question number 136, what is the average of units of Volvo, Isuzu, Eicher and Mahindra sold in FY 2011-12?
 (A) 4035 (B) 2334.5 (C) 2137.5 (D) 5343.75
 (E) None of these

DIRECTION (141-145):- The following questions are accompanied by two statements (I) and (II). You have to determine which statement(s) is/are sufficient/necessary to answer the questions.

141. What will be volume of sphere?

- I. Radius of sphere is three times of radius of a cone.
 II. Height of cone is 12 cm and volume of cone is 616 cm^3 .
 (A) Statement (I) alone is sufficient to answer the question but statement (II) alone is not sufficient to answer the questions.
 (B) Statement (II) alone is sufficient to answer the question but statement (I) alone is not sufficient to answer the question.
 (C) Both the statements taken together are necessary to answer the questions, but neither of the statements alone is sufficient to answer the question.
 (D) Either statement (I) or statement (II) is sufficient to answer the question.
 (E) Statements (I) and (II) together are not sufficient to answer the question.

142. Ram takes three times time to complete a work as Ayush take to complete the same work. In how many days Divya & Ayush can complete the same work together.

- I. Ram & Ayush take 16 days to complete the work together.
 II. Efficiency of Divya is two times of Ram.
 1. Statement (I) alone is sufficient to answer the question but statement (II) alone is not sufficient to answer the questions.
 (A) Statement (II) alone is sufficient to answer the question but statement (I) alone is not sufficient to answer the question.
 (B) Both the statements taken together are necessary to answer the questions, but neither of the statements alone is sufficient to answer the question.
 (C) Either statement (I) or statement (II) is sufficient to answer the question.
 (D) Statements (I) and (II) together are not sufficient to answer the question.

143. Average age of A, B & C is 32 years, what will the age of A after three year?

- I. Ratio between age of A and C is 11 : 12, while age of B is 9 years less than C.
 II. Ratio between age of A & B is 11 : 9, while between B & C is 9 : 12.
 (A) Statement (I) alone is sufficient to answer the question but statement (II) alone is not sufficient to answer the questions.
 (B) Statement (II) alone is sufficient to answer the question but statement (I) alone is not sufficient to answer the question.

(C) Both the statements taken together are necessary to answer the questions, but neither of the statements alone is sufficient to answer the question.

(D) Either statement (I) or statement (II) is sufficient to answer the question.

(E) Statements (I) and (II) together are not sufficient to answer the question.

- 144.** Ratio between length of two trains is 4 : 7, time taken by longer train to cross a platform 'P'.

I. Speed of smaller & longer train is 108 km/hr & 96 km/hr respectively. Both trains cross each other in 99 sec running in same direction and smaller train crosses platform 'P' in 10 sec.

II. Speed of smaller & longer train is 108 km/hr & 96 km/hr respectively. Both trains cross each other in 99/17 sec running opposite direction and smaller train crosses platform 'P' in 10 sec.

(A) Statement (I) alone is sufficient to answer the question but statement (II) alone is not sufficient to answer the questions.

(B) Statement (II) alone is sufficient to answer the question but statement (I) alone is not sufficient to answer the question.

(C) Both the statements taken together are necessary to answer the questions, but neither of the statements alone is sufficient to answer the question.

(D) Either statement (I) or statement (II) is sufficient to answer the question.

(E) Statements (I) and (II) together are not sufficient to answer the question.

- 145.** An amount divided among A, B & C. Difference between share of A & B?

I. Share of B is 10 times of share of C, while share of A is 20% more than B.

II. Difference between share of B & C together and share A is 184.5.

(A) Statement (I) alone is sufficient to answer the question but statement (II) alone is not sufficient to answer the questions.

(B) Statement (II) alone is sufficient to answer the question but statement (I) alone is not sufficient to answer the question.

(C) Both the statements taken together are necessary to answer the questions, but neither of the statements alone is sufficient to answer the question.

(D) Either statement (I) or statement (II) is sufficient to answer the question.

(E) Statements (I) and (II) together are not sufficient to answer the question.

Direction (146-150):- Study the table carefully and answer the following question:-

In Spencers Lucknow, there was season sale. Cost price, selling price discount and marked price is given. Read the information given and answer the question accordingly.

Profit	Cost Price	Marked Price	Discount	
			I	II
I	.....	500	15%	10%
II	300	.....	20%	15%
III	.....	400	15%	15%
IV	.....	400	10%	8%
V	300	500	10%	10%

If a person bought more than 5 quantities of same article there was an successive discount of 10%

[You can use data calculated in previous question to answer the following question]

- 146.** What could have been the cost price of article I. If profit earned by Spencers was 20% after giving two given successive discounts. [No G.S.T. Paid]

(A) Rs. 318.75 (B) Rs. 420
(C) Rs. 290 (D) Rs. 305
(E) Rs. 280

- 147.** What should be the marked price of article II to earn a profit of 20% after giving the discounts (nearest to rupee). [No G.S.T.]

(A) Rs. 500 (B) Rs. 490 (C) Rs. 530 (D) Rs. 480
(E) Rs. 550

- 148.** If a person bought 7 quantities of article II and 6 quantities article III. What was his billing amount, if GST paid was 12% (Nearest of Rupees)?

(A) Rs. 4000 (B) Rs. 4144 (C) Rs. 4444 (D) Rs. 4500
(E) Rs. 4250

- 149.** If Yash bought 4 quantities of article IV and 6 quantities of article V from the Spencers and sold them to Shubham at M.P. (Without any discount). Find his profit percentage on overall transaction? [No GST is paid]

(A) 35% (B) 42% (C) 32% (D) 38%
(E) None of these

- 150.** Find the Cost price of article IV, if Spencers earned a profit of 25% on selling it (Nearest to Rupee) [NO G.S.T. Paid]

(A) Rs. 300 (B) Rs. 265 (C) Rs. 305 (D) Rs. 285
(E) Rs. 350

GENERAL KNOWLEDGE

For Law Officer and Rajbhasha Adhikari

- 101.** National Institute of Bank Management is an Indian institution for research, training, and consultancy in banking and finance. It is located in?
(A) Bengaluru (B) Allahabad (C) Pune (D) Siliguri (E) Cochin
- 102.** Banks are authorized to sell third-party products. Which are these products?
(A) Mutual funds (B) Term deposits
(C) Credit cards (D) Gift cheques
(E) None of the given options is true
- 103.** India has notified a TIEA with the Marshall Islands, enabling bilateral sharing of banking information and allowing officials of one country to undertake tax examinations in the other. What does stand for TIEA?
(A) Tax information exchange agent
(B) Tax information exchange arrangement
(C) Tax information exchange agreement
(D) Tax information exchange accordance
(E) None of these
- 104.** In case of cheque bouncing, what is the permissible punishment?
(A) Imprisonment
(B) Fine equal to the value of the bounced cheque
(C) Fine equal to double the amount of bounced cheque
(D) Monetary fine and imprisonment
(E) None of the given options is true
- 105.** What is the name given to deposit accounts in Indian banks of Indians who reside overseas?
(A) Non-resident accounts
(B) Non-resident ordinary account
(C) Non-resident external account
(D) Absentee Indian accounts
(E) None of the given options is true
- 106.** Which of the following statements is true about Pradhan Mantri Karam Yogi Maandhan Scheme in Union Budget 2019?
(A) to give Pension benefits to about three crore retail traders & small shopkeepers with annual turnover less than Rs.1 crore.
(B) to give Pension benefits to about three crore retail traders & small shopkeepers with annual turnover less than Rs.2 crore.
(C) to give Pension benefits to about three crore retail traders & small shopkeepers with annual turnover less than Rs.1.5 crore.
(D) to give Pension benefits to about three crore retail traders & small shopkeepers with annual turnover less than Rs. 2.5 crore.
(E) to give Pension benefits to about three crore retail traders & small shopkeepers with annual turnover less than Rs.3 crore.
- 107.** In September 2019, which of the following has been selected as the best airport in terms of services it offered to passengers, based on a survey conducted by Airport Council International?
(A) Indira Gandhi International Airport
(B) Cochin International Airport Ltd.
(C) Chhatrapati Shivaji International Airport
(D) Chaudhary Charan Singh International Airport
(E) Jaipur International Airport
- 108.** KABIL has been set up as a Joint Venture among the three Central Public Sector Enterprises. What does 'K' stand for in the same?
(A) Khanij (B) Khoj (C) Koshish (D) Kashish
(E) King
- 109.** Domestic scheduled bank and foreign banks (excluding RRB) will have the target of ____ Adjusted Net Bank Credit or Credit Equivalent Amount of Off-Balance Sheet Exposure whichever is higher for Priority Sector Lending to Weaker Sections.
(A) 10% (B) 7.5% (C) 15% (D) 18%
(E) None of the above
- 110.** Which bank signed an MoU with the Indian Army under which it would offer customised services along with a host of facilities to account holders?
(A) SBI (B) HDFC (C) Bank of Baroda
(D) PNB (E) Axis
- 111.** The availability or cash and other cash like marketable instruments that are useful in purchases and investments are commonly known as-?
(A) cash crunch (B) liquidity
(C) credit (D) marketability
(E) None of the given options is true
- 112.** In a company, the use of price-sensitive corporate information by the company people to make gains or cover losses is known as?
(A) insider trading (B) future trading
(C) foreign trading (D) stock trading
(E) None of the given options is true
- 113.** Which space agency has successfully launched the Raman Sat 2 miniature satellite?
(A) JAXA (B) ISRO (C) NASA (D) CNES
(E) None of these
- 114.** _____ is a state-owned investment fund that invests in real and financial assets such as stocks, bonds, real estate, precious metals, or in alternative investments such as private equity fund or hedge funds.
(A) Development bonds (B) Insurance policies
(C) Mutual funds (D) Sovereign wealth funds
(E) None of the given options is true

- 115.** The actual return of an investor is reduced sometimes as the prices of the commodities go up all of a sudden. In financial sector, this type of phenomenon is known as -
 (A) probability risk (B) market risk
 (C) inflation risk (D) credit risk
 (E) None of the given options is true
- 116.** As per mentioned in Budget 2019, India's Ease of Doing Business ranking under the category of "paying taxes" jumped from 172 in 2017 to _____ in 2019.
 (A) 78 (B) 87 (C) 119 (D) 121
 (E) 133
- 117.** Who regulates and monitors Asset Reconstruction Company?
 (A) SIDBI (B) TRAI (C) NABARD (D) RBI
 (E) SEBI
- 118.** Who is the new Managing Director of National Housing Bank?
 (A) B.P. Kanungo (B) Subash Chandra Garg
 (C) Sarad Kumar Hota (D) Charan Singh
 (E) Mahesh Kumar Jain
- 119.** Recently, Government has approved _____ % interest rate on deposits in Employees Provident Fund for 2018-19.
 (A) 7.75 (B) 8.00 (C) 8.45 (D) 8.65
 (E) 8.95
- 120.** In October 2019 Bajaj Finance Ltd. surpassed SBI in terms of market capitalisation for the first time. Who is the current CEO of Bajaj Finance?
 (A) Rajeev Jain (B) Manu Sawhney
 (C) Sandeep Bakhshi (D) Amitabh Kant
 (E) Renu Satti
- 121.** Which of the following bodies promoted Securities Trading Corporation of India Limited (STCI) jointly with the public sector banks?
 (A) SEBI (B) ICICI Limited
 (C) IDBI Limited (D) RBI
 (E) IRDA
- 122.** Which organization has signed an MoU with Indian Space Research Organization (ISRO) to develop human-centric systems for the 'Gaganyaan' project ?
 (A) BHEL (B) DRDO (C) HAL (D) BARC
 (E) None of these
- 123.** Which of the following Indian Banks is not a Nationalized Bank?
 (A) Corporation Bank (B) Dena Bank
 (C) Federal Bank (D) Vijaya Bank
 (E) Oriental Bank of Commerce
- 124.** Consider the following statements-
 1. Allahabad Bank was the first bank to be established exclusively by Indians.
 2. Seven banks forming subsidiary of State Bank of India was nationalized in 1960.
 3. SBI was formed in 1949.

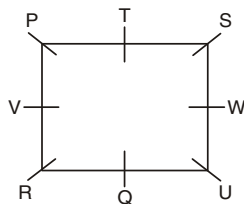
Which of the statements given above is/are correct?

- (A) Only 1 (B) Only 2
 (C) Both 1 and 2 (D) Both 2 and 3
 (E) Only 3
- 125.** Who has been appointed as National Security Adviser of United States of America (USA)?
 (A) Robert C. O'Brien (B) John Bolton
 (C) Mitt Romney (D) Scott Walker
 (E) None of these
- 126.** As per Economic Survey 2019, India needs to increase their per capita energy consumption by _____ times in order to increase its real per capita GDP by \$5000.
 (A) 2.0 (B) 2.5 (C) 3.0 (D) 3.5
 (E) 4.0
- 127.** 'Chholiya' is the famous dance form of which state?
 (A) Rajasthan (B) Uttarakhand
 (C) Himachal Pradesh (D) Haryana
 (E) None of the above
- 128.** The fintech Non-Banking Finance Companies (NBFCs) must have minimum capital risk-weighted assets ratio of _____.
 (A) 2% (B) 5% (C) 4% (D) 10%
 (E) 15%
- 129.** Which among the following is/are the correct match of State and its National Park?
 A. Mahavir Harina Vanasthali National Park - Telangana
 B. Simbalbara National Park - Himachal Pradesh
 C. Tadoba National Park - Gujarat
 D. Mukurthi National Park - West Bengal
 (A) B only (B) B & C
 (C) A & B (D) All are correct
 (E) A, C & D
- 130.** The RBI has recently proposed a minimum equity capital of _____ to set up a small finance bank under the 'on tap' licence regime to expand the banking services.
 (A) Rs. 200 crore (B) Rs. 100 crore
 (C) Rs. 150 crore (D) Rs. 250 crore
 (E) Rs. 300 crore
- 131.** Which movie has been named as India's official entry to Oscars 2020 ?
 (A) K.G.F (Kolar Gold Fields)
 (B) Gully Boy
 (C) Uri: The Surgical Strike
 (D) Kabir Singh
 (E) None of these
- 132.** Banks cannot accept interest free deposits other than in -
 (A) Saving Account
 (B) Recurring Deposit Account
 (C) Fixed Deposit Account
 (D) Nostro Account
 (E) Current Account

133. Name the second women, who has been elected as the chief of International Monetary Fund (IMF)?
(A) Kristalina Georgieva (B) Irina Bokova
(C) Christine Lagarde (D) Gita Gopinath
(E) None of these
134. In which among the following years NPCI was incorporated -
(A) December 2008 (B) January 2006
(C) April 2010 (D) July 2012
(E) None of the given options is true
135. What is the Gross Domestic Product (GDP) of India for the FY 2019-20 as per the Asian Development Bank (ADB)?
(A) 6.2% (B) 6.4% (C) 6.5% (D) 6.9%
(E) None of these
136. Who among the following won the 2019 Right Livelihood Award, known as Sweden's alternative Nobel Prize?
(A) Greta Thunberg (B) Davi Kopenawa
(C) Guo Jianmei (D) Both 1 and 2
(E) All are correct
137. Where will Texas Instruments (TI), a US company, will set up a hi-tech, research lab?
(A) NIT Rourkela (B) NIT Trichy
(C) NIT Surathkal (D) MNNIT Allahabad
(E) NIT Warangal
138. Which of the following has received a non-banking finance company (NBFC) licence from the RBI in July 2019?
(A) Cartrade (B) Cars24
(C) Droom Technology (D) CarWale
(E) ZigWheels
139. Where are the headquarters of World Bank located?
(A) Washington (B) New York
(C) Geneva (D) Paris
(E) None of these
140. Which of the following is correct for crossed cheque?
(A) It has three lines are made on the top right of the cheque.
(B) There is no cash payment on this cheque.
(C) Amount mentioned on the cheque cannot be transferred to the bank account of the payee.
(D) The lines must be wavy.
(E) The cheque is non-endorsable
141. What is the Capital city of Cuba?
(A) Suva (B) Baku (C) Havana (D) Madrid
(E) Chiloe
142. The novel "Eleventh Hour" is authored by -
(A) Karan Thapar (B) Arun Shourie
(C) Madhu Trehan (D) Hussain Zaidi
(E) None of these
143. Kite Festival of art celebrated every year in which year?
(A) Andhra Pradesh (B) Gujarat
(C) Assam (D) Karnataka
(E) Kerala
144. Sustainable Gastronomy Day is celebrated around the world on _____?
(A) 30 September (B) 18 June
(C) 21 October (D) 15 July
(E) None of these
145. Theme of the International Day of Yoga (IDY) 2019 in India is?
(A) The National Event of Mass Yoga Demonstration
(B) Connect the Youth
(C) Yoga for Peace
(D) Yoga for Heart
(E) None of these
146. Which of the following is the only international organ of the United Nations with its Headquarters not in the United States?
(A) General Assembly
(B) Security Council
(C) Economic and Social Council
(D) International Court of Justice
(E) Secretariat
147. Kim Ji-Hyun is related to which sport?
(A) Badminton (B) Cricket
(C) Polo (D) Chess
(E) Tennis
148. Who will receive an honorary doctorate degree from Melbourne-based La Trobe University for his contributions through Meer Foundation?
(A) Salman Khan (B) Amitabh Bachchan
(C) Akshay Kumar (D) Shah Rukh Khan
(E) Hrithik Roshan
149. What is the minimum amount that can be transferred using the RTGS online banking facility?
(A) 2,00,000 (B) 10,00,000 (C) 7,00,000 (D) 9,00,000
(E) 1,00,000
150. Which of the following banks are not removed from Prompt Corrective Action Framework?
(A) Lakshmi Vilas Bank (B) Allahabad Bank
(C) Corporation Bank (D) Dhanlaxmi Bank
(E) Bank of Maharashtra

HINTS & SOLUTION

DIRECTION (1-5) -



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

Letters	T	R	I	A	N	G	L	E
Position	20	18	9	1	14	7	12	5

7. (D)
8. (A) On combining: $K > D < A \leq F \geq I = M < E$
9. (D) On combining: $I > R = O \leq T > A < Q$; $A \geq N = P$; $R > H$
10. (B) On combining: $P ? Q = R < L \geq M > N$
11. (A) 12. (A) 13. (B) 14. (B) 15. (C)

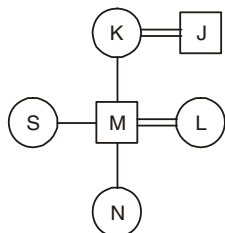
DIRECTION (16-20) -

Friends Age

M	30
N	22
O	20
P	24
Q	16
R	27
S	17
T	18

16. (D) 17. (E) 18. (C) 19. (A) 20. (B)
21. (A) Condition (ii) is satisfied
22. (B) Condition (iii) is satisfied
23. (C) Condition (i) is satisfied
24. (D) Condition (i) is satisfied
25. (E) Condition (iii) is satisfied

DIRECTION (26-29) -

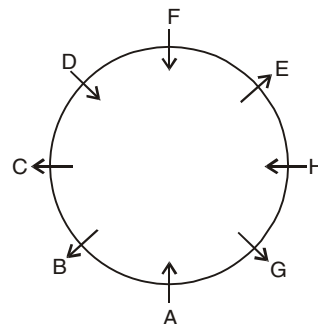


26. (E) 27. (A) 28. (D) 29. (E)

30. (A) Chosen Letters - O, M, A, T

Possible words - 2 (ATOM, MOAT)

DIRECTION (31-35) -



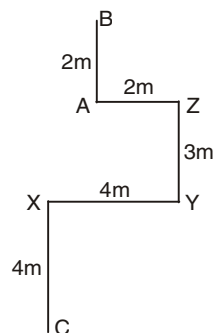
31. (D) 32. (A) 33. (B) 34. (D) 35. (A)

DIRECTION (36-40) -



36. (C) 37. (B) 38. (E) 39. (A) 40. (C)

DIRECTION (41-43) -



41. (D) 42. (A) 43. (D)

44. (D) 4 3 6 5 7 8 2
+1 -1 +1 -1 -1 +1 +1
5 2 7 4 6 9 3
 $6 + 4 = 10$

45. (A) 3 4 6 7 8 9 2 4
2 3 4 4 6 7 8 9

46. (C)

47. (A)

48. (E) Total number = Position from left + Position from right - 1

For Prachi, Total number of persons = $5 + 8 - 1 = 12$

For Parul, Total number of persons = $4 + 9 - 1 = 12$

It is clear that both the statements are needed to find the total number of persons standing in row

49. (B)
50. (A) Assumption I is implicit, because the loss of fertile land may lead to a shortage of output of crop and if the region depends on the crop for food, it may lead to shortage of food. Assumption II is a direct inference of the given statement, so it is not implicit.
51. (B) Error lies in the B part of the given sentence. i.e. "been" should be replaced with "be".
52. (C) Error lies in the C part of the given sentence. i.e. remove "not" because after 'lest' we don't use 'not'.
53. (C) Error lies in the C part of the given sentence. i.e. "attacking" should be replaced with "attack".
54. (A) Error lies in the A part of the given sentence. i.e. "had" should be replaced with "have".
55. (C) Error lies in the C part of the given sentence. i.e. "do" should be replaced with "did".
56. (C) The Correct Sequence after rearrangement is - CAB4EFD. So, the FIRST sentence is C.
57. (D) The Correct Sequence after rearrangement is - CAB4EFD. So, the SECOND sentence is A.
58. (E) The Correct Sequence after rearrangement is - CAB4EFD. So, the THIRD sentence is B.
59. (A) The Correct Sequence after rearrangement is - CAB4EFD. So, the SIXTH sentence is F.
60. (B) The Correct Sequence after rearrangement is - CAB4EFD. So, the SEVENTH sentence is D.
61. (C) According to the passage, Option C is correct answer.
62. (D) According to the passage, Option D is correct answer.
63. (C) According to the passage, Option C is correct answer.
64. (D) According to the passage, Option D is correct answer.
65. (A) Option A is correct antonym for the given word.
Debilitating - (of a disease or condition) making someone very weak and infirm.
Restorative - having the ability to restore health, strength, or well-being.
66. (C) Option C is correct antonym for the given word.
Impetus - the force or energy with which a body moves.
Dissuasion - the action or process of trying to persuade someone not to take a particular course of action.
67. (B) Option B is correct synonym for the given word.
Excerpt - a short extract from a film, broadcast, or piece of music or writing.
Snippet - a small piece or brief extract.
68. (D) Option D is correct synonym for the given word.
Blithe - happy or carefree.
Unconcerned - showing a lack of worry or interest, especially when this is surprising or callous.
69. (B) Option B contains appropriate word to be filled up in the given blank.
70. (A) Option A contains appropriate word to be filled up in the given blank.
71. (C) Option C contains appropriate word to be filled up in the given blank.
72. (C) Option C contains appropriate word to be filled up in the given blank.
73. (B) Option B contains appropriate word to be filled up in the given blank.
74. (A) Option A is correct alternative for the replacement of the phrase given in bold.
75. (E) Option E is correct alternative for the replacement of the phrase given in bold.
76. (C) Option C is correct alternative for the replacement of the phrase given in bold.
77. (B) Option B is correct alternative for the replacement of the phrase given in bold.
78. (D) Option D is correct alternative for the replacement of the phrase given in bold.
79. (B) The word in Option B is incorrectly spelled or inappropriate. The correct spelling of the word is "pronunciations".
80. (B) The word in Option B is incorrectly spelled or inappropriate. The correct spelling of the word is "vegan".
81. (B) The word in Option B is incorrectly spelled or inappropriate. The correct spelling of the word is "ulterior".
82. (B) The word in Option B is incorrectly spelled or inappropriate. The correct spelling of the word is "appreciation".
83. (E) There is no error in the given sentence. So, Option E is correct answer.
84. (B) Option B contains appropriate words to be filled up in the given sentence.
85. (D) Option D contains appropriate words to be filled up in the given sentence.
86. (B) Option B contains appropriate words to be filled up in the given sentence.
87. (C) Option C contains appropriate words to be filled up in the given sentence.
88. (A) Option A contains appropriate words to be filled up in the given sentence.
89. (E) Option E contains correct words which are antonym for the given word.

90. (D) Option D is correct synonym for the given word.
Bifurcate - divide into two branches or forks.
91. (C) According to the passage, Option C is correct answer.
92. (E) According to the passage, Option E is correct answer.
93. (D) According to the passage, Option D is correct answer.
94. (D) Error lies in the sentence D. i.e. in Sentence D, there should be "wet's end" instead of "wits end".
95. (A) Error lies in the sentence A. i.e. in Sentence A, there should be "Scenery" instead of "sceneries".
96. (C) Error lies in the sentence C. i.e. in Sentence C, there should be "was" instead of "were".
97. (B) Error lies in the sentence B. i.e. in Sentence B, there should be "were" instead of "was".
98. (C) Error lies in the sentence C. i.e. in Sentence C, there should be "everyone" instead of "every".
99. (B) Phrases (C-D) of Column A and Column B can be joined together to make a grammatically and contextually correct sentence.
100. (C) Phrases (C-E) and (B-D) of Column A and Column B can be joined together to make a grammatically and contextually correct sentence.

Quantitative Aptitude

For IT Officer, AFO, HR Officer and Marketing Officer

101. (D) Total applications accepted in the year 2016
 $= 32 \times \frac{90}{100} = 28.8$ lakh
 Total applications accepted in the year 2016
 $= 18 \times \frac{82}{100} = 14.76$ lakh
 Required difference = $28.8 - 14.76 = 14.04$ lakh
102. (A) Total rejected applications in the year 2012
 $= 15 \times \frac{20}{100} = 3$ lakh
 Total accepted applications in the year 2014
 $= 25 \times \frac{76}{100} = 19$ lakh
 Required ratio = 3 : 19
103. (D) Total rejected applications in the year 2014
 $= 25 \times \frac{24}{100} = 6$ lakh
 Total accepted applications in the year 2015
 $= 28 \times \frac{85}{100} = 23.8$ lakh
 Required percentage = $\frac{23.8 - 6}{23.8} \times 100$
 $= 74.78 \approx 75\%$

104. (C) Total accepted applications in the year 2013
 $= 18 \times \frac{82}{100} = 14.76$ lakh
 Total accepted applications in the year 2016
 $= 32 \times \frac{90}{100} = 28.8$ lakh
 Required average = $\frac{14.76 + 28.8}{2}$
 $= \frac{43.56}{2} = 21.78$ lakh
105. (B) Total applicants appeared in the year 2013
 $= 18 \times \frac{82}{100} \times \frac{3}{4} = 11.07$ lakh
 Total applicants appeared in the year 2015
 $= 28 \times \frac{85}{100} \times \frac{4}{5} = 19.04$ lakh
 Total appeared applicants = $11.07 + 19.04$
 $= 30.11$ lakh
 Required percentage = $\frac{30.11}{18 + 28} \times 100 \approx 72\%$
106. (C) $1^2 + 1 = 2$
 $2^2 - 1 = 3$
 $3^2 + 1 = 10$
 $4^2 - 1 = 15$
 $5^2 + 1 = 26$
 $6^2 - 1 = 35$
107. (A) $\Rightarrow A_3 = A_1 + A_2 = 5 + 2 = 7$
 $\Rightarrow A_4 = A_2 + A_3 = 2 + 7 = 9$
 $\Rightarrow A_5 = A_3 + A_4 = 7 + 9 = 16$
 $\Rightarrow A_6 = A_4 + A_5 = 9 + 16 = 25$
 $\therefore A_7 = A_5 + A_6 = 16 + 25 = 41$
108. (B) $\rightarrow 41 + 2^3 - 1^2 = 41 + 8 - 1 = 48,$
 $\rightarrow 48 + 3^3 - 2^2 = 48 + 27 - 4 = 71,$
 $\rightarrow 71 + 4^3 - 3^2 = 71 + 64 - 9 = 126,$
 $\rightarrow 126 + 5^3 - 4^2 = 126 + 125 - 16 = 235,$
 $\rightarrow 235 + 6^3 - 5^2 = 235 + 216 - 25 = 426,$
109. (C) $\rightarrow 47 = (21 \times 2) + 5,$
 $\rightarrow 99 = (47 \times 2) + 5,$
 $\rightarrow 203 = (99 \times 2) + 5,$
 $\rightarrow 411 = (203 \times 2) + 5,$
 $\rightarrow ? = (411 \times 2) + 5 = 827$
110. (A) $\rightarrow 28 \times 7 = 196$
 $\rightarrow 196 \times 6 = 1176$
 $\rightarrow 1176 \times 5 = 5880$
 $\rightarrow 5880 \times 4 = 23520$

111. (E) Quantity I

$$\frac{4}{3}\pi r^3 = 4851 \text{ m}^3$$

$$r^3 = \frac{4851 \times 3 \times 7}{22 \times 4}$$

$$r^3 = 1157.625$$

$$r = 10.5 \text{ m}$$

Quantity II

$$\pi r^2 h = 10692 \text{ m}^3$$

$$\frac{22}{7} \times 18 \times 18 \times h = 10692$$

$$h = \frac{10692 \times 7}{22 \times 18 \times 18}$$

$$h = 10.5 \text{ m}$$

So, Quantity I = Quantity II

112. (B) Total age of A, B and C = $42 \times 3 - 4 \times 3 = 114$ years

Let age of A & C be $6x$ & $5x$ years respectively.

Quantity I

Age of B = $(6x + 12)$ years

ATQ,

$$6x + 5x + (6x + 12) = 114$$

$$17x = 102$$

$$x = 6 \text{ year}$$

$$\text{Age of C} = 6 \times 5 = 30 \text{ years}$$

Quantity II

$$32 \text{ year}$$

So, Quantity I < Quantity II

113. (A) Let's length of train is X meter and length of bridge and platform are $2L$ and L meter respectively

$$\text{speed of train} = 108 \times \frac{5}{18} = 30 \text{ m/s}$$

When train passed the bridge

$$\text{Distance covered} = X + 2L$$

$$X + 2L = 540 \quad \dots(i)$$

When train passes the platform

$$\text{Distance covered} = X + L$$

$$X + L = 450 \quad \dots(ii)$$

From (i) and (ii)

$$L = 90 \text{ meter}$$

$$\text{Quantity I} - X = 450 - 90 = 360 \text{ meter}$$

$$\text{Quantity II} - 300 \text{ meter}$$

So, Quantity I > Quantity II

$$\text{114. (E) Speed of current} = \frac{5}{9} \times \frac{18}{5} = 2 \text{ km/hr}$$

Let's still water speed = x km/hr

ATQ,

$$\frac{28 \times \frac{5}{4}}{(x-2)} - \frac{28}{(x+2)} = 3$$

$$21x + 42 - 28x + 56 = 3x^2 - 12$$

$$-7x + 98 = 3x^2 - 12$$

$$3x^2 + 7x - 110 = 0$$

$$x = 5 \text{ km/hr}$$

Quantity I – 5 km/hr

$$\text{Quantity II} - \frac{25}{18} \times \frac{18}{6} = 5 \text{ km/hr}$$

So, Quantity I = Quantity

115. (B) A : B = 120 : 100

$$= 6 : 5$$

Let A & B one day work be $6x$ units & $5x$ units respectively

$$\text{Total work} = 20 \times 5x = 100x \text{ units}$$

$$\text{Remaining work} = 100x - 6x \times 2 = 88x \text{ units}$$

Quantity I

$$\text{Required days} = \frac{88x}{(6x+5x)} = 8 \text{ days}$$

Quantity II – 10 days

So, Quantity I < Quantity II

116. (B) Let the ages of son, father and grandfather be T , $2T$ and $3T$ years, respectively.

After 4 years, the age of grandfather will be four times the age of son 5 years back.

$$\Rightarrow (3T + 4) = 4(T - 5)$$

$$\Rightarrow T = 24$$

$$\Rightarrow \text{Present age of father} = 2T = 48 \text{ years}$$

117. (A) The denominator of a fraction is 4 more than the numerator. Let the fraction be $N/(N+4)$.

On adding a 12 to numerator of a fraction, the fraction becomes 5 times of itself.

$$\Rightarrow (N + 12)/(N + 4) = 5 \times (N/(N + 4))$$

$$\Rightarrow N = 12/4 = 3$$

$$\text{Numerator in original fraction} = N = 3$$

$$\text{Denominator in original fraction} = N + 4 = 7$$

\therefore Ratio of numerator and denominator of original fraction = 3:7

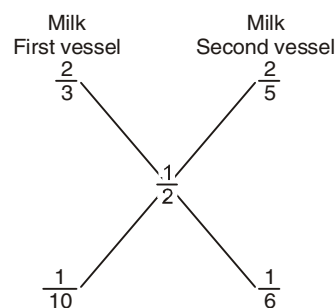
118. (B) S.I. on the original principal for 4 years = 2000 = $(P \times 15 \times 4)/100$
 $\Rightarrow P = (2000 \times 100)/60 = 10000/3$
 \therefore New principal = $10000/3 + 1000 = 13000/3$
 \therefore S.I. on new principal for 3 years at 15% per annum = $\frac{13000}{3} \times 3 \times \frac{15}{100} = 1950$

119. (A) Ratio of investments = $(24,000 \times 3 + 20,000 \times 9) : (30,000 \times 6 + 33,000 \times 6) = 252,000 : 378,000$
 $= 252 : 378$
 Ram's share in profit = 6000
 Let the total share be x.
 $\therefore \frac{252}{252+378} \times x = 6000$
 $\Rightarrow x = \frac{6,000 \times 630}{252} = \text{Rs. } 15,000$

120. (B) Marked price of 4 chairs = Rs. $2700 \times 4 = \text{Rs. } 10800$
 If four chairs are bought, a table worth Rs. 1200 is given as a free gift. Gary asked the seller if he can give an equivalent cash discount instead of table. The seller agreed to the demand.
 Due to this, Gary got a cash discount of Rs. 1200 on buying chairs worth Rs. 10800.
 We know, Discount Percentage
 $= (\text{Discount}/\text{Marked price}) \times 100$
 $\Rightarrow \text{Discount Percentage} = (1200/10800) \times 100 = 11.11\%$

121. (B) Let length of rectangular park be 1 cm
 Perimeter of rectangular park = $2(1 + 12) \text{ cm}$
 Area of rectangular park = 121 cm^2
 ATQ-
 $\frac{2(l+12)}{12l} = \frac{5}{18}$
 $1 = 18 \text{ cm}$
 Perimeter of rectangular park = $2(18 + 12) = 60 \text{ cm}$
 Radius of circular garden = $18 + 3 = 21 \text{ cm}$
 Cost of per/cm = $\frac{10500}{60} = 175 \text{ Rs.}$
 Total fencing cost of circular garden
 $= 175 \times 2 \times \frac{22}{7} \times 21$
 $= 231000 \text{ Rs.}$

122. (A) By Using allegation



123. (A) P : Q = 100 : 140 = 5 : 7
 Let efficiency of P & Q be 5x & 7x units/day
 Total work = $\frac{24}{2} \times (5x + 7x) = 144x$ units
 Efficiency of R = $\frac{144x}{16} = 9x$ units/day
 Required days = $\frac{144x}{(5x+9x)} = 10\frac{2}{7}$ days

124. (D) $120 \times \frac{5}{18} = \frac{240+280}{r}$
 $\frac{100}{3} = \frac{520}{T}$
 $T = 15.6 \text{ sec}$
 Length of tunnel = $(12.6 + 15.6) \times \frac{100}{3} - 240$
 $= 940 - 240 = 700 \text{ m}$

125. (C) Total number of fruits = 16
 Probability of both fruits are mango = ${}^8C_2 = 28$
 Probability of both fruits are Bananas = ${}^5C_2 = 10$
 Probability of both fruits are orange = ${}^3C_2 = 3$
 Required probability = $\frac{28+10+3}{120}$

$$= \frac{41}{120}$$

126. (E) $x = 3$ and $x = 15$
 $y = 2$ and $y = 37$
 127. (B) $x = 24$
 $y = \pm 24$
 128. (C) $x = -7$ or $x = +3/5$
 $y = -6$ or $y = +1/2$
 129. (C) $x = +7$ or $x = +5/3$
 $y = +8$ or $y = +5/2$
 130. (C) $x = -13$ or $x = +3$
 $y = -14$ or $y = +2$

DIRECTION (131-135) -

Let price of each item P = a Rs.

So, total number of item P = 12a

Total number of item R = $12a \times \frac{4}{3} = 16a$

Total number of item Q = $(16a - 36)$

Price of each item R = $(a + 3)$ Rs

Price of each item Q = $\frac{(a+3)}{4} \times 5 = \frac{(5a+15)}{4}$ Rs.

Total number of item S = $(16a + 2)$

Total number of item U = $1.4(16a + 2) = (22.4a + 2.8)$

Total number of item T = $(16a - 36) \times \frac{5}{4} = (20a - 45)$

Price of each item S = $(a + 3) - 6 = (a - 3)$ Rs.

Price of each item T = $(1.5a - 4.5)$ Rs.

Price of each item U = $(1.5a - 4.5) \times \frac{4}{5} = (1.2a - 3.6)$ Rs.

Given,

$$a - (1.2a - 3.6) = 1$$

$$.2a = 2.6$$

$$a = 13 \text{ Rs.}$$

Items	Price of each (in Rs.)	Number of items
P	a = 13	12a = 12 × 13 = 156
Q	$\frac{(5a+15)}{4} = \frac{(5 \times 13 + 15)}{4} = 20$	$(16a - 36) = (16 \times 13 - 36) = 172$
R	$(a + 3) = (13 + 3) = 16$	16a = 16 × 13 = 208
S	$(a - 3) = (13 - 3) = 10$	$(16a + 2) = (16 \times 13 + 2) = 210$
T	$(1.5a - 4.5) = (1.5 \times 13 - 4.5) = 15$	$(20a - 45) = (20 \times 13 - 45) = 215$
U	$(1.2a - 3.6) = (1.2 \times 13 - 3.6) = 12$	$(22.4a + 2.8) = (22.4 \times 13 + 2.8) = 294$

131. (A) Total money spend by Neeraj

$$= (5 \times 20 + 6 \times 15 + 4 \times 12) \text{ Rs.}$$

$$= (100 + 90 + 48) \text{ Rs.} = 238 \text{ Rs.}$$

132. (D) Required average = $\frac{156 + 210 + 294}{3} = \frac{660}{3} = 220$

133. (E) New price of R = $16 \times \frac{5}{4} = 20$ Rs.

$$\text{New price of S} = 10 \times \frac{3}{2} = 15 \text{ Rs.}$$

Total increase in selling price

$$= [4 \times 20 + 4 \times 15] - (4 \times 16 + 10 \times 4)$$

$$= 140 - 104 = 36 \text{ Rs.}$$

134. (B) Required percentage = $\frac{215 - 172}{215} \times 100$

$$= \frac{43}{215} \times 100 = 20\%$$

135. (C) Required percentage = $\frac{13 - 10}{10} \times 100$

$$= \frac{3}{10} \times 100 = 30\%$$

136. (D) Number of buses sold by Ashok Leyland in FY 2011-12 = 40000 + (12.5% of 40000) = 45000

Let the total number of buses sold in FY 2011-12

$$= x$$

$$\Rightarrow 40\% \text{ of } x = 45000 \Rightarrow x = 112500$$

137. (A) Let the total number of units sold by volvo = x

$$\Rightarrow 3\% \text{ of } x = 3375$$

$$\Rightarrow x = 112500$$

$$\Rightarrow \text{Number of buses sold by Isuzu} = 7\% \text{ of } 112500 = 7875$$

$$\Rightarrow \text{Number of buses sold by Tata} = 41\% \text{ of } 112500 = 46125$$

Let the total number of automobiles sold by Tata be y

$$\Rightarrow 20\% \text{ of } y = 46125$$

$$\Rightarrow y = 230625$$

$$\Rightarrow \text{Number of SUVs sold by Tata} = 12\% \text{ of } 230625 = 27675$$

$$\therefore \text{Required percentage} = \frac{(7875/27675) \times 100}{28.45\%} = \text{approx. } 28.5\%$$

138. (C) Let the total buses sold by all companies be 100

$$\Rightarrow \text{Number of buses sold by Volvo} = 3\% \text{ of } 100 = 3$$

$$\Rightarrow \text{Number of buses sold by Tata} = 41\% \text{ of } 100 = 41$$

Let the total automobiles sold by Tata be y

$$\Rightarrow 20\% \text{ of } y = 41$$

$$\Rightarrow y = 205$$

$$\Rightarrow \text{Number of MUV sold by Tata} = 18\% \text{ of } 205 = 36.9$$

$$\Rightarrow \text{Required percentage} = \frac{(3/36.9) \times 100}{8.13\%} = \text{approx. } 8\%$$

139. (E) Let the total buses sold by all companies be 100

$$\Rightarrow \text{Number of buses sold by Eicher} = 8\% \text{ of } 100 = 8$$

$$\Rightarrow \text{Number of buses sold by Tata} = 41\% \text{ of } 100 = 41$$

Let the total automobiles sold by Tata be y

$$\Rightarrow 20\% \text{ of } y = 41$$

$$\Rightarrow y = 205$$

$$\Rightarrow \text{Number of SUV sold by Tata} = 12\% \text{ of } 205 = 24.6$$

$$\therefore \text{Required ratio} = 8 : 24.6 = 40 : 123$$

- 140. (D)** \Rightarrow Number of buses sold by Ashok Leyland in FY 2011-12 = 45000
 \Rightarrow The total number of buses sold in FY 2011-12 = 112500
 \Rightarrow Number of buses sold by Volvo = 3% of 112500 = 3375
 \Rightarrow Number of buses sold by Isuzu = 7% of 112500 = 7875
 \Rightarrow Number of buses sold by Eicher = 8% of 112500 = 9000
 \Rightarrow Number of buses sold by Mahindra = 1% of 112500 = 1125
 \therefore average = $(3375 + 7875 + 9000 + 1125)/4 = 5343.75$
- 141. (C)**
- 142. (C)**
- 143. (D)**
- 144. (D)**
- 145. (C)**
- 146. (A)** Equivalent discount = $15 + 10 - 15 \times 10 / 100$
M.P. = 100 unit = Rs. 500
S.P. = 76.5 unit = Rs. 382.5
Profit = 20% = $1/5$
S.P. = 6 unit = Rs. 382.5
C.P. = 5 unit = $382.5/6 \times 5 = \text{Rs. } 318.75$
- 147. (C)** Selling price of article II = $\text{Rs. } 6/5 \times 300 = \text{Rs. } 360$
Equivalent discount = $20 + 15 - 20 \times 15/100 = 32\%$
M.P. = 100 unit
S.P. = 68 unit
68 unit = Rs. 360
M.P. = 100 unit = $\text{Rs. } 360/68 \times 100 = \text{Rs. } 530$
- 148. (B)** Equivalent discount for article II = $32 + 10 - 32 \times 10 / 100 = 48.8\%$
S.P. = 51.2 unit
M.P. of quantity of article II = 530
S.P. of 1 quantity of article II = $530/100 \times 51.2 = 271.36$
S. P. of 7 quantity of article II = $7 \times 271.36 = 1900$
Equivalent discount an article III = $27.75 + 10 - 27.75 \times 10/100 = 24.975\%$
S.P. = $100 - 24.975 = 75.025$
M.P of 1 quantity of article III = 400

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S.P. of 1 quantity of article III = $400/100 \times 75.025 = 300$
S.P. of 6 quantity of article III = $\text{Rs. } 6 \times 300 = \text{Rs. } 1800$
Total bill = $\text{Rs. } 1900 + \text{Rs. } 1800 = \text{Rs. } 3700$
GST = 12%
Final billing amount = $3700 + 12\% \text{ of } 3700 = 3700 + 444 = \text{Rs. } 4144$

- 149. (A)** Equivalent discount of article IV = $10 + 8 - 10 \times 8 / 100 = 17.2\%$
S.P. of 1 quantity of article IV = 82.8%
S.P. of 1 quantity of article IV = $400/100 \times 82.8 = \text{Rs. } 331.2$
S.P. of 4 quantity of article IV = $4 \times 331.2 = \text{Rs. } 1324.8$
Equivalent discount of article V = $19 + 10 - 19 \times 10 / 100 = 27.1\%$
S.P. of 1 quantity of article V = $500/100 \times 72.9$
S.P. of 1 quantity of article V = $6 \times 364.5 = 2187$
Total Cost for Yash = $1324.8 + 2187 = \text{Rs. } 3412$
He sold all the article to Shubham at marked price
S.P. = $4 \times 400 + 6 \times 500 = 1600 + 3000 = 4600$
Profit = $4600 - 3412 = \text{Rs. } 1188$
 \therefore Profit % = $1188/3412 \times 100 = 35\% \text{ (Approx.)}$
- 150. (B)** Equivalent Discount = $10 + 8 - 10 \times 8 / 100 = 17.2\%$
S.P. = $100 - 17.2 = 82.8\%$
S.P. of 1 quantity of article IV = $400 \times 82.8/100 = \text{Rs. } 331.2 = \text{Rs. } 331$
Profit = 25% = $1/4$
S.P. = 5 unit = Rs. 331
C.P. = 4 unit = $\text{Rs. } 331/5 \times 4$
 \therefore CP = Rs. 265 (approx.)

General Knowledge Answer Key
For Law Officer and Rajbhasha Adhikari

- | | | | | |
|-----------------|-----------------|-----------------|-----------------|-----------------|
| 101. (C) | 102. (A) | 103. (C) | 104. (D) | 105. (A) |
| 106. (C) | 107. (B) | 108. (A) | 109. (A) | 110. (C) |
| 111. (B) | 112. (A) | 113. (C) | 114. (D) | 115. (B) |
| 116. (D) | 117. (D) | 118. (C) | 119. (D) | 120. (A) |
| 121. (D) | 122. (B) | 123. (C) | 124. (C) | 125. (A) |
| 126. (B) | 127. (B) | 128. (E) | 129. (C) | 130. (A) |
| 131. (B) | 132. (E) | 133. (A) | 134. (A) | 135. (C) |
| 136. (E) | 137. (B) | 138. (B) | 139. (A) | 140. (B) |
| 141. (C) | 142. (D) | 143. (B) | 144. (B) | 145. (D) |
| 146. (D) | 147. (A) | 148. (D) | 149. (A) | 150. (A) |

IBPS CLERK (PRE)

(Practice Test Paper)

REASONING ABILITY

Direction (1-5):- Study the following information carefully to answer the given questions

Eight employees P, Q, R, S, T, U, V and W are living in a building on nine different floors where, one floor remained vacant, such as ground floor is numbered as 1, the next floor is numbered as 2 and so on till the topmost floor is numbered as 9 but not necessarily in the same order.

Only three persons live above V's floor. Two persons live between V and P who doesn't live on even numbered floor. Q lives on an odd numbered floor but below V's floor. T lives immediately below P's floor. The number of persons living between T and vacant floor are same as the number of persons living between vacant floor and U. S lives above W's floor and below R's floor who doesn't live on the topmost floor. W doesn't live on the lowermost floor. V does not live below the vacant floor.

- Who among the following lives immediately above the vacant floor?
(A) R (B) V (C) W (D) Q
(E) None of these
- How many persons live between T and U?
(A) Two (B) One
(C) More than four (D) Four
(E) Three
- Who among the following lives on the 7th floor?
(A) The one who lives immediately above V
(B) Q
(C) The one who lives immediately below T
(D) Both (A) and (B)
(E) Both (A) and (C)
- Which of the following statement/statements is/are true?
(A) All are true
(B) P lives on the topmost floor
(C) 5th floor is a vacant floor
(D) R lives on an odd numbered floor
(E) One person lives between T and V
- Which among the following combination is odd?
(A) P-V (B) S-Q (C) R-W (D) V-S
(E) V-U

- Find the missing term in the series.

O225, P256, R324, U441, Y625, ?

- (A) Z676 (B) E25 (C) V484 (D) D16
(E) W529

Direction (7-8):- Read the information carefully and answer the questions asked below.

Point A is 16 m west of point B. Point C is 10 m south of point A. Point E is 18 m north of point D, which is 20 m west of point C. Point J is to the north of point C. Point T is 28 m east of point E. Point T is in the middle of point J and point M. J, M and T are in a horizontal line.

- What is the distance between point J and point T?
(A) 18 m (B) 16 m (C) 10 m (D) 8 m
(E) 20 m
- How far and in which direction point M is with respect to point B?
(A) 10 m North-East (B) 8 m North
(C) 8 m South-West (D) 10 m South
(E) Cannot be determined

Direction (9-10):- Read the information carefully and answer the questions asked below.

Kundan is the son-in-law of Ramesh, who is the father of Rahi. Reeta has two children - Rahi and Rahul. Rahul is the husband of Sangeeta. Kanak is the granddaughter of Reeta. Kanak is a cousin of Kirti who is the daughter of Rahul.

- How Sangeeta is related to Ramesh?
(A) Daughter (B) Mother
(C) Daughter-in-law (D) Cousin
(E) Niece
- How Kirti is related to Kundan?
(A) Daughter (B) Niece (C) Nephew (D) Son
(E) Aunt

Direction (11-15):- Study the information carefully and answer the questions given below.

Six persons are sitting around a triangular table such that three of them sit at the corners and three of them sit at the middle of the side. The one who sits at the corner faces towards the center and the one who sits at the middle faces outside the center.

AY sits second to the left of FT. Only two persons sit between FT and EU. BX sits immediate right of EU. BX faces towards the center. CW sits second to the right of DV.

11. Who among the following sits second to the left of DV?
 (A) BX (B) EU
 (C) AY (D) None of these
 (E) FT
12. Number of persons sitting between DV and BX when counting from the left of BX is the same as the number of persons sitting between AY and _____ when counting from the right of _____?
 (A) EU (B) BX (C) CW (D) FT
 (E) None of these
13. If FT and AY interchange their positions, then how many persons sit between AY and BX when counting from the right of AY?
 (A) One (B) Two (C) Three (D) None
 (E) Four
14. Four of the following five are alike in a certain way and hence form a group, which of the following does not belong to the group?
 (A) EU-BX (B) DV-FT (C) CW-FT (D) FT-DV
 (E) BX-EU
15. Which of the following statement is true regarding CW?
 (A) CW sits immediate left of AY
 (B) CW sits immediate right of FT
 (C) BX sits third to the right of CW
 (D) CW sits at the corner of the table
 (E) None is true

Direction(16-20): The following questions are based on five words given below.

SUB DMU BAR APL DNA

16. If the positions of first and last alphabets of each word are interchanged, which among the following would form meaningful words with the new arrangement?
 (A) SUB (B) APL
 (C) DNA (D) Both 1) and 3)
 (E) Both 1) and 2)
17. How many letters are there in the alphabetical series between the third letter of the word which is first from the left and the first letter of the word which is first from the right of the given word?
 (A) One (B) Two (C) Three (D) Four
 (E) Five
18. If the first alphabet in each of the word is changed to the next alphabet in the English alphabetical order, how many words having two vowels (same or different vowels) will be formed?
 (A) One (B) Two
 (C) Three (D) More than three
 (E) None

19. If the given words are arranged in order as they would appear in a dictionary from left to right, which of the following will be in the middle?
 (A) BAR (B) DNA (C) DMU (D) ALP
 (E) SUB
20. If the second alphabet is changed to the next alphabet in the English alphabetical order and the last alphabet is changed to the previous alphabet in the English alphabetical order how many words thus formed having no vowel?
 (A) One (B) Two
 (C) None (D) More than three
 (E) Three

Direction(21-25):- Read the information carefully and answer the following questions

There are twelve people - M, N, O, P, Q, R, S, T, U, V, W and X. They live on four floors (numbered 1 to 4) of a building. The bottom floor is numbered as 1 and the top floor is numbered as 4. There are three flats i.e. Flat-1, Flat-2 and Flat-3 on each of the four floors. These flats are numbered from left to right (Flat-1 is on the left and Flat-3 is on the right). Flat-1 of floor number 2 is just above the Flat-1 of floor number 1 and so on. R lives in Flat-1 of the floor which is exactly below the floor on which N lives. W lives in Flat-2 of floor number 2. N lives in Flat-2 on one of the floors. O lives in Flat-3 of the same floor on which R lives. X lives in the flat which is to the right of N. Flat in which M lives is just below the flat in which N lives. V lives in a flat which is to the right of P. T and Q live on the same floor. O and T do not share the same flat number. U does not live on the top floor. P lives in Flat-2.

21. S lives on which of the floor?
 (A) 1st (B) 2nd (C) 3rd (D) 4th
 (E) Cannot be determined
22. Who among the following are immediate neighbors of P?
 (A) T, Q (B) U, W (C) U, V (D) S, U
 (E) Q, U
23. Which is true regarding Q?
 (A) Floor 1-Flat 3 (B) Floor 2-Flat 3
 (C) Floor 2-Flat 1 (D) Floor 1-Flat 1
 (E) None of these
24. Four of the five are the same in a certain way. Who among the following does not belong to the group?
 (A) S-N (B) R-M (C) T-W (D) U-P
 (E) X-V
25. Who among the following lives in Flat-3?
 (A) R (B) M (C) U (D) X
 (E) N

Direction (26-30):- Study the following information carefully to answer the given questions:

In a family of eight members of three generation there are two married couples. They all are sitting around a circular table and facing towards the center. Q is sitting third to the right of P who is father of T. W faces Q. Two persons sits between S and W. R is grandmother of U and sits immediate left of W who is daughter of Q. Q is daughter of P who sits immediate left of U. V who is husband of Q faces U. T is nephew of S who is brother in law of R. U is brother of W and he is not an immediate neighbor of S.

26. How P is related to W?

- (A) Paternal grandfather (B) Maternal grandfather
(C) Father (D) None of these
(E) Mother

27. Who is sitting exactly between P and S?

- (A) T (B) U
(C) R (D) Both (A) and (C)
(E) Both (B) and (A)

28. Who is sitting third to the left of V's daughter?

- (A) Both (D) and (E) (B) (A) T's father
(C) Both (B) and (D) (D) S
(E) T's uncle

29. Which of the following statement is not true?

- (A) V sits third to the left of P
(B) R is Mother in law of V
(C) T is brother in law of V
(D) Three persons are sitting between R and T
(E) All are true

30. How is R related to the person who is sitting fourth to the right of S?

- (A) Granddaughter (B) Wife
(C) Son (D) None of these
(E) Brother

Direction(31-33): In the question below are given two statements followed by two conclusions numbered I and II. You have to take the given statements to be true even if they seem to be at variance with commonly known facts. Read all the conclusions and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts.

31. **Statement:**

All pencil is a pen.
No color is a pen.

Conclusion:

- I. Some color is not pencil.
II. Some pen is not color.
(A) Only I follows (B) Only II follows
(C) Either I or II follows (D) Neither I nor II follows
(E) Both I and II follow

32. **Statement:**

All air conditioner is cold.
Some cooler is cold.

Conclusion:

- I. Some cooler is air conditioner.
II. No cooler is air conditioner.
(A) Only I follows (B) Only II follows
(C) Either I or II follows (D) Neither I nor II follows
(E) Both I and II follow

33. **Statement:**

Very few students are intelligent.
Some intelligent is not a politician.

Conclusion:

- I. Some students are not politician.
II. Some politician is not intelligent.
(A) Only I follows (B) Only II follows
(C) Either I or II follows (D) Neither I nor II follows
(E) Both I and II follow

Direction(34-35) In the following question assuming the given statement to be true. Find which of the following conclusion(s) among given conclusions is/are definitely true then give your answer accordingly.

34. **Statement:**

$S > M \geq O, O \geq P \geq N > K$

Conclusion:

- I. $O > N$
II. $N \leq M$
(A) None is true (B) Only II is true
(C) Both I and II are true (D) Only I is true
(E) Either I or II is true

35. **Statement:**

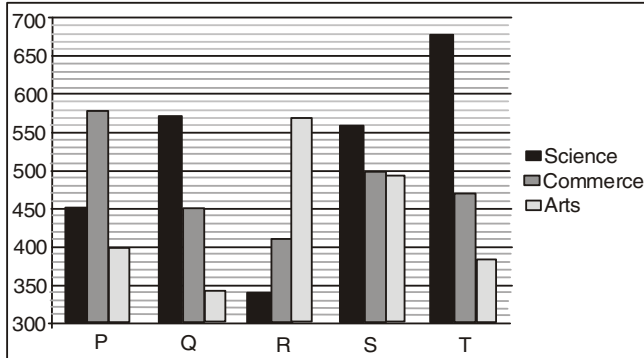
$F < D \leq G, K > M > L \geq G$

Conclusion:

- I. $M > D$ II. $M = D$
(A) Only I is true (B) Only II is true
(C) Both I and II are true (D) None is true
(E) Either I or II is true

QUANTITATIVE APTITUDE

Direction (36-40):- Given bar graph shows the data of number of students who took admission in 3 different streams of 5 different school.



36. Find the difference of average number of students in Science, Commerce and Arts stream in school T and average number of students in Science, Commerce and Arts stream in school R?
(A) 70 (B) 80 (C) 60 (D) 75
(E) 100
37. Total student of science stream from school P,Q and R together is how much more/less than total students of Arts stream from schools R,S and T together?
(A) 90 (B) 100 (C) 60 (D) 80
(E) 70
38. Total students of arts stream from school Q and T together is what percentage of total students of science stream from school R and S together?
(A) 70% (B) 75% (C) 80% (D) 85%
(E) 65%
39. Find the ratio of total science stream students from school S and T together to total commerce students from school Q and T together ?
(A) 31:23 (B) 32:23 (C) 23:31 (D) 23:32
(E) 28:15
40. Find the average number of commerce students in all the schools?
(A) 492 (B) 472 (C) 482 (D) 502
(E) 460

Direction (41-45):- What approximate value should come in place of the question mark ? in the following question? (You are not expected to calculate the exact value)

41. $(24.78 \times 8.35) = (31.12 \times 6.96) + (5.10 \times 1.91) - ?$
(A) 11 (B) 27 (C) 16 (D) 13
(E) 30

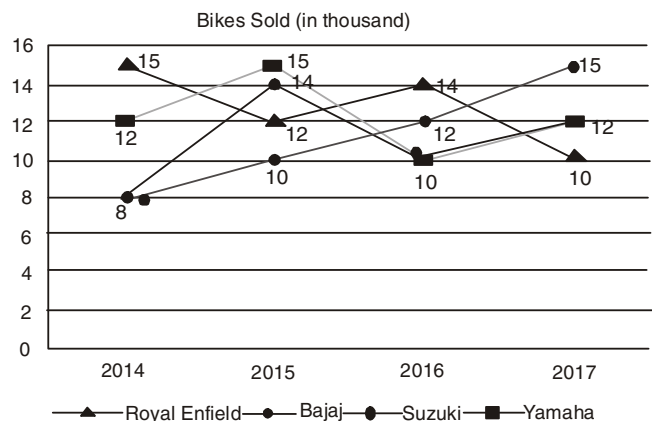
42. $(59.10 \times 4.93) + 15.34 = 49.88 \times 3.17 + 32.08 \times ?$
(A) 13 (B) 2 (C) 9 (D) 16
(E) 5
43. $(43.19 \times 10.19) \div 5.20 = 37.40 \times 1.94 + ?$
(A) 19 (B) 12 (C) 4 (D) 20
(E) 8
44. $34.08 + 76.81 + 10.18 = 14.18\% \text{ of } 1199.80 - ?$
(A) 39 (B) 47 (C) 42 (D) 57
(E) 55
45. $(17.14 \times 15.80) \div 3.71 = ? \times 9.19 - 48.79$
(A) 8 (B) 5 (C) 13 (D) 28
(E) 25

Direction (46-50):- Find the wrong term in the following number series questions.

46. 110, 156, 210, 282, 342, 420, 506
(A) 342 (B) 282 (C) 110 (D) 420
(E) 506
47. 2000, 2000, 1000, 3000, 600, 3750, 625
(A) 1000 (B) 3750 (C) 625 (D) 600
(E) 3000
48. 2, 2, 5, 17, 72, 359, 2159
(A) 72 (B) 359 (C) 5 (D) 17
(E) 2159
49. 9000, 7920, 7020, 6300, 5760, 5400, 5200
(A) 5400 (B) 9000 (C) 6300 (D) 7020
(E) 5200
50. 100, 120, 154, 192, 248, 320, 410
(A) 100 (B) 248 (C) 410 (D) 154
(E) 120

Direction(51-55):- Read the following passage and answer the questions that follow:

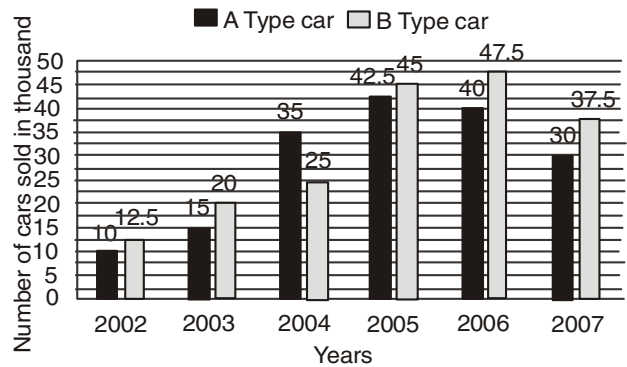
The following graph shows the number of bikes sold by four different companies over the four consecutive years.



51. Which is the most preferred bike chosen by the people?
 (A) Royal Enfield (B) Bajaj
 (C) Suzuki (D) Yamaha
 (E) None of these
52. During which year the maximum number of bikes are sold?
 (A) 2014 (B) 2015 (C) 2016 (D) 2017
 (E) None of these
53. What is the approximate percentage increase in the market of bikes over the years?
 (A) 8% (B) 9% (C) 10% (D) 12%
 (E) 15%
54. Which company saw maximum increase in the market from the year 2014 to the year 2017?
 (A) Royal Enfield (B) Bajaj
 (C) Suzuki (D) Yamaha
 (E) None of these
55. During which year Bajaj sold the maximum share of the total bikes in the year?
 (A) 2014 (B) 2015 (C) 2016 (D) 2017
 (E) None of these
56. Aakash sells an article at a profit of 10%. Had he bought it for 5% less and sold it for 120 rs more then he would have gained 20% profit. What is the cost price of the article ?
 (A) Rs 2500 (B) Rs 4000 (C) Rs 3000 (D) Rs 3500
 (E) Rs 2000
57. Ashish walks at a speed of 8 km/hr and he runs at a speed of 12 km/hr. How much time will he take to cover a distance of 72 km, if he covers equal distance by walking and running?
 (A) 6 hrs (B) 7.5 hrs (C) 8 hrs (D) 9 hrs
 (E) 5.5 hrs
58. What is the difference between 40% of P and 40% of (P+5000)?
 (A) 2400 (B) 3000 (C) 3500 (D) 2000
 (E) None of these
59. The present age of a son is one- third of that of his father and 4 yrs hence, the ratio of ages of the father and the son is 5:2, then find the father's age 3 yrs ago ?
 (A) 36 yrs (B) 33 yrs (C) 39 yrs (D) 30 yrs
 (E) 27 yrs
60. Mohit invested 28% of his monthly salary of Rs 25000 in share markets. He spends the remaining salary in the ratio 2:4:3 in house rent, grocery and entertainment expenses respectively. What was the difference between amount invested in share markets and that spent on entertainment?
 (A) Rs 1500 (B) Rs 2000 (C) Rs 2500 (D) Rs 3000
 (E) Rs 1000

Direction(61-65): Study the following graph carefully and answer the questions given below.

Number of Two Types of Cars Sold by a Company over the Years (Number in thousands)



61. Approximately, what was the average number of B type cars sold by the company in 2002, 2005 and 2007 together?
 (A) 347000 (B) 256000 (C) 30366 (D) 31666
 (E) 32333
62. The number of A type cars sold in 2006 was exactly what percentage of number of B type cars sold in 2003?
 (A) 20 (B) 100 (C) 150 (D) 300
 (E) None of these
63. What was the percentage increase in the sale of B type cars from 2004 to 2005?
 (A) 40 (B) 80 (C) 20 (D) 160
 (E) None of these
64. In which of the following years was the percentage increase/decrease of sale of A type cars the maximum from the previous year?
 (A) 2004 (B) 2005 (C) 2007 (D) 2003
 (E) None of the above
65. In which of the following years was the difference between the sales of A type and B type cars the maximum?
 (A) 2003 (B) 2007 (C) 2004 (D) 2006
 (E) None of these
66. If the length and breadth of a rectangle is increased by 20% and 10% respectively, then find the percentage increase in the area of the rectangle?
 (A) 36 % (B) 32% (C) 28% (D) 40%
 (E) 34%
67. If pipe A alone and Pipe B alone can fill a tank in 20 min and 30 min respectively and pipe C alone can empty it in 10 min. If the tank is completely filled, then find the time taken to empty the tank if all the three pipes are opened simultaneously?
 (A) 45 min (B) 50 min (C) 60 min (D) 40 min
 (E) 55 min

68. An amount of 4000 rs is invested at 20% per annum for 2 yrs at compound interest compounding half-yearly, then find the total interest amount received after 2 yrs ?
 (A) Rs 1856.4 (B) Rs 1812.4
 (C) Rs 1882.4 (D) Rs 1912.4
 (E) None of these
69. In a basket, there are 7 green ball, 6 blue ball and 5 red balls and if 2 balls are selected randomly from the basket, then what is the probability that both are either green or red ?
 (A) 31/153 (B) 31/143 (C) 37/153 (D) 38/151
 (E) 31/156
70. A container is full of 75 litre milk. If 15 litre content of container is replaced by water and the same process is further repeated two times, then find the quantity of milk left in the final solution?
 (A) 36.4 litre (B) 38.4 litre (C) 40 litre (D) 41.4 litre
 (E) 48.4 litre

ENGLISH LANGUAGE

Directions(71-78): Read the passage carefully and answer the questions that follow. Some words have been highlighted for your attention:

Virtually everything astronomers known about objects outside the solar system is based on the detection of photons—quanta of electromagnetic radiation. Yet there is another form of radiation that permeates the universe: neutrinos. With no electric charge, and negligible mass, the neutrino interacts with other particles so rarely that a neutrino can cross the entire universe, even traversing substantial aggregations of matter, without being absorbed or even deflected. Neutrinos can thus escape from regions of space where light and other kinds of electromagnetic radiation are blocked by matter. Furthermore, neutrinos carry with them information about the site and circumstances of their production: therefore, the detection of cosmic neutrinos could provide new information about a wide variety of cosmic phenomena and about the history of the universe.

But how can scientists detect a particle that interacts so infrequently with other matter? Twenty-five years passed between Pauli's hypothesis that the neutrino existed and its actual detection: since then virtually all research with neutrinos has been with neutrinos created **artificially** in large particle accelerators and studied under neutrino microscopes. But a neutrino telescope, capable of detecting cosmic neutrinos, is difficult to construct. No apparatus can detect neutrinos unless it is extremely massive, because great mass is synonymous with huge numbers of nucleons, and the more massive the detector, the greater the probability of one of its nucleon's reacting with a neutrino. In addition, the apparatus must be sufficiently shielded from the interfering effects of other particles.

Fortunately, a group of astrophysicists has proposed a means of detecting cosmic neutrinos by harnessing the mass of the ocean. Named DUMAND, for Deep Underwater Muon and Neutrino Detector, the project calls for placing an array of light sensors at a depth of five kilometers under the ocean surface. The detecting medium is the seawater itself: when a neutrino interacts with a particle in an atom of seawater, the result is a cascade of electrically charged particles and a flash of light that can be detected by the sensors. The five kilometers of seawater above the sensors will shield them from the interfering effects of other high-energy particles raining down through the atmosphere.

The strongest motivation for the DUMAND project is that it will **exploit** an important source of information about the universe. The extension of astronomy from visible light to radio waves to x-rays and gamma rays never failed to lead to the discovery of unusual objects such as radio galaxies, quasars, and pulsars. Each of these discoveries came as a surprise. Neutrino astronomy will doubtless bring its own share of surprises.

71. Which of these is the most opposite in meaning to the word "exploit" ?
 (A) Utilize (B) Attain (C) Venture (D) Failure
 (E) Achieve
72. Which of these is similar in meaning to the word "artificially" ?
 (A) Naturally (B) Genuinely
 (C) Synthetically (D) All of the above
 (E) None of the above
73. Which of these is opposite in meaning to the word "virtually" ?
 (A) Effectively (B) Practically
 (C) Nearly (D) Barely
 (E) None of the above
74. The interactions between other particles and neutrinos is-
 (A) Impossible (B) Rare
 (C) Explosive (D) Beneficial
 (E) None of the above
75. What is the problem with neutrino telescopes?
 (A) Difficult to construct
 (B) Nucleons could react with the neutrino
 (C) Neutrinos are massive
 (D) Both 1 and 2
 (E) Both 1 and 3
76. What are the advantages of neutrinos?
 (A) Similar to other particles
 (B) Carry information about their production site with them
 (C) They are massive
 (D) Both 1 and 2
 (E) Both 2 and 3

77. What has been the main reason for discovery of radio galaxies?

- (A) The DUMAND project
- (B) Neutrino astronomy
- (C) Extension of astronomy from visible light to radio waves to x-rays and gamma rays
- (D) All of the above
- (E) None of the above

78. What could be the best title for this passage ?

- (A) Properties of neutrino
- (B) The DUMAND project
- (C) History of neutrinos
- (D) At the threshold of neutrino astronomy
- (E) None of the above

Direction (79-80):- The following sentences form a paragraph. The sentences are numbered as P, Q, R, S, and T. These sentences are not given in their proper order. Read the sentences and choose the right option out of five alternatives that correctly arrange the sentences in the correct sequence.

79. P. But he could not take any decision as he got confused.

Q. Rambabu went to a car showroom for getting a new car.

R. The dealers there showed him a variety of options along with many variants.

S. So he left the showroom along with some brochures which would help him in his final decision.

T. Returning home, he found that his mobile had been accidentally left in the showroom.

- (A) PRSTQ (B) QRPST (C) STQPR (D) PTQRS
(E) QPRST

80. P. So, Sheela has gone to her school to check her results as there is no internet facility at her locality.

Q. Then she consults with the school teachers to get their valuable suggestions and advices.

R. At this, Sheela gets disheartened as her aim which was to get enrolled in English Honours, seems difficult with her obtained marks.

S. On checking, she finds that she has got Grade A but her marks in English are not satisfactory.

T. The results of the Board Examinations are declared today and are also available online.

- (A) PRSTQ (B) RPSTQ (C) STQPR (D) TPSRQ
(E) QPRST

Direction (81-85):- In each of the questions given below, a word has been given which is then followed by five options. Each option has two words. One of those options will either have two synonyms/ antonyms of the given word or one synonym and one antonym. Choose that option as your answer. If none of the pair fits the requirement, mark option (E), "none of these", as your answer. In each of the questions

given below, a word has been given which is then followed by five options. Each option has two words. One of those options will either have two synonyms/ antonyms of the given word or one synonym and one antonym. Choose that option as your answer. If none of the pair fits the requirement, mark option (E), "none of these", as your answer.

81. ADEQUATE

- (A) staunch : sufficient (B) paltry: scanty
- (C) decompose : sparse (D) disintegrate : apposite
- (E) none of these

82. KNOWLEDGEABLE

- (A) steadfast: dependable (B) stubborn: separated
- (C) resolute: adamant (D) erudite: ignorant
- (E) none of these

83. FRIENDLY

- (A) malicious: purposeful (B) affable: intent
- (C) amiable: hostile (D) affectionate: resolved
- (E) none of these

84. DISTANT

- (A) established: consistent (B) customary: undying
- (C) remote: isolated (D) immemorial: invariable
- (E) none of these

85. FORTIFIED

- (A) immobile: fluctuating (B) steady: vigorous
- (C) shielded: protected (D) assure: staunch
- (E) none of these

Direction (86-90):- In the statements given below, a word has been omitted from each of them. The statement is then followed by five options. Identify the option that fits in the blank to make the statement contextually and grammatically correct.

86. For all of independent India's recorded history, a _____ of the workforce in the country has been self-employed.

- (A) brevity (B) rebate
- (C) cosmopolitan (D) majority
- (E) concession

87. The economic _____ wing of the police registered a case on charges of forgery, cheating and criminal conspiracy.

- (A) intentions (B) offences
- (C) announcing (D) leaning
- (E) seeking

88. Country's largest lender State Bank of India has _____ accounts into three categories, metro and urban centre branches, semi-urban centre branches and rural centre branches.

- (A) edited (B) proceeded
- (C) controlled (D) categorised
- (E) discussed

89. While Real Time Gross Settlement (RTGS) and National Electronic Fund Transfer (NEFT) transactions through digital means are free, fees is _____ at branches.

- (A) regretted (B) disallowed
(C) resigned (D) answered
(E) imposed

90. An SBI account holder maintaining average monthly balance up to '25,000 will be allowed two free cash _____ at bank branches.

- (A) assembles (B) rebels
(C) withdrawals (D) symptoms
(E) none of these

Direction (91-95):- Below a word is given followed by three sentences which consist of that word. Identify the sentence/s which best expresses the meaning of the word. Choose Option 5 (None of these) if the word is not suitable in any of the sentences.

91. **INVECTIVE**

- A. He had expected criticism but not the **invective** that greeted his proposal.
B. A stream of **invective** from some sectors of the press continues to assail the government.
C. The recent rains that filled our empty reservoirs were an **invective** to the whole community.
(A) Both B and C (B) Both A and B
(C) Only C (D) Only A
(E) None of these

92. **MALADAPTIVE**

- A. Personality disorders are characterized by long-standing **maladaptive** ways of interacting with the world, and they are notoriously difficult to treat.
B. The new student was **maladaptive**, working at this task for weeks before he felt satisfied with his results.
C. The subjects in the investigation were well-being or **maladaptive** pupils of grade three to grade five.
(A) Only A (B) Both A and C
(C) Only B (D) Only C
(E) None of these

93. **MERCURIAL**

- A. Quick as quicksilver to change, he was **mercurial** in nature and therefore unreliable.
B. The interplay of these very different personalities with Beckett's **mercurial** temperament results in fascinating and varied music.
C. The wealthy, self-indulgent young man felt oddly drawn to the **mercurial**, ascetic life led by members of some monastic orders.
(A) Both A and C (B) Only B
(C) Both A and B (D) Only C
(E) None of these

94. **MYRIAD**

- A. He intended to **myriad** the decree issued by his predecessor.

B. In China, where a number of different dialects are spoken, the same character can be pronounced in **myriad** ways.
C. Nowadays **myriads** of bars and cafés are opening up along the coast.

- (A) Only B (B) Only A
(C) Only C (D) Both B and C
(E) None of these

95. **AFFLUENT**

- A. She struggled a lot to pay off her students loans since she came from an **affluent** family.
B. Both of them came from **affluent** backgrounds and were educated at Ivy League schools.
C. The teacher asked him to help the new exchange student since he was **affluent** in French.
(A) Only A (B) Only B
(C) Only (D) Both A and B
(E) None of these

Direction (96-100):- In the questions given below, one part of the sentence has been given in bold and then the sentence has been divided into four parts. The highlighted part does not contain any grammatical error. Identify the part of the statement which has error. If the statement is correct, mark (E), "no error", as your answer.

96. No sooner Halkett departed(A)/ on Saturday than the substitute (B)/ board was going up again, (C)/ with Loic Damour limping (D)/ **off past an incredulous Levein.**

- (A) D (B) A (C) B (D) C
(E) no error

97. **A friend recently asked,**/ "Ben, just between you and I,(A)/ the market is going to crash,(B)/ right?" My answer (C)/ was a resounding "yes." (D)

- (A) C (B) D (C) A (D) B
(E) no error

98. **Victoria Beckham has insisted she/** has never been 'tempted' by the(A)/ lure of cosmetic procedures (B)/ despite of having previously (C)/ admitted to enhancing her bosom. (D)

- (A) B (B) A (C) D (D) C
(E) no error

99. The snow drifts were (A)/such higher, Ms. Barnett said, that (B)/ **when her 6-foot-tall husband** /went to feed their chickens, (C)/ the snow reached his chest. (D)

- (A) A (B) D (C) C (D) B
(E) no error

100. Polish archaeologists have been (A)/working in Egypt since decades to help(B)/ **excavate the Saqqara necropolis**, a vast/ "city of the dead" that served the ancient capital (C)/ of Memphis - and several royal dynasties. (D)

- (A) D (B) A (C) B (D) C
(E) no error

HINTS & SOLUTION

Direction (1-5):-

Floors	9	8	7	6	5	4	3	2	1
Persons	P	T	R	V	Vacant	S	W	U	Q

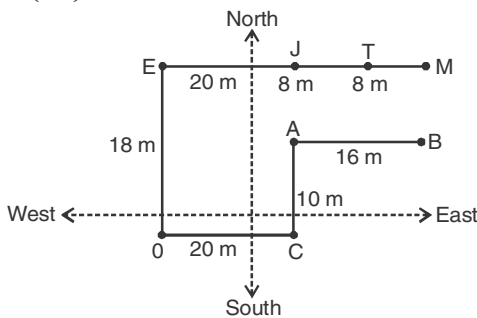
1. (B)
2. (D)
3. (E)
4. (A)
5. (D)

Direction (6):

O	Place value of O = 15 → Square of 15 = 225
O + 1 = P	Place value of P = 16 → Square of 16 = 256
P + 2 = R	Place value of R = 18 → Square of 18 = 324
R + 3 = U	Place value of U = 21 → Square of 21 = 441
U + 4 = Y	Place value of Y = 25 → Square of 25 = 625
Y + 5 = D	Place value of D = 4 → Square of 4 = 16

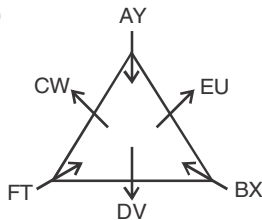
6. (D)

Direction (7-8)



7. (D)
8. (B)
9. (C)
10. (B)

Direction (11-15)



11. (B)
12. (C)
13. (A)

14. (C)

15. (C)

Direction (16-20)

16. (D) Given words: SUB DMU BAR APL DNA

1) If the position of first and last alphabets of each word are interchanged

Actual words: SUB DMU BAR APL DNA

Corresponding change: BUS UMD RAB LPA AND

Hence, SUB and DNA both would form meaningful words with the new arrangement.

17. (A) The third letter of the word which is first from the left '!' SUB '!' B

The first letter of the word which is first from the right '!' DNA '!' D

Letters are there in the alphabetical series between B and D = B C D

Hence, only one letter is there between the third letter of the word which is first from the left and the first letter of the word which is first from the right of the given word.

18. (B) If the first alphabet in each of the word is changed to the next alphabet in the English alphabetical order

Actual words: SUB DMU BAR APL DNA

Corresponding change: TUB EMU CAR BPL ENA

Hence, 'two' words having two vowels will be formed.

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19. (C) If the given words are arranged in order as they would appear in a dictionary from left to right
Corresponding change: APL BAR DMU DNA SUB
Hence, 'DMU' is in the middle after the new arrangement.

20. (B) If the second alphabet is changed to the next alphabet in the English alphabetical order and the last alphabet is changed to the previous alphabet in the English alphabetical order

Actual words: SUB DMU BAR APL DNA

Corresponding change: SVADNTBBQ A QK DOZ

Hence, 'two' words thus formed having no vowel.

Direction (21-25):-

Floor	Flat-1	Flat-2	Flat-3
4	S	N	x
3	R	M	O
2	T	W	Q
1	U	P	V

21. (D)

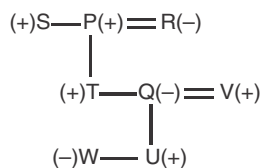
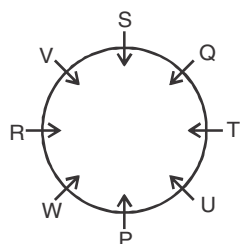
22. (C)

23. (B)

24. (E)

25. (D)

Direction (26-30):-



26. (B)

27. (D)

28. (A)

29. (E)

30. (B)

31. (E)

32. (C)

33. (D)

34. (B) I. $O > N \longrightarrow$ False (as $O \geq P \geq N \longrightarrow O \geq N$)
II. $N > M \longrightarrow$ True (as $M \geq O \geq P \geq N \longrightarrow M \geq N$)

35. (A) I. $M > D \longrightarrow$ True (as $D \leq G \leq L < M \longrightarrow D < M$)
II. $M = D \longrightarrow$ False (as $D \leq G \leq L < M \longrightarrow D < M$)

Direction (31-35)

36. (A) Average number of students in Science, Commerce and Arts stream in school T = $\frac{680 + 470 + 380}{3} = 510$

Average numbers of students in Science, Commerce and Arts stream in school

$$R = \frac{340 + 410 + 270}{3} = 440$$

Required difference = $510 + 440 = 70$

37. (D) Total number of student of science stream from school P, Q and R together = $450 + 570 + 340 = 1360$
Total number of students of Arts stream from schools R, S and together = $570 + 490 + 380 = 1440$
Required difference = $1440 - 1360 = 80$

38. (C) Total students of arts stream from school Q and T together = $340 + 380 = 720$

Total students of science stream from school R and S together = $340 + 560 = 900$

$$\text{Required percentage} = \frac{720}{900} \times 100 = 80\%$$

39. (A) Total science stream students from school S and T together = $560 + 680 = 1240$

Total commerce students from school Q and T together = $450 + 470 = 920$

$$\text{Required ratio} = \frac{1240}{920} = 31 : 23$$

40. (C) Average number of commerce students in all the schools = $\frac{580 + 450 + 410 + 500 + 470}{5}$

$$= \frac{2410}{5} = 482$$

41. (B) $(24.78 \times 8.35) = (31.12 \times 6.96) + (5.10 \times 1.91) - ?$

We can write the given values as:

$$24.78 \approx 25 \text{ and } 8.35 \approx 8 \text{ and } 31.12 \approx 31$$

$$6.96 \approx 7 \text{ and } 5.10 \approx 5 \text{ and } 1.91 \approx 2$$

Then,

$$\Rightarrow (25 \times 8) = (31 \times 7) + (5 \times 2) - ?$$

$$\Rightarrow 200 = (31 \times 7) + (5 \times 2) - ?$$

$$\Rightarrow 200 = 217 + 10 - ?$$

$$\Rightarrow 200 = 227 - ?$$

$$\Rightarrow ? = 227 - 200$$

$$\Rightarrow ? \approx 27$$

42. (E) $(59.10 \times 4.93) + 15.34 = 49.88 \times 3.17 + 32.08 \times ?$

We can write the given values as:

$$59.10 \approx 59 \text{ and } 4.93 \approx 5 \text{ and } 15.34 \approx 15$$

$$49.88 \approx 50 \text{ and } 3.17 \approx 3 \text{ and } 32.08 \approx 32$$

43. (B) $(43.19 \times 10.19) \div 5.20 = 37.40 \times 1.94 + ?$

We can write the given values as:

$43.19 \approx 43$ and $10.19 \approx 10$

$5.20 \approx 5$ and $37.40 \approx 37$ and $1.94 \approx 2$

44. (B) $34.08 + 76.81 + 10.18 = 14.18\% \text{ of } 1199.80 - ?$

We can write the given values as:

$34.08 \approx 34$ and $76.81 \approx 77$

$10.18 \approx 10$ and $14.18 \approx 14$ and $1199.80 \approx 1200$

45. (C) $(17.14 \times 15.80) \div 3.71 = ? \times 9.19 - 48.79$

We can write the given values as:

$17.14 \approx 17$ and $15.80 \approx 16$

$3.71 \approx 4$ and $9.19 \approx 9$ and $48.79 \approx 49$

46. (B) $100 + (4 \times 5) = 120$

$120 + (5 \times 6) = 150$

$150 + (6 \times 7) = 192$

$192 + (7 \times 8) = 248$

$248 + (8 \times 9) = 320$

$320 + (9 \times 10) = 410$

wrong number is 154 which should be replaced with 150

47. (D) Pattern is

$2000 \times 1 = 2000$

$2000 \div 2 = 1000$

$1000 \times 3 = 3000$

$3000 \div 4 = 750$

$750 \times 5 = 3750$

$3750 \div 6 = 625$

wrong number is 600 which should be replaced with 750.

48. (A) Pattern is

$2 \times 1 + 0 = 2$

$2 \times 2 + 1 = 5$

$5 \times 3 + 2 = 17$

$17 \times 4 + 3 = 71$

$71 \times 5 + 4 = 359$

$359 \times 6 + 5 = 2159$

wrong number is 72 which should be replaced with 71

49. (E) Pattern is

$9000 - (180 \times 6) = 7920$

$7920 - (180 \times 5) = 7020$

$7020 - (180 \times 4) = 6300$

$6300 - (180 \times 3) = 5760$

$5760 - (180 \times 2) = 5400$

$5400 - (180 \times 1) = 5220$

wrong number is 5200 which should be replaced with 5220

50. (D) Pattern is

$9000 - (180 \times 6) = 7920$

$7920 - (180 \times 5) = 7020$

$7020 - (180 \times 4) = 6300$

$6300 - (180 \times 3) = 5760$

$5760 - (180 \times 2) = 5400$

$5400 - (180 \times 1) = 5220$

wrong number is 5200 which should be replaced with 5220

51. (A) Number of bikes sold by Royal Enfield over the years = $(15 + 12 + 14 + 10) = 51$ thousand

Number of bikes sold by Bajaj over the years = $(8 + 10 + 12 + 15) = 45$ thousand

Number of bikes sold by Suzuki over the years = $(8 + 14 + 10 + 10) = 42$ thousand

Number of bikes sold by Yamaha over the years = $(12 + 15 + 10 + 12) = 49$ thousand

Maximum number of bikes are sold by Royal Enfield over the years

52. (B) Number of bikes sold in 2014 = $(15 + 8 + 8 + 12) = 43$ thousand

Number of bikes sold in 2015 = $(12 + 10 + 14 + 15) = 51$ thousand

Number of bikes sold in 2016 = $(14 + 12 + 10 + 10) = 46$ thousand

Number of bikes sold in 2017 = $(10 + 15 + 10 + 12) = 47$ thousand

Maximum number of bikes are sold in 2015

53. (B) Number of bikes sold in 2014 = $(15 + 8 + 8 + 12) = 43$ thousand

Number of bikes sold in 2017 = $(10 + 15 + 10 + 12) = 47$ thousand

Percentage increase in the market = $(47 - 43)/43 \times 100 = 9.3\%$

54. (B) Percentage decrease in the sales of Royal Enfield in the year from 2014 to 2017 = $(10 - 15)/15 \times 100 = (-33.33\%)$

Percentage increase in the sales of Bajaj in the year from 2014 to 2017 = $(15 - 8)/8 \times 100 = 87.5\%$

Percentage increase in the sales of Suzuki in the year from 2014 to 2017 = $(10 - 8)/8 \times 100 = 25\%$

Percentage change in the sales of Yamaha in the year from 2014 to 2017 = $(12 - 12)/12 \times 100 = 0\%$

Bajaj saw the maximum progress in the market.

55. (E) Share of Bajaj in 2014 = $(8/43) \times 100 = 18.6\%$
 Share of Bajaj in 2015 = $(10/51) \times 100 = 19.6\%$
 Share of Bajaj in 2016 = $(12/46) \times 100 = 26.1\%$
 Share of Bajaj in 2017 = $(15/47) \times 100 = 31.9\%$
 Bajaj sold the maximum share of the total bikes in the year 2017

56. (C) Let original cost price of the article be Rs. 100x.

So, original selling price of the article = $100x \times \frac{110}{100}$
 = Rs. 110x

Now, new cost price of the article = $100x \times \frac{95}{100}$
 = Rs. 95x

And, new selling price of the article = Rs. (110x + 120)

ATQ,

$$95x \times \frac{120}{100} = 110x + 120$$

$$\Rightarrow 4x = 120$$

$$x = 30$$

So, cost price of the article = $100x = \text{Rs. } 3000$

57. (B) Distance covered by Ashish while walking = $\frac{72}{2}$
 = 36 km
 Distance covered by Ashish while running = $72 - 36 = 36$ km

$$\text{Total time required} = \frac{36}{8} + \frac{36}{12}$$

$$= 4.5 + 3 = 7.5 \text{ hrs}$$

58. (D) Difference = 40% of $(P + 5000) - 40\%$ of P
 = 40% of 5000
 = 2000

59. (B) Let father present age be $3x$
 So, the son's present age will be x yrs

$$\frac{3x + 4}{x + 4} = \frac{5}{2}$$

$$6x + 8 = 5x + 20$$

$$x = 12$$

Father's age 3 yrs ago = $3x - 3$
 = $36 - 3 = 33$ yrs

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60. (E) Mohit invested 28% salary in share markets
 28% of 25000 = $28 \times 250 = \text{Rs. } 7000$
 Remaining amount invested in rent, grocery and entertainment in the ratio 2 : 4 : 3 respectively
 ATQ,
 9 units = $(100 - 28)\% = 72\%$
 So, 3 units = $\frac{72}{9} \times 3 = 24\%$
 Required difference = $(28 - 24)\%$
 = $4\% = 4 \times 250 = \text{Rs. } 1000$

61. (D)

62. (E)

63. (B)

64. (A)

65. (C)

66. (B) Let the length (l) and breadth (b) of the rectangle be $20x$ and $10y$ respectively.

Area of the rectangle = $l \times b = 20x \times 10y = 200xy$

When length and breadth of the rectangle is increased by 20% and 10% respectively, then new length and new breadth of rectangle will be $24x$ and $11y$ respectively new area of rectangle = $24x \times 11y = 264xy$

% increase in area of the rectangle

$$= \frac{264xy - 200xy}{200xy} \times 100 = 32\%$$

67. (C) Here, Pipe A alone and Pipe B alone can fill the tank in 20 min and 30 min respectively and Pipe C alone can empty the tank in 10 min

Then, total work = 60 units

Therefore, efficiency of pipe A and pipe B are 3 units/min and 2 units/min respectively and efficiency of pipe C is 6 units/min

Total efficiency when all 3 pipes are opened simultaneously = $3 + 2 - 6 = -1$ unit/min

Total time taken to empty the tank if the tank is completely full = $\frac{60}{1} = 60$ min (as total efficiency of all 3 pipes is -1)

68. (A) Let R be effective interest and P be principal amount

$$\text{So, } R = \frac{20}{2} = 10\%$$

And, period of time = $2 \times 2 = 4$ (as it is compounded half-yearly)

$$\begin{aligned} \text{C.I.} &= P \left(1 + \frac{R}{100} \right)^4 - P \\ &= 4000 \left(1 + \frac{10}{100} \right)^4 - 4000 \\ &= \text{Rs. } 1856.4 \end{aligned}$$

69. (A) There are 7 green, 6 blue and 5 red balls in a basket
Required probability (both being green or red)
$$= \frac{{}^7C_2 + {}^5C_2}{{}^{18}C_2} = \frac{31}{153}$$

70. (B) The container is full of 75 litre milk

$$\begin{aligned} \text{Required quantity of milk} &= 75 \left(1 - \frac{15}{75} \right)^3 \\ &= 75 \left(1 - \frac{1}{5} \right)^3 = 38.4 \text{ litres} \end{aligned}$$

71. (D) Option D is correct antonym for the given word.
Exploit – make use of (a situation) in a way considered unfair or underhand.
Failure – lack of success.
72. (C) Option C is correct synonym for the given word.
Artificially – of a person or their behaviour insincere or affected.
Synthetically – artificial
73. (D) Option D is correct antonym for the given word.
Virtually - nearly; almost.
Barely - only just; almost not.
74. (B) According to the passage, Option B is correct answer.
75. (D) According to the passage, Option D is correct answer.
76. (B) According to the passage, Option B is correct answer.
77. (C) According to the passage, Option C is correct answer.
78. (D) According to the passage, Option D is correct answer.
79. (B) The correct sequence after rearrangement is – QRPST. So, Option B is correct answer.
80. (D) The correct sequence after rearrangement is – TPSRQ. So, Option D is correct answer.
81. (B) Option B is correct pair of antonyms for the given word.
Paltry - (of an amount) very small or meagre.
Scanty - small or insufficient in quantity or amount.
82. (D) Option D is correct pair of one synonym and one antonym for the given word.
Erudite - having or showing great knowledge or learning.
Ignorant - lacking knowledge or awareness in general; uneducated or unsophisticated.

83. (C) Option C is correct pair of one synonym and one antonym for the given word.

Amiable - having or displaying a friendly and pleasant manner.

Hostile - showing or feeling opposition or dislike; unfriendly.

84. (C) Option C is correct pair of synonyms for the given word.

Remote - having very little connection with or relationship to.

Isolated - far away from other places, buildings, or people; remote.

85. (C) Option C is correct pair of synonyms for the given word.

Shielded - protect from a danger, risk, or unpleasant experience.

Protected - keep safe from harm or injury.

86. (D) Option D contains an appropriate word to be filled up in the given blank.

87. (B) Option B contains an appropriate word to be filled up in the given blank.

88. (D) Option D contains an appropriate word to be filled up in the given blank.

89. (E) Option E is an appropriate word to be filled up in the given sentence.

90. (C) Option C is an appropriate word to be filled up in the given sentence.

91. (B) Option B is correct alternative which best describe the meaning of the given word.

92. (B) Option B is correct alternative which best describe the meaning of the given word.

93. (C) Option C is correct alternative which best describe the meaning of the given word.

94. (D) Option D is correct alternative which best describe the meaning of the given word.

95. (B) Option B is correct alternative which best describe the meaning of the given word.

96. (B) Error lies in the A part of the given sentence. i.e. add “had” after the word “no sooner”.

97. (C) Error lies in the A part of the given sentence. i.e. “you and I” should be replaced with “you and me”.

98. (D) Error lies in the C part of the given sentence. i.e. remove “of” after the word “despite”.

99. (D) Error lies in the B part of the given sentence. i.e. “such higher” should be replaced with “so high”.

100. (C) Error lies in the B part of the given sentence. i.e. “since” should be replace with “for”.

SSC CGL (TIER-I)

(Practice Test Paper)

REASONING ABILITY

1. In the following question, select the related letters from the given alternatives.

CUT : BDTVUSU :: TIP : ?

- (A) UVHJOQ (B) SUHJOQ
(C) USJHQO (D) SUJHOQ

2. In the following question, select the related words/letters/ numbers from the given alternatives.

Crocodile : Reptile :: Swallow : ?

- (A) Bird (B) Vehicle
(C) Animal (D) Technology

3. In the following question, select the odd one from the given alternatives.

- (A) 4 : 63 (B) 1 : 0 (C) 5 : 124 (D) 2 : 15

4. In a code language if TEARS is coded as VWXYZ and MAN is coded as 123, then how would you code RESENTMENT in that language?

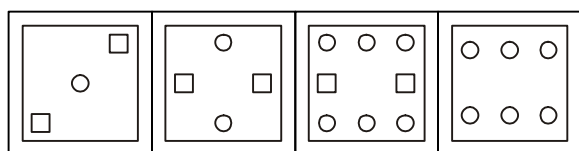
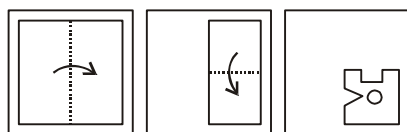
- (A) YWZW3V1W3Y (B) YWZ3WV1W3Y
(C) YWZW3V1WY3 (D) YWZW3V1W3V

5. If '-' stands for '+', '×' stands for '÷', '+' stands for '-' and '÷' stands for '×', then what will be value of following ?

$$48 \times 6 \div 4 - 32 + 64 = ?$$

- (A) 32 (B) 48 (C) 64 (D) 0

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

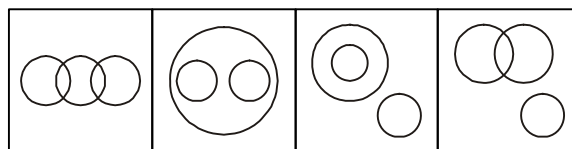


- (A) (B) (C) (D)

7. In the following question, select the one which is different from the other three responses.

- (A) AQ - ZJ (B) EH - VS
(C) RO - IL (D) JM - QP

8. Which of the following diagram represents the relationship between Dolphin, Mammals, Pigeon.



- (A) (B) (C) (D)

9. Two statements are given, followed by three conclusions numbered I, II and III. Assuming the statements to be true, even if they seem to be at variance with commonly known facts, decide which of the conclusions logically follow(s) from the statements.

Statements:

All postcards are envelopes.

No envelope is a paper.

Conclusions:

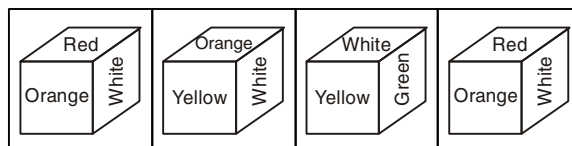
I. Some envelopes are postcards.

II. No paper is an envelope.

III. No postcard is a paper.

- (A) Only conclusions I and II follow
(B) Only conclusions II and III follow
(C) All the conclusions, I, II and III, follow
(D) Only conclusions I and III follow

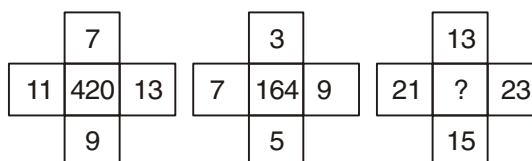
10. Four positions of a cube are shown below. Which colour can be opposite to white colour in the given cubes?



- (A) (B) (C) (D)

- (A) Orange (B) Blue (C) Red (D) Yellow

11. In each of the following questions select the missing number from the given responses.



- (A) 1364 (B) 842 (C) 1264 (D) 844

12. Arrange the following words according to dictionary and find the last word from the given options.

Repoint, Reptile, Report, Repent

(A) Report (B) Reptile (C) Repent (D) Repoint

13. If the South-East becomes North, North-East becomes West, then what will North-West become?

(A) East (B) South
(C) South-West (D) South-East

14. Gopal said pointing to Govind "His father is my father's only son". How is Gopal related to Govind?

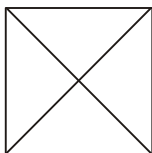
(A) Grand Father (B) Grandson
(C) Son (D) Father

15. In each of the following, a series is given with one term missing. Choose the correct alternative from the given ones that will complete the series.

C E F C I A ?

(A) D (B) E (C) L (D) K

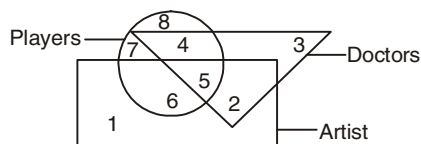
16. How many triangles are there in the given figure ?



(A) 5 (B) 6 (C) 8 (D) 7

17. Read the following information carefully and then answer the questions that follow:

Which numbered space represents players, who are neither artists nor doctors?



(A) 1, 2 (B) 3, 4 (C) 6, 7 (D) 7, 8

18. The age of Arvind's father is 4 times of his age. If 5 years ago, father's age was 7 times of the age of his son. What is the age of Arvind's father at present?

(A) 35 years (B) 40 years (C) 70 years (D) 84 years

19. In each of the following question an alphabet series is given. Complete the series by finding the last term. Choose the correct one.

C, AE, CGK, IMQU, ?

(A) SXAJK (B) SWBFQ
(C) SWAZU (D) SWAEI

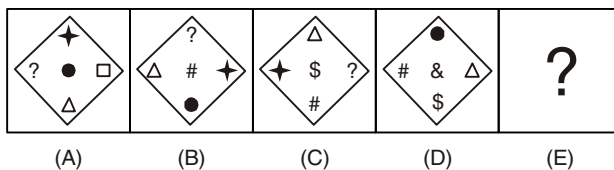
20. If in a certain code language, COURAGE is written as EUORGAC, then how FORGIVE should be written?

(A) EORGVIF (B) EROGIVF
(C) EROGVIF (D) EORGIVF

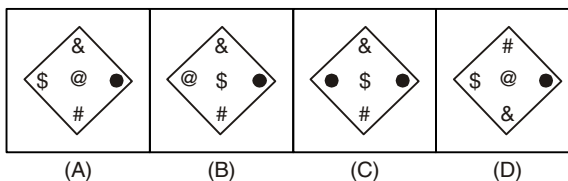
21. In the following question, select the odd numbers from the given alternatives.

(A) 8471 (B) 6239 (C) 9505 (D) 7283

22. A series is given with one figure missing. Select the correct alternative from the given ones that will complete the series.



(A) (B) (C) (D) (E)



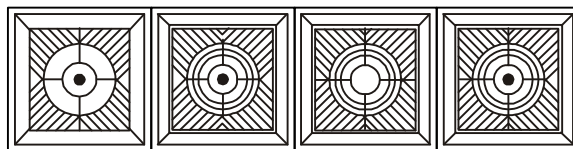
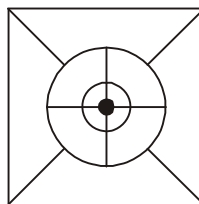
(A) (B) (C) (D)

23. In the following question, choose the correct alternative from the given ones that will complete the series:

6, 13, 32, 69, 130, ?

(A) 221 (B) 201 (C) 336 (D) 186

24. From the given answer figures, select the one in which the question figure is NOT hidden/embedded.



(A) (B) (C) (D)

25. In the following question, four groups of three numbers are given. In each group the first and second number are related to the third number by a Logic/Rule/Relation. Three are similar on basis of same Logic/Rule/Relation. Select the odd one out from the given alternatives.

(A) (38, 51, 18) (B) (30, 39, 14)
(C) (35, 60, 19) (D) (44, 60, 21)

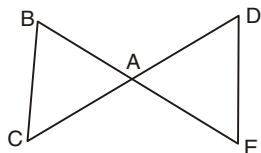
GENERAL KNOWLEDGE

26. Konkan coast is stretched from where to where?
 (A) Goa to Kochi (B) Goa to Diu
 (C) Daman to Goa (D) Goa to Mumbai
27. Which part of Indian constitution deals with Union Territories?
 (A) Part VI (B) Part VII (C) Part VIII (D) Part IX
28. Which of the following is related to the Tinkathiya Pratha?
 (A) Champaran (B) Kheda
 (C) Bardoli (D) Darbhanga
29. The Chief Election Commissioner of India holds the office for _____.
 (A) 60 years of age or for six years, whichever early
 (B) 65 years of age or for six years, whichever early
 (C) 70 year of age or for six years, whichever early
 (D) 55 year of age or for five years, whichever early
30. Which of the following is natural rubber?
 (A) Silk (B) Rayon
 (C) Nylon (D) Polyester
31. Where is Venkateswara temple located?
 (A) Karnataka (B) Tamilnadu
 (C) Kerala (D) Andhra Pradesh
32. The bilateral 'Exercise SHAKTI' is held between the armies of India and _____.
 (A) Russia (B) Japan (C) France (D) USA
33. Which of the following straits joins the Mediterranean Sea to the Atlantic Ocean?
 (A) Strait of Hormuz (B) Strait of Gibraltar
 (C) Strait of Messina (D) Bass Strait
34. Which among the following halogen is a liquid at room temperature?
 (A) Bromine (B) Chlorine (C) Astatine (D) Fluorine
35. Which of the following amendment acts provides 10% reservation in Government Jobs and Education to the economically backward section of general category?
 (A) 98th Constitutional amendment act, 2012
 (B) 99th Constitutional amendment act, 2014
 (C) 100th Constitutional amendment act, 2015
 (D) 103rd Constitutional amendment act, 2019
36. Organisms use bio-catalyst to break down complex substances into simpler substances. These bio-catalysts are called _____.
 (A) Enzymes (B) Hormones
 (C) Vitamins (D) No option is correct
37. Which of the following is the best fire-extinguisher?
 (A) Water (B) Oxygen
 (C) Carbon-dioxide (D) Soil
38. In Microsoft Word, under character formatting _____ is used to superscript and subscript.
 (A) Font style (B) Underline
 (C) Effects (D) Size
39. Gaseous exchange takes place in leaves through tiny pores for the purpose of photosynthesis. What are these pores?
 (A) Chloroplast (B) Stomata
 (C) Chlorophyll (D) Vacuole
40. The SI unit of acceleration is _____.
 (A) ms^{-1} (B) ms^{-2}
 (C) ms^2 (D) m/s
41. India has become the newest member of European Bank for Reconstruction and Development (EBRD). Where is the headquarter of EBRD?
 (A) Berlin (B) Geneva (C) London (D) Paris
42. Increased wind speed is accompanied by a reduced air _____.
 (A) Humidity (B) Pressure
 (C) Density (D) Aridity
43. Which is the CORRECT pair of inherited chromosomes for the child to be a girl?
 (A) X from father and Y from mother
 (B) Y from father and X from mother
 (C) Y from father and Y from mother
 (D) X from father and X from mother
44. In October 2019, who has overtook Jeff Bezos to become the world's richest person?
 (A) Bill Gates (B) Carlos Slim
 (C) S. Robson Walton (D) Warren Buffett
45. Which of the following is not an example of radioactive element?
 (A) Uranium (B) Polonium (C) Argon (D) Radon
46. Where is bile stored?
 (A) Liver (B) Kidney (C) Gall bladder (D) Spleen
47. In October 2019, who has been appointed as India's next High Commissioner to Samoa?
 (A) Birender Singh Yadav
 (B) Muktesh Kumar Pardeshi
 (C) Manjeev Singh Puri
 (D) Harsh Vardhan Shringla
48. Cobalt sulphate is also known as _____.
 (A) Blue Vitriol (B) Red Vitriol
 (C) Green vitriol (D) White vitriol

49. Where was the Shanghai Cooperation Organisation heads of government meeting held?
 (A) Uzbekistan (B) Tajikistan
 (C) Kyrgyzstan (D) Russia
50. Which of the following articles states that "There shall be a President of India" in Indian Constitution?
 (A) Article 52 (B) Article 53
 (C) Article 54 (D) Article 55

QUANTITATIVE APTITUDE

51. If $x + y + z = 6$ and $xy + yz + zx = 11$, then the value of $x^3 + y^3 + z^3 - 3xyz$ is ?
 (A) 18 (B) 36 (C) 54 (D) 66
52. The value of $\sqrt{5 + \sqrt{11 + \sqrt{19 + \sqrt{29 + \sqrt{49}}}}} + 6$ is -
 (A) 3 (B) 9 (C) 7 (D) 5
53. The value of $\left(\frac{16}{625}\right)^{3/4} \times \left(\frac{1}{243}\right)^{-2/5} \times (512)^{-1/3}$ is -
 (A) $\frac{72}{125}$ (B) $\frac{576}{125}$ (C) $\frac{9}{125}$ (D) $\frac{64}{1125}$
54. Sum of the digits of a two digit number is 12. When 18 is deduced from the number, the digits change their positions. Find the number ?
 (A) 84 (B) 48
 (C) 75 (D) None of these
55. In an office 80% of the employees are male. Among them 20% are matriculates and remaining are graduates. Among them females 25% are matriculates and the remaining are graduates. If the total numbers of the female employees of the office is 600, how many graduates are in the Office?
 (A) 3000 (B) 2370
 (C) 2540 (D) None of these
56. The average of 10 number is 50. The average of the first four number is 45 and average of the last four number is 55. Find the 5th number if difference between 5th and 6th number is 40 (5th > 6th)?
 (A) 60 (B) 50 (C) 30 (D) 70
57. In the given figure, the points B, C, D, E are concyclic and $AB = 15\text{cm}$, $AC = 10\text{cm}$, $AD = 12\text{cm}$ then $AE = ?$



- (A) 7 cm (B) 8 cm (C) 17 cm (D) 12.5 cm

58. A sum of Rs. 1200 amount to Rs. 1524 at 9% p. a simple interest in certain time. What will be the amount become on the sum of Rs. 1500 at same rate for same time?
 (A) Rs. 1765 (B) Rs. 2105 (C) Rs. 1885 (D) Rs. 1905
59. A circle having radius equal to 6 cm is cut into 8 equal pieces and a circle equal to 70% of the area of one of the pieces is made. What is the ratio of the radii of two circles?
 (A) 7 : 11 (B) 5 : 7 (C) 9 : 5 (D) 3 : 10
60. A toys shopkeeper marks his toys at 60% above the cost price. He sells 60% of the toys at the marked price and the rest, he sells by allowing a 60% discount on the marked price. His percentage profit is?
 (A) 23.2 (B) 22.4 (C) 21.6 (D) 24.2
61. The population of a town is 10,000. It increased by 10% during the first year. During the second year, it decreased by 20% and increased by 30% during the third year. What is the population after 3 years?
 (A) 11440 (B) 12440 (C) 13450 (D) 14440
62. Copper and zinc are in the ratio 2 : 3 in 200 gms of an alloy. The quantity (in grams) of copper to be added to it to make the ratio 3 : 2 is -
 (A) 100 (B) 120 (C) 125 (D) 150
63. A and B can separately do a work in 20 and 15 days respectively. They worked together for 6 days after which B was replaced by C. If the work is finished in next four days, the number of days in which C alone can do the work will be -
 (A) 45 days (B) 35 days
 (C) 40 days (D) None of these
64. The speeds of three students are in the ratio 2 : 3 : 4. The ratio of the time taken by these students to travel the same distance is -
 (A) 2 : 3 : 4 (B) 4 : 3 : 2 (C) 4 : 3 : 6 (D) 6 : 4 : 3
65. At simple interest Rs. 800 becomes Rs. 920 in 3 years. If rate of interest is increased numerically by 3% then the total amount will become?
 (A) Rs. 972 (B) Rs. 982
 (C) Rs. 992 (D) None of these
66. Two roads of 2 metre width cuts each other perpendicularly in a park of dimension $72\text{m} \times 48\text{m}$ in the middle. Each road is parallel to each side of the rectangle. What is the area of the remaining part of the field?
 (A) 3216 sq. m (B) 3220 sq. m
 (C) 240 sq. m (D) 2236 sq. m
67. There is a wooden cube of side 2 cm. If a cylinder of maximum volume is cut out from that cube, then what will be the volume of remaining part of the wood?
 (A) $12/7$ cubic cm (B) $9/7$ cubic cm
 (C) $10/7$ cubic cm (D) None of these

68. If $\cos x = \frac{2\cos y - 1}{2 - \cos y}$, then the value of $\tan \frac{x}{2} \cdot \cot \frac{y}{2}$ is -

- (A) $\sqrt{2}$ (B) $\sqrt{3}$ (C) $\frac{1}{\sqrt{2}}$ (D) $\frac{1}{\sqrt{3}}$

Direction (69-71):- The table below indicates the percentage of employees and the ratio of males and females in the various designation of a department.

(Total Employees = 5000)

Designation	Inspector	AAO	Clerk	MTS	Peon
% of employees	20%	15%	25%	22%	8%
Males : Females	3 : 7	7 : 8	3 : 2	6 : 5	5 : 3

69. What is the ratio of employees in AAO and Clerk together to MTS and Peon together?

- (A) 1 : 3 (B) 2 : 3 (C) 19 : 11 (D) 4 : 3

70. If the data about the number of females in various designation represented by a pie-char, what is the central angle of the sector representing the number of the females in the AAO?

- (A) 74° (B) 62° (C) 64° (D) 58°

71. What is the ratio of males and females in the department?

- (A) 15 : 16 (B) 11 : 9 (C) 16 : 17 (D) 17 : 18

72. Successive discounts of 20.1% and 10.1% are equivalent to a single discount of?

- (A) 28.57% (B) 27.15% (C) 28.17% (D) 29.25%

73. If $\tan^2 y \cdot \operatorname{cosec}^2 x - 1 = \tan^2 y$, then which of the following is correct -

- (A) $x - y = 0$ (B) $x = 2y$ (C) $y = 2x$ (D) $x - y = 1$

74. A car travelled at an average speed of 40 km/hr, stopping 2 minutes after every 50 km. How long did it take to reach its destination 120 km from the starting point?

- (A) 3 hrs 4 min (B) 2 hrs 24 min
(C) 1 hr 13 min (D) 2 hrs 6 min

75. If $x + 1/x = 4$, then $x^3 - \frac{1}{x^3}$ is equal to -

- (A) 52 (B) 76 (C) $18\sqrt{3}$ (D) $30\sqrt{3}$

ENGLISH LANGUAGE

76. Select the antonym of - **Congenitally**

- (A) hereditary (B) instinctual
(C) connate (D) acquire

77. Select the synonym of - **Amalgamates**

- (A) isolate (B) sunder
(C) autonomous (D) meld

78. Select the antonym of - **Cataracts**

- (A) opacity (B) obscurity
(C) lucidity (D) density

79. Select the synonym of - **Fusing**

- (A) quarantine (B) divorce
(C) merge (D) sequester

80. Select the word with the correct spelling.

- (A) indoctrinate (B) indoctranate
(C) indoctrineate (D) indoctrinet

DIRECTION (81-82):- In the following question, out of the four alternatives, select the alternative which best expresses the meaning of the Idiom/ Phrase.

81. Dark horse

- (A) A little known, unexpectedly successful person
(B) A dark skinned person
(C) A really fast person
(D) A person who loves horse riding

82. A drop in the bucket

- (A) A small bucket (B) An empty bucket
(C) A hole in the bucket (D) A tiny amount

DIRECTION (83-84):- Out of all the alternatives given, select the word which closely fits the given definition.

83. One who is employed to drive a motor car

- (A) Cosmopolitan (B) Chauffeur
(C) Carnivorous (D) Cannibal

84. A long narrative poem narrating a hero's deeds.

- (A) Tragedy (B) Epic (C) Aquiline (D) Sonnet

85. A sentence has been given in Active/Passive Voice. Out of the four given alternatives, select the one which best expresses the same sentence in Passive/Active Voice.

Who gave you these instructions?

- (A) By whom were you given these instructions?
(B) Who was it that gave you these instructions?
(C) These instructions were given to you by whom?
(D) I want to know who it was who gave you instructions to you.

DIRECTION (86-90):- Read the passages carefully and choose the best answer to each question out of the four alternatives.

While everyone fled from Thoothukudi, Tamil Nadu, on May 22 as the anti-Sterlite protests turned violent, there were some who rushed into the town. These people were not only the police, but also reporters and camerapersons who had to reach the port town in the shortest time possible and in whichever vehicle they could find. While some reporters from television channels, carrying their cameras and 'live bags', zipped on the roads in their cars, others zoomed into the epicentre of the riots on their bikes from Tirunelveli. The otherwise busy four-lane road was almost deserted. One of my police friends had advised me to wear my identity card, so that I would not be mistaken for a protester and be lathi-charged by the police.

While wearing identity cards was what saved the reporters from the angry police, the journalists who were capturing the violence on their cameras or mobile phones were not as lucky. They were identified and targeted by the mob, which also torched or badly damaged more than 50 two-wheelers and 15 four-wheelers on the premises of the Collectorate. "These idiots will give the photos and videos to the police, which will become evidence against us. Just destroy it," shouted one man, and his enraged group executed his orders immediately. The mob snatched a mobile phone from my journalist friend and broke it as he stood there helpless. Within the next few minutes, my colleague suffered a few blows on his back and his hand as he resisted the mob's attempt to snatch his camera from him.

After crossing the uprooted stainless-steel rails installed along the pathway leading to the Collectorate's main building, I saw footwear, stones, and smoke. One man stood near a heap of torched bikes. "I bought my bike only 14 months ago after a lot of sacrifices and savings. It's gone up in flames within a few minutes," he said. He introduced himself as Shiva, an employee of the Department of Rural Development. The watchman, Mani, who stood at a distance, had also lost his second-hand two-wheeler in the arson. When they both came to know that a few bullet-riddled bodies were lying around, they left the spot too. While Shiva and Mani hope that insurance companies will compensate their loss to some extent, what compensation will ever make up for the 13 lives lost?

86. What we can infer from these lines, "These idiots will give the photos and videos to the police".

- (A) People are angry because of the journalists.
- (B) Mob is bitten brutally by the police.
- (C) Journalist are taking pictures and videos to show the current scenario later.
- (D) Mob don't want to leave any evidence against them.

87. What could be the suitable 'title' for the above passage?

- (A) Violence broke out in Thoothukudi
- (B) Epicentre of the riots
- (C) Anti-Sterlite protests
- (D) Facing mob fury

88. According to the passage, why the mob get violent and what was there demand?

- (A) They were angry with the way journalists were taking picture and videos of them.
- (B) The district administration was not listening to them
- (C) They demanded to leave them alone
- (D) No mentioned in the passage.

89. Tone of the passage is -

- (A) cynical (B) Acerbic (C) cautionary (D) caustic

90. Why journalists and policemen rushed into the town?

- (A) To protect themselves from the anger of mob.
- (B) Because the anti-Sterlite protests turned violent
- (C) Because there was no other way to go.
- (D) None of the above.

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

Gopal sir said to Rahul, "Are you in such a hurry to leave the office?"

- (A) Gopal sir asked Rahul if he was in such a hurry to leave the office.
- (B) Gopal sir asked Rahul whether he was in a big hurry to leave the office.
- (C) Gopal sir asked Rahul that if he was in such a hurry to leave the office.
- (D) Gopal sir ask Rahul whether he was in such a hurry to leave the office.

92. Rearrange the parts of the sentence in correct order.

There are six species of monkey

P- the cavy, the capybara, the paca, the nutria, the agouti, the tree porcupine, Loncheres cristata, Echimys cayen and the Brazilian hare

Q- corresponding to those of Guiana and the Amazon valley, the sloth and ant-eater

R- 12 known genera of rodents, including many species of Mures

- (A) RPQ (B) RQP (C) PQR (D) QPR

93. Rearrange the parts of the sentence in correct order.

The Park consists of about 265 acres of undulating land with natural woods and rocks,

R- there are many wild creatures living in their native freedom, such as musk rats in the creek, grey squirrels, crested cardinals and turkey buzzards.

Q- The river and gorge extend into the country far beyond the Park, and in addition to the animals that have been introduced,

P- traversed by a gorge cut by Rock Creek, a tributary of the Potomac.

- (A) QRP (B) RQP (C) PRQ (D) PQR

DIRECTION (94-95):- Find out the erroneous part of the given sentence and choose the correct option. Choose 'No error' if the sentence is free from error.

94. We all are paying a steep price, a cost exacted (A)/ in health harmed and lives lost, (B)/ as well as pounds and pence. (C)/ No error. (D)

- (A) A (B) B (C) C (D) No error

95. Madrid was hailed as a public health (A)/ beacon when it rolled out restrictions ambitious (B)/ on the most polluting cars. (C)/ No error. (D)

(A) A (B) B (C) C (D) No error

DIRECTION (96-97):- Fill in the blank with the most appropriate word out of the four alternatives suggested below the question.

96. Ensure your life is a _____ of knowledge and wisdom.

(A) Guild (B) Petulance (C) Rogue (D) Orating

97. Rakesh completed all assignments on time except for three of them which he found too difficult to _____.

(A) Comprehend (B) Embrace
(C) Discern (D) Acknowledge

98. Find the incorrectly spelt word.

(A) Symetry (B) Cox (C) Steric (D) Abode

DIRECTION (99-100):- In the following sentence, a part of the sentence is underlined. Below are given alternatives to the underlined part, which may improve the sentence. Choose the correct alternative. In case no improvement is needed, choose the option 'No improvement'.

99. Improving farming practices, including moving to more organic practices, would mean better soil management that could cut carbon dioxide equal to India's annual emissions.

(A) Which should cut (B) Which would be cutting
(C) Which cuts (D) No improvement

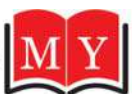
100. Managing agricultural and other land in a more environmentally sound manner could take the world nearly a thirds in the way towards meeting the Paris agreement goals.

(A) the thirds in the ways (B) a third of the way
(C) a thirds of the way (D) No improvement

ANSWER KEY

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

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LIC ASST (MAINS)

(Memory Based Paper - Reasoning Ability)

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

In a certain code language,

'prisoner announce decision' is coded as 'MX4 DL4 QV3'

'favour parliament panel' is coded as 'ZV2 ZF3 ZM4'

'rise identity tackling' is coded as 'HH2 CG3 ZM2'

- What will be the code for 'Mathematician'?
(A) ZZ5 (B) XZ6
(C) ZA6 (D) ZZ6
(E) None of these
- What will be the code for 'goes right track'?
(A) QX2 HS1 NV2 (B) NV2 HS1 QX1
(C) HS2 NV2 QX1 (D) SH1 NV2 QX1
(E) None of these
- 'Newton' is coded as?
(A) DL3 (B) DS2
(C) DL2 (D) DL1
(E) None of these
- What will be the code for 'Architecture'?
(A) QI4 (B) QI5
(C) QI6 (D) QV5
(E) None of these
- 'Sarovar' is coded as?
(A) AZ3 (B) ZZ2
(C) ZA3 (E) ZZ3
(E) None of these

DIRECTION (6-10):- Study the following information carefully and answer the question given below.

There are eight friends S, T, U, V, W, X, Y, and Z are sitting in a row, some are facing to the north and rests are facing to south. All of them belong to different countries i.e. India, China, Japan, Poland, Myanmar, Canada, USA, and England (not necessarily in same order).

S sits second to the left of T. There are two persons sit between T and Z. The one who sits at extreme ends belongs to Poland. W belongs to England and sits second place away from T. There is only one person sit between W and the one who belongs to Poland. Z and S face the same direction as T faces. Y sits second left of W. X belongs to China but not an immediate neighbour of T. Not more than four persons face north direction. U and V face same direction. U sits left of T. Y faces same direction V faces.

T doesn't belong to Poland. The one who belongs to China doesn't sit at extreme end. S belongs to Myanmar. The one who belongs to Canada sits immediate left of U. X faces north direction. The one who belongs to Japan faces north. V doesn't belong to India. T does not face South direction.

- Who among the following belongs to India?
(A) Y (B) V (C) T (D) U
(E) None of these
- Who among the following sits immediate left of W?
(A) U (B) X (C) S (D) Y
(E) None of these
- Which of the following is true according to the given sitting arrangement?
(A) The one who belongs to USA faces north
(B) W belongs to China
(C) Y sits at extreme end
(D) X sits at extreme end
(E) None of these
- Who among the following sits immediate left of the one who belongs to USA?
(A) S (B) V (C) U (D) None of these
(E) W
- Who among the following belongs to Japan?
(A) W (B) X (C) U (D) Z
(E) None of these

DIRECTION (11-15):- 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 from commonly known facts. Read all the conclusions and then decide which of the given conclusions logically follows from the given statements.

11. Statements:

- Some engineers are architect.
- All architects are doctors.
- Some doctors are not professor.

Conclusions:

- I. All engineers can never be professors.
 - II. Some doctors are architecture.
 - III. Some professors are not doctors.
- (A) Only I follows (B) Only II follows
(C) Only I and II follow (D) Only III follows
(E) None follows

12. Statements:

Some engineers are architect.
Some doctors are not professor.

Conclusions:

- I. Some architect are professor is a possibility.
- II. Some engineers are not professor.
- III. Some doctors are engineer.

- (A) Only I follows
- (B) Only II follows
- (C) Either I or II follows
- (D) Only I and III follow
- (E) None follows

13. Statements:

No book is paper.
Some paper are library.
All library are pens.

Conclusions:

- I. Some library are not books.
- II. Some books are not pens
- III. Some paper are pens.

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

14. Statements:

No book is paper.
Some paper are library.
All library are pens.

Conclusions:

- I. All pens can never be books
- II. Some pens are not books
- III. No library is paper.

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

15. Statements:

No earth is sky.
Some sky are colours.
No colour is rainbow.

Conclusions:

- I. Some sky are rainbow.
- II. Some colours are not earth.
- III. Some sky are not rainbow.

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

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

Eight friends A, B, C, D, E, F, G and H are sitting around a circular table, but not necessarily in the same order. All are seated at equal distance and facing towards the centre. All of them got different ranks i.e. 141, 242, 343, 384, 427, 835, 841, and 960 but not necessarily in the same order. They all like different colours Pink, Maroon, Yellow, Blue, Red, Green, Black, and White (not necessarily in the same order). The one who likes maroon is an immediate neighbour of B. The one whose lucky number is a perfect cube is an immediate neighbour of C. G, who is not an immediate neighbour of C, sits second to the left of H, who likes red colour. E likes pink colour and sits opposite to the one whose rank is 242. D's rank is 384 and is an immediate neighbour of A. F likes black colour. Both the immediate neighbours of H ranks are 141 and 960. The one whose rank is 841 sits third to the right of the one whose rank is 141. The one whose rank is 835 likes blue colour and sits opposite to the one who likes yellow colour. There is an angle of 90° between A and B. C sits at 90° clockwise direction of A. G doesn't like maroon. G is not the person whose rank is 242.

16. How many persons sit between E and the one, whose lucky number is 242?

- (A) Three
- (B) Four
- (C) One
- (D) More than four
- (E) None of these

17. Who among the followings sits immediate left of the one who is 3rd to the left of H?

- (A) The one whose rank is 384
- (B) The one who likes maroon colour
- (C) D
- (D) All (A), (B), and (C)
- (E) None of these

18. Who among the following likes green colour?

- (A) G
- (B) B
- (C) The one whose rank is 242
- (D) Either (A) or (C)
- (E) None of these.

19. Who among the following sits opposite to G?

- (A) A
- (B) G
- (C) None of these
- (D) B
- (E) F

20. Whose rank is 141?

- (A) B
- (B) E
- (C) A
- (D) C
- (E) None of these

DIRECTION (21-22):- In each question below is given a statement followed by two course of action numbered I and II. A course of action is a step or administrative decision to be taken for improvement, follow-up or further action in regard to the problem, policy etc on the basis of the information given in the statement. You have to assume everything in the

statement to be true. Then decide which of the two given suggested courses of action logically follows for pursuing. Give answer

- 21. Statement:** In a bizarre incident, the 50-year-old wife of a former Davis Cup tennis player over powered and stabbed to death an intruder who had sneaked into her Sainik Farms with the intention of committing a theft.

Courses of action:

I. An enquiry should be made to look into the matter and examine its veracity.

II. The lady should be awarded for her bravery and excellent courage.

- (A) if only I follows. (B) if only II follows.
(C) if either I or II follows. (D) if neither I nor II follows.
(E) if both I and II follows.

22. Statement:

There are repeated complaints by tourists of misbehavior by CISF (Central Industry Security Force) men deployed at heritage sites like Taj Mahal in the name of ticket-checking, etc.

Courses of action:

I. A letter should be issued instructing the DG of CISF to tell his men to avoid any direct contact with the tourists during duty.

II. The responsibility to check tickets etc should be entrusted to the men of ASI (Archaeological Survey of India)

- (A) if only I follows.
(B) if only II follows.
(C) if either I or II follows.
(D) if neither I nor II follows.
(E) if both I and II follows.

DIRECTION (23-27):- Study the given information and answer the questions.

When a word and number arrangement machine is given an input line of words and numbers, it arranges them following a particular rule. The following is an illustration of input and its rearrangement.

Input: xmas 24 eye 35 moon 29 roop 47 lost 25

Step I: 47 xmas 24 eye 35 moon 29 roop 25 lost

Step II: 29 47 24 eye 35 moon roop 25 lost xmas

Step III: 35 29 47 24 eye moon 25 lost xmas roop

Step IV: 25 35 29 47 24 eye lost xmas roop moon

Step V: 24 25 35 29 47 lost xmas roop moon eye

Step V : is the last step of the above arrangement as the intended arrangement is obtained.

As per the rules followed in the given steps find out the appropriate steps for the given input.

Input: prompt 20 walv 47 dog 84 look 38 roofs 56

- 23.** In which step the elements 'dog walv prompt' found in the same order?

- (A) Step I (B) Step IV (C) Step V (D) Step II
(E) None of these

- 24.** What is the position of '56' from the left end in the fourth step?

- (A) Fifth (B) Fourth (C) Sixth (D) Seventh
(E) Third

- 25.** In step IV, '84' is related to 'dog' and '20' is related to 'walv'. In the same way 'prompt' is related to?

- (A) 38 (B) walv (C) look (D) roofs
(E) None of these

- 26.** Which element is exactly between '47' and '84' in last step of the given arrangement?

- (A) look (B) walv (C) roofs (D) 56
(E) None of these

- 27.** Which of the following is the second step of the arrangement based on the given input?

- (A) look 38 roofs 56 84 20 47 dog walv prompt
(B) 56 84 look 38 roofs 20 47 dog walv prompt
(C) 56 84 20 47 dog walv prompt look 38 roofs
(D) 56 84 20 47 dog look 38 roofs walv prompt
(E) None of these

DIRECTION (28-32):- Study the following information carefully and answer the given questions.

Eight students i.e. A, B, D, E, G, K, S and T have different companies' laptop and they have born in different month of a same year i.e. January, February, March, April, July, November, October and December but not necessary in same order. These laptop companies are HCL, Dell, Acer, Toshiba, Sony, Apple, Lenovo and HP but not in same order. The one who was born in that month which has less than 30 days is S. E was born in that month which has 30 days but before October and does not have Lenovo laptop. The one who has Dell laptop, was born in December. B doesn't have Sony and Dell laptop. K was born in that month which comes just before the month on which E was born. G has Toshiba laptop and he was not born after K. The one who has Sony laptop was born in that month which has 30 days. D does not have Sony, Lenovo and Dell. The one who was born in October has Apple laptop. The one who has HCL laptop, has born in that month which has less days compare to all other month. D was not born in October. The one who has HP laptop was born after E's born month. A did not born in 30 days month. E doesn't have Sony laptop.

- 28.** Who among the following has Acer laptop?

- (A) T (B) K (C) S (D) E
(E) B

- 29.** Who among the following has Sony laptop?

- (A) B (B) T (C) E (D) A
(E) D

30. Who among the following has born in January?
(A) E (B) A (C) D (D) G (E) B
31. How many students were born after T?
(A) 2 (B) 3 (C) 1 (D) 4 (E) 5
32. The person who born in December has which of the following laptop?
(A) Dell (B) HCL (C) Sony (D) Apple (E) HP

DIRECTION (33-34):- Read the information carefully and answer the question.

A started his journey from point X in north direction after covers a distance of 3m he reached at point O then he takes a right turn while B started his journey from point Y in south direction after covers a distance of 3m he takes right turn. They met at point Z after covers the same distance from their right turn. The distance between X and Y is 10m.

33. What will be the distance between point Z and O?
(A) 8 km (B) 8 m (C) 4 m (D) None-of-these (E) 12 m
34. If point O is in between with point Z and Point V then what will be the position of point V with respect to point Y?
(A) North (B) South-west (C) South-east (D) None-of-these (E) East
35. These questions are based on the following information.
'P@Q' means 'P is the mother of Q'
'P\$Q' means 'P is the husband of Q'
'P#Q' means 'P is the sister of Q'
'P*Q' means 'P is the son of Q'.
Which of the following indicates the relationship 'F is the son of A'?
(A) A#R#F*B@T (B) R#A\$F@B\$T
(C) T#B#R*F\$A (D) T@B#R*F*A
(E) None of these

DIRECTION (36-40):- Study the following information and answer the given questions.

Eight family members A, B, C, D, E, F, G, and H live on 8 different floors of a building, lowermost floor is numbered as 1 and topmost floor is numbered as 8. There are only 3 female members and 3 generation in a family. There is only three persons live between B's son and B's wife. F is daughter-in-law of A and has only two children. There is only three persons live between A's brother-in-law and F. H doesn't live above A. D, who lives on odd numbered floor, lives below H but not lives above F. Aunt of E lives above E's floor. G lives on odd numbered floor but not on 5th floor. A is a wife of H's brother. C doesn't live just below G's uncle. B, who is not from 2nd generation, has one daughter. F lives just below B's son. H and E live on even numbered floor. D is not a female member. C doesn't live just above A and just below A's Daughter in law.

36. Who among the following is a son of B?
(A) D (B) E (C) G (D) C (E) None of these
37. Who amongst the following lives on floor number 3?
(A) B's son (B) D (C) None of these (D) B's wife (E) E
38. C lives on which of the following floor?
(A) 4th floor (B) 6th floor (C) 5th floor (D) None of these (E) 8th floor
39. Who among the following is/are a son of G?
(A) E (B) C (C) None of these (D) Both (A) and (E) (E) D
40. How many people live between the floors on which D and B live?
(A) None (B) Two (C) One (D) More than three (E) Three

ANSWER KEY

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

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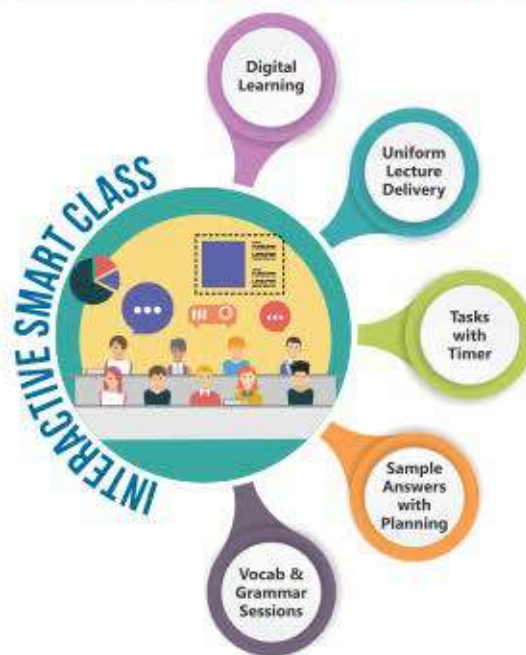
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