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75th Independence Day



**Neeraj Chopra**

India's Neeraj Chopra Wins historic Gold Medal in Men's Javelin Throw Event



Taliban Take Over Afghanistan



ESA to Launch World's First Reprogrammable Commercial Satellite

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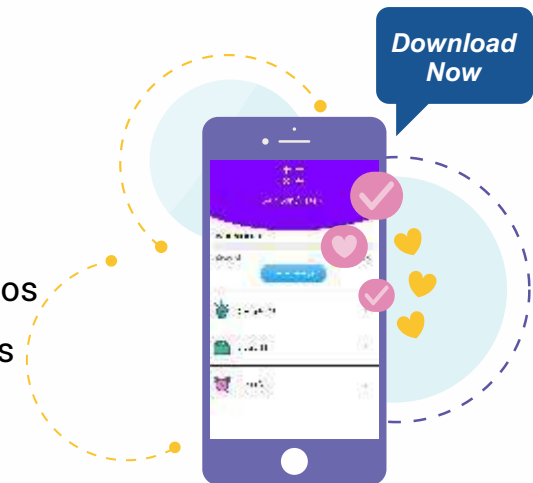
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## Current Job Openings

### 1 NIACL AO

**300 Vacancies**

Last Date to Apply - 21.09.2021

[www.newindia.co.in](http://www.newindia.co.in)

### 2 Bank of Maharashtra

**190 Vacancies (SO)**

Last Date to Apply - 19-09-2021

[www.bankofmaharashtra.in](http://www.bankofmaharashtra.in)

### 3 Oil India Limited

**535 Vacancies**

Last Date to Apply - 23-09-2021

[www.oil-india.com](http://www.oil-india.com)

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### IMPORTANT RATES (06-09-2021)

Repo Rate	4.00%
Reverse Repo Rate	3.35%
Marginal Standing Facility Rate	4.25%
Statutory Liquidity Ratio	18.00%
Cash Reserve Ratio	4.00%
Bank Rate	4.25%

### New Batches Starting for

**SBI CLERK: 15<sup>th</sup> & 22<sup>th</sup> September 21**

**SSC CGL/GD: 20<sup>th</sup> & 25<sup>th</sup> September 21**

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### IMPORTANT DAYS IN SEPTEMBER

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

### IMPORTANT DAYS IN OCTOBER

Oct. 01	International Day of Older Persons
Oct. 05	World Teachers Day
Oct. 09	World Post Day
Oct. 10	World Mental Health Day
Oct. 11	International Day of the Girl Child
Oct. 15	International Day of Rural Women
Oct. 16	World Food Day
Oct. 24	World Polio Day

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## Success Story

**Name:** Ritika  
**Education:** Graduation  
**Examination Name:** Moga District Court  
**Final Selection :** Clerk  
**Rank :** Clerk in Moga District Court



**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.

**Ritika:** Thank you, sir.

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

**Ritika:** The moment I checked the result, I could not believe that I qualified the exam. I checked it 3-4 times, then only I could believe that I really nailed the exam. I am 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?

**Ritika:** 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?

**Ritika:** 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?

**Ritika:** 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?

**Ritika:** 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?

**Ritika:** 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?

**Ritika:** 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?

**Ritika:** 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!

**Ritika:** Thank you very much, sir!

## PRECIOUS WORDS

*"Be Ready to Fail 'Cause Only then you are Ready to Succeed"*

## India's Neeraj Chopra wins historic gold medal in men's javelin throw event

Neeraj Chopra on Saturday created history by becoming the second Indian to win an individual gold medal in Olympics after shooter Abhinav Bindra. Neeraj is the first Indian in over 120 years, and the first athlete from independent India, to win an Olympic medal in a track-and-field discipline. Neeraj won the gold medal in the men's javelin throw event with a throw of 87.58m in his second attempt.

The only medal that India had won in track-and-field events was back in 1900 when British-Indian Norman Pritchard had won two silver medals in Paris. The International Olympic Committee still credits Norman Pritchard's medals to India though various research, including the records of then IAAF (now World Athletics), showed that he had competed for Great Britain.

Neeraj Chopra's gold took India's medal count to seven at the Tokyo Olympics - the best ever, bettering the tally of six medals at the London Olympics in 2012. Chopra also became the sixth Indian athlete to win an individual medal at Tokyo 2020 joining weightlifter Mirabai Chanu, shuttler PV Sindhu, boxer Lovlina Borgohain, wrestlers Ravi Kumar Dahiya and Bajrang Punia.

Neeraj was at the No.1 position after all athletes completed their first



attempts with an 87.03m throw. The Indian bettered his performance in the second attempt with an 87.58m throw which kept him in the lead. Neeraj's third attempt was 76.79m.

A farmer's son from Khandra village near Panipat in Haryana who took up athletics to shed flab, Neeraj maintained his top spot when 12 athletes were trimmed to 8. The top athletes advanced to get three more attempts.

Neeraj's fourth and fifth attempts were not up to the mark and the athlete chose to deliberately cross over the line so that the distances don't count on both occasions. The Indian continued to be the best thrower at the end of round 5 by virtue of his monster throw in the second attempt, which turned out to be enough to give India a historic gold at the Tokyo Games.

## 75th Independence Day

in India, national holiday celebrated annually on August 15. Independence Day marks the end of British rule in 1947 and the establishment of a free and independent Indian nation. It also marks the anniversary of the partition of the subcontinent into two countries, India and Pakistan, which occurred at midnight on August 14-15, 1947. (In Pakistan, Independence Day is celebrated on August 14.)

British rule in India began in 1757 when, following the British victory at the Battle of Plassey, the English East India Company began exercising control over the country. The East India Company ruled India for 100 years, until it was replaced by direct British rule (often referred to as the British raj) in the wake of the Indian Mutiny in 1857-58. The Indian independence movement began during World War I and was led by Mohandas K. Gandhi, who advocated for a peaceful and nonviolent end to British rule.

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# LIST OF ALL INDIAN MEDAL WINNERS AT TOKYO OLYMPICS 2020

## NEERAJ CHOPRA MEN'S JAVELIN THROW- GOLD MEDAL:

Neeraj Chopra hurled the javelin into the sky – and it sent a nation to the moon, as India won an athletics gold medal at the Olympics for the first time.

Chopra's first attempt in the final was marked at 87.03m, and his second flew 87.58m long. It comfortably cleared the rest of the field; his 87.03m attempt would have claimed silver on the day, as second-placed Jakub Vadlejch of Czech Republic landed a best throw of 86.67m.

## MIRABAI CHANU (WEIGHTLIFTING) - SILVER MEDAL

Indian weightlifter Mirabai Chanu won a silver medal as she lifted a total of 202kg (87kg + 115kg) in the women's 49 kg category. Chanu finished behind Hou Zhihui of China, who took the gold medal while Indonesia's Windy Aisah won bronze. This was India's second overall medal in weightlifting at the Olympics. Weightlifter Karnam Malleswari had previously won bronze at the 2000 Sydney Olympics.

## RAVI DAHIYA (WRESTLING) - SILVER MEDAL

Indian wrestler Ravi Dahiya took the second spot in the men's freestyle 57kg category after losing a close final bout to ROC's Zaur Uguev 4-7. Dahiya showcased great determination as he pushed two-time world champion Uguev to his limits and came agonisingly close to earning a gold medal for the country. However, Uguev used his experience to get over the line, leaving Dahiya to be content with the silver medal.

## PV SINDHU (BADMINTON) - BRONZE MEDAL

India's badminton star PV Sindhu carried on from where she left at the last Olympics and brought back another medal for the country in the women's singles event. After winning silver in Rio 2016, Sindhu picked up a bronze this time when she overcame China's He Bing Jiao 21-13, 21-15 in the bronze medal match.

## BAJRANG PUNIA (WRESTLING) - BRONZE MEDAL

Bajrang Punia won India's second wrestling medal as he defeated Kazakhstan's Daulet Niyazbekov 8-0 in men's 65kg freestyle to win bronze. After losing to Azerbaijan's Haji Aliyev in the semi-finals, Bajrang dominated his Kazakh opponent to ease to victory in the bronze medal bout.

## LOVLINA BORGHAIN (BOXING) - BRONZE MEDAL

Indian boxer Lovlina Borgohain picked up the country's third ever Olympic medal in boxing when she secured a bronze in the women's welterweight (64-69kg) category, following on the footsteps of Vijender Singh and MC Mary Kom's bronze medals in 2008 and 2012, respectively.

## INDIAN TEAM (MEN'S HOCKEY) - BRONZE MEDAL

The Indian men's hockey team ended a 41-year medal drought at the Olympics after defeating Germany 5-4 in a thrilling comeback victory in the bronze medal match. India, eight-time winners of the men's hockey gold at the Olympics, had last clinched an Olympic medal in the sport at the 1980 Moscow Games, where they won the gold.

Sr. No.	Countries	Gold	Silver	Bronze	Total
1	United States of America	39	41	33	113
2	People's Republic of China	38	32	18	88
3	Japan	27	14	17	58
4	Great Britain	22	21	22	65
5	ROC	20	28	23	71
48	India	1	2	4	7

## TALIBAN TAKE OVER AFGHANISTAN

- The Taliban have seized power in Afghanistan two weeks before the U.S. was set to complete its troop withdrawal after a costly two-decade war.
- The insurgents stormed across the country, capturing all major cities in a matter of days, as Afghan security forces trained and equipped by the U.S. and its allies melted away.
- The Taliban, a militant group that ran the country in the late 1990s, have again taken control.
- The U.S.-led invasion of Afghanistan in 2001 ousted the insurgents from power, but they never left. After they blitzed across the country in recent days, the Western-

backed government that has run the country for 20 years collapsed. Afghans, fearing for the future, raced to the airport, one of the last routes out of the country.



- The Taliban have sought to present themselves as a more moderate force in recent years. Since taking over, they have promised to respect women's rights, forgive those who fought against them and prevent Afghanistan from being used as a base for terror attacks. But many Afghans are skeptical of those promises.

## ESA TO LAUNCH WORLD'S FIRST REPROGRAMMABLE COMMERCIAL SATELLITE

The European Space Agency (ESA) is all set to launch the world's first commercial fully re-programmable satellite, the Eutelsat Quantum on July 30, 2021.

The Quantum will be launched from the Guiana Space Centre in Latin America as a part of the payload for an Ariane 5 rocket between 9 to 10:30 PM GMT on July 30, 2021. The Ariane 5 rocket will also deploy a conventional satellite for Brazil's Embratel.

### World's first reprogrammable commercial satellite 'Eutelsat Quantum'

- The Eutelsat Quantum has been developed as the world's first reprogrammable commercial satellite under an ESA Partnership Project with satellite operator Eutelsat and manufacturer Airbus.
- The Eutelsat Quantum, unlike convention satellite models that cannot be repurposed once in orbit, works on software-defined technology that offers flexible communications so that it can adapt to the demands of customers and markets in real-time.
- The Quantum will be orbiting the Earth in a fixed position of 35,000 kms above the Earth. It will be operated by Paris-based Eutelsat.

- The Quantum will offer coverage for a large geographical area ranging from Asia to West Africa for 15 years.
- The Quantum weighing 3.5 tonnes comprises eight communication beams, each of which can be reprogrammed within minutes to change its area of coverage and the power of the telecommunications signal it emits.
- These would enable it to respond to changing demands for secure communications and data transmission during its 15-year lifespan.
- The Quantum is expected to offer mobile coverage for moving objects such as ocean vessels or aircraft, or to offer coverage after a natural disaster.
- Amid the growing threats around digital security, Quantum will also offer data on the origin of signals 'emitted with or without malicious intent'.
- The 262m-long and 62m-wide carrier is claimed to be the largest ship to be built at the Cochin Shipyard.





## INDIA-RUSSIA BEGINS 12TH EDITION OF JOINT MILITARY EXERCISE IN VOLGOGRAD

- India and Russia started the 12th edition of the Indo-Russia Joint Military Exercise (INDRA) at Volgograd city in Russia on August 4, 2021.
- As per the Indian Army, 250 personnel from the armies of India and Russia will form part of the military exercise.
- The Indian Army contingent which will participate in the upcoming military exercise will comprise a mechanized infantry battalion. The contingent also underwent rigorous training at different locations in India to refine their drills for participation in the joint military exercise.
- Volgograd is a major city in Russia that is situated on the Western Bank of the Volga River.
- Indo-Russia joint training Exercise INDRA 2021 commenced at Prudboy Ranges, Russia today.
- Aim of exercise is to facilitate joint training between Indian & Russian Armies to jointly plan & conduct counter-terror operations under the United Nations mandate
- The 12th edition of the INDRA military exercise between India and Russia will entail the conduct of the counter-terror operations under the United Nations mandate by a joint force against the International Terror Groups.
- The 12th edition of the INDRA exercise will be yet another milestone in strengthening bilateral security cooperation.
- It will also serve to reinforce the long-standing friendship between India and Russia.
- The military exercise will further strengthen the interoperability and mutual confidence between the Indian and the Russian armies. It will enable the sharing of best practices between the contingents of both nations.
- INDRA is a joint biennial military exercise that was first conducted by India and Russia in 2003. The military exercise is aimed to boost the cooperation and interoperability between the Indian and the Russian navies.
- It involves live-firing drills, as well as air defence and anti-submarine operations. Additionally, terrorism, counterpiracy, and drug smuggling operations are also carried out in the exercise.

## INDIAN NAVY'S INS VIKRANT AIRCRAFT CARRIER COMPLETES FIRST SEA VOYAGE

- The Indian Ministry of Defence (MoD) has stated that the country's first indigenous aircraft carrier (IAC), INS Vikrant, has completed its first sea voyage.
- The five-day sea voyage commenced on 4 August and the trials progressed as planned, with the system parameters confirmed as 'satisfactory'.
- Despite the delay in the sea trials due to the second wave of Covid-19, dedicated efforts of workmen, original equipment manufacturers, engineers, designers, and the ship's crew supported the successful completion of maiden voyage.
- Cochin Shipyard Limited (CSL) is constructing the IAC designed by the Indian Navy's Directorate of Naval Design (DND).
- CSL completed the basin trials of INS Vikrant in November last year. Basin trials were carried out to test the propulsion, transmission and shafting systems.
- The 40,000t IAC Vikrant is capable of accommodating MiG 29K fighter jets and helicopters.





# NATIONAL NEWS

**AUGUST 2021**

## BHUBANESWAR BECOMES FIRST CITY IN COUNTRY TO ACHIEVE 100% VACCINATION AGAINST COVID-19

- Odisha capital's Bhubaneswar has become first city in India to achieve 100% vaccination of its people against COVID-19
- Additionally, about 1 lakh migrant workers have also been administered first dose of COVID vaccine
- Bhubaneswar Municipal Corporation had set benchmarks for different categories of people to complete the vaccination process within the specific timelines by the 31st July 2021.
- Those vaccinated include about 9 lakh people of 18 years of age and above.

## PM MODI TO UNVEIL 10 EDUCATION SCHEMES ON FIRST ANNIVERSARY OF NEP

- Celebrating a year of the new National Education Policy (NEP), Prime Minister Narendra Modi will on Thursday unveil at least 10 schemes including an academic bank of credit (ABC) in tertiary education, a competency-based assessment system for the school sector, and a framework for internationalisation of Indian education.
- Initiatives to be launched also include Vidya Pravesh, a three-

month play-based school preparation module for class 1 students; Indian sign language as a subject at the secondary level; and unveiling of NISHTHA 2.0, an integrated programme of teacher training designed by the national council for education research and training (NCERT).

- The prime minister will also announce a new initiative called Structured Assessment For Analysing Learning Levels (SAFAL), a competency-based assessment framework for Grades 3, 5 and 8 students studying in schools affiliated to the Central Board of Secondary Education (CBSE).

## KARNATAKA BECOMES FIRST STATE TO ISSUE ORDER IMPLEMENTING NEP-2020

- Karnataka has become the first state in the country to issue the order with regard to the implementation of National Education Policy-2020, State Higher Education Minister C N Ashwath Narayan claimed.
- The state government has issued an order on Saturday on the implementation of NEP-2020 with effect from the current academic year 2021-2022.
- Earlier on July 29, on the first anniversary of NEP, Prime Minister Narendra Modi launched SAFAL (STRUCTURED Assessment For Analysing Learning), a competency-based assessment for grades 3,5, and 8 introduced by the Central Board of Secondary Education (CBSE).

## KERALA POLICE LAUNCHED 'PINK PROTECTION' PROJECT

- The Kerala Police launched a new initiative called the Pink Protection project for the protection of women in public, private and digital spaces.
- The Pink Protection project aims to prevent dowry-related issues, cyber-bullying & humiliation in public places. It has 10 components, one of which is activating the existing Pink Police Patrol system, named Pink Janamaithri Beat.
- They will collect information from panchayat members, neighbours and other locals and hand it over to the Station House Officers for further action.
- The Pink Beat system, in which specially trained women police officers have been deployed, will be present at Karnataka State Road Transport Corporation (KSRTC) and private buses and in front of schools, colleges and other public places including bus stops.
- Pink control rooms have been set up in all 14 districts to coordinate the activities.
- The Pink Shadow Patrol team will also be deployed to detect the presence of anti-socials in crowded areas and to take action.
- A bullet patrol team of woman police officers called "Pink Romeo" was also launched as part of the project.



## PM TO LAUNCH PRADHAN MANTRI UJJWALA YOJANA 2.0



- PM Modi will launch Ujjwala 2.0 (Pradhan Mantri Ujjwala Yojana-PMUY) by handing over LPG connections at Mahoba Uttar Pradesh.
- In budget 2021-22, provision for an additional one crore LPG connection under PMUY scheme to provide deposit-free LPG connections to those low-income families.
- It will provide first refill and hotplate free of cost to the beneficiaries.
- Enrolment procedure will require minimum paperwork.
- Ujjwala 1.0 was launched in 2016.

## UNIQUE PROGRAMME TO CELEBRATE AZADI KA AMRIT MAHOTSAV LAUNCHED

- Culture Ministry has launched unique programme to celebrate Azadi ka Amrit Mahotsav on Independence Day 2021
- In this initiative, people have been invited to sing the National anthem and upload the video on website [www.RASHTRAGAAN.IN](http://www.RASHTRAGAAN.IN).
- The compilation of National Anthem will be shown live on 15th August 2021.
- Azadi Ka Amrit Mahotsav was started from Mahatma Gandhi's Sabarmati Ashram on 12th March 2021.

## J&J'S JANSSEN SINGLE-DOSE COVID VACCINE GETS APPROVAL IN INDIA

- In a bid to expand India's vaccine basket, US-based pharmaceutical giant Johnson and Johnson (J&J) single-dose Covid-19 vaccine gets Emergency Use Approval (EUA) from the government of India. J&J becomes the fifth vaccine to get Emergency Use Approval in India by the government of India. The other four vaccines include Bharat Biotech's Covaxin, Serum Institute of India's Covishield, SputnikV by Gamaleya Research Institute and Moderna.
- J&J has joined hands with Biological E Limited, an Indian biotechnology and biopharmaceutical company based in Hyderabad, for the supplying and manufacturing of the vaccines. The international pharma company earlier in a statement issued on 5th August 2021 has stated that Biological E will be an important part of Johnson and Johnson's global supply chain network, helping to supply its COVID-19 vaccine, named Janssen through extensive collaborations and partnerships with governments, health authorities and organisations such as Gavi and the COVAX Facility.

## 'MY HANDLOOM MY PRIDE EXPO' LAUNCHED

- National Handloom Development Corporation has organized Handloom My Pride Expo at Dilli Haat to celebrate the 7th National Handloom Day (August 7).
- The Expo will provide direct access to the Handloom weavers of various areas of India, to market their genuine Handloom products to consumers.
- The exhibition will be open to public from 11 am to 8 pm till 15th August.

## PM MODI INTERACTS WITH BENEFICIARIES OF PMGKAY IN MADHYA PRADESH

- The Prime Minister, Narendra Modi interacted with the beneficiaries of Pradhan Mantri Garib Kalyan Anna Yojana (PMGKAY) in Madhya Pradesh today via video conferencing.
- An intensive campaign to create more awareness about the scheme is being conducted by the state government so that no eligible person is left out.
- The state is celebrating 7th August, 2021 as Pradhan Mantri Garib Kalyan Anna Yojana Day.
- Governor and Chief Minister of Madhya Pradesh were also present on the occasion. About 5 crore beneficiaries are benefitting through the scheme in Madhya Pradesh.
- While addressing the programme, Prime Minister expressed his concerns about the flood situation in many districts of MP.

## STARTUPBLINK LAUNCHED CORONAVIRUS INNOVATION REPORT 2021

- Together with Health Innovation Exchange (HIEx), StartupBlink has launched 'The Startup Ecosystem Podcast - The Covid-19 Innovation Report 2021' that includes the rankings of 100 cities and 40 countries.
- The report takes a deeper look into the sub-categories (such as innovations in Prevention, Treatment and Diagnostics) in each location.
- US leads global coronavirus innovation efforts, followed by Israel, Canada, Belgium, Switzerland, and UK.

**JULY 2021****ODISHA EMERGED AS ONLY STATE IN INDIA TO HAVE ALL 3 SPECIES OF CROCODILES**

- Odisha has emerged as the only state in India to have all three species of crocodiles.
- Crocodiles: They are critically endangered species. The species has been subjected to incessant killings at the hands of humans, for fulfilling their commercial needs.
- There are three popularly known species of crocodiles, found in India, namely:
- The Mugger Crocodile (*Crocodylus palustris*).
- The Gharial (*Gavialis gangeticus*).
- The Saltwater Crocodile (*Crocodylus porosus*).

**NITI AAYOG LAUNCHED NATIONAL CONSULTATION ON PREVENTION OF OBESITY**

- NITI Aayog has organised 'National Consultation on Prevention of Maternal, Adolescent and Childhood Obesity'.
- The consultation was organized in view of rising incidents of obesity in children and women over the past decade.
- Global experts, representatives from UN bodies, central ministries and national research institutions presented evidence regarding increasing prevalence of obesity and best practices for obesity reduction.

**ANDHRA PRADESH INAUGURATES INTERNATIONAL EDUCATION E-CONFERENCE**

- Andhra Pradesh Governor Biswa Bhusan Harichandan has virtually inaugurated two-day International Education e-Conference on the theme of 'Holistic Education for Excellence in Life'.
- It has been organised by Prajapita Brahma Kumari Ishwariya Vishwa Vidyalaya.
- Children will be equipped with intellectual, mental, physical, emotional and spiritual capabilities to face the demands and challenges of everyday life and real-world education.

**GOI EXTENDED FAME II SCHEME TILL 2024**

- The GoI has extended the Faster Adoption and Manufacturing of Electric Vehicles in India Phase II (FAME Phase II) by 2 yrs.
- It is an ambitious scheme to expedite the adoption of electric vehicles launched on April 1, 2019, for 3 yrs.
- The extension will help push EV sales, especially in the two and three-wheeler segments.
- According to data available, only 5% or around Rs 500 crore of the allocated Rs 10,000 crore has been spent so far to make green mobility affordable.

**TELANGANA TO PROVIDE RS 10 LAKH FINANCIAL ASSISTANCE TO DALIT FAMILIES**

- Telangana govt has announced Rs 10 lakh financial assistance to eligible Dalit beneficiaries under the Chief Minister Dalit Empowerment Programme.
- The guidelines for the 'Programme' was finalized in an all-party meeting.

- The amount will be transferred directly to the bank accounts of the selected beneficiaries.
- In the first phase, the assistance would be given to 100 families selected from each of the 119 Assembly Constituencies.

**INDIA RANKS 10 IN ITU'S GLOBAL CYBERSECURITY INDEX 2020**

- India ranked 10th in the Global Cybersecurity Index 2020 (GCI) released by the International Telecommunication Union (ITU).
- It is a United Nations (UN) agency for information and communication technologies (ICT).
- India jumps 37 places from 47th in the previous ranking.
- The USA is ranked first, followed by the UK.
- The GCI is a composite index produced, analyzed, and published by the International Telecommunication Union (ITU).
- ITU headquarter: Geneva, Switzerland.

**INDIAN RANKED 20TH IN THE GLOBAL STARTUP ECOSYSTEM INDEX 2021**

- India ranked 20th among the 100 countries in the Global Startup Ecosystem Index 2021 by Startup Blink.
- The country was in the 17th spot in 2019 and slid six spots down in 2020 and stood at 23.
- Like last year, the US, the UK, Israel, Canada, and Germany are in the top five spots.
- The report has a score for each location, which is calculated as the sum of three parameters - quality and business environment.
- India started StartUp India in January 2016.



## J-K LAUNCHES ROUND-THE-CLOCK MENTAL HEALTH HELPLINE 'SUKOON'

- As part of efforts to improve the mental well being of the people of Jammu and Kashmir amid COVID-19, the State Disaster Response Force (SDRF) on Wednesday inaugurated the 'Sukoon', the union territory's first 24x7 counselling helpline number to provide mental health counselling.
- The name of the program literally translates to 'relief' and its main goal is to provide guidance to people dealing with anxiety, Post Traumatic Stress Disorder (PTSD), substance abuse, panic attacks and several other mental issues.
- According to Haseeb Rehman, Commandant of the First Battalion, the program has been initiated in coordination and consultation with doctors and mental health experts.

## WORLD'S THIRD-LARGEST CRICKET STADIUM TO BE MADE IN JAIPUR

- The world's third-largest cricket stadium is planned to be constructed in the Pink City, Jaipur, in Rajasthan.
- The new stadium will have the capacity to accommodate 75,000 people and shall be constructed in two phases.
- It will be constructed on around 100 acres of land.
- The project will be completed in 2.5 - 3 years.
- The overall cost of the project is estimated at Rs 650 crore.
- World's largest cricket stadium - Narendra Modi Stadium, Ahmedabad
- World's second-largest cricket stadium - Melbourne Cricket Ground (MCG), Australia

## GOVERNMENT SETS UP TWO MORE CENTRAL DRUG LABORATORIES

- The central govt has set up two laboratories to facilitate expedited testing/pre-release certification of the vaccines.
- One at Autonomous Research Institutes National Centre for Cell Science (NCCS), Pune.
- And another at the National Institute of Animal Biotechnology (NIAB) Hyderabad.
- Currently, the nation has a Central Drugs Laboratory (CDL) at Kasauli which is the National Control Laboratory.
- The funds have been sanctioned for the laboratory from PM- Cares Fund.

## MSME MINISTER NITIN GADKARI HAS BECOME BRAND AMBASSADOR OF KHADI PRAKRITIK PAINT



- He will promote this paint across the country to encourage young entrepreneurs to take up the manufacturing of cow dung paint.
- He Inaugurated a new automated manufacturing unit of Khadi Prakritik Paint in Jaipur.
- The Paint has immense potential of creating sustainable development for the benefit of the poorest of the poor.
- The paint is washable, waterproof, and dries quickly in just 4 hrs.

**JUNE 2021**

## MINISTRY OF EDUCATION LAUNCHES YUVA- PRIME MINISTER'S SCHEME

- The Ministry of Education launched YUVA- Prime Minister's Scheme For Mentoring Young Authors. It is an Author Mentorship programme to train young and budding authors belows 30 years. The launch of YUVA (Young, Upcoming and Versatile Authors) is in tune with Prime Minister Narendra Modi's vision to encourage young writers to write about India's freedom struggle. It was during Mann ki Baat in January this year that Prime Minister Modi called upon the young generation to write about freedom fighters, and incidents associated with freedom struggle.
- YUVA is a part of India@75 Project to bring to the fore the perspectives of the young generation of writers on themes like Unsung Heroes, Freedom Fighters, Unknown and Forgotten Places.

## KERALA FIRM LAUNCHES PORTABLE OXYGEN CYLINDERS FOR FIRST AID

- In Kerala, a portable oxygen cylinder has been introduced for use in the event of corona suffocation.
- 86 lakh persons in India have been targeted for corona in the previous 24 hours.
- Oxygen cylinders are quite useful for corona patients.
- Portable oxygen cylinders have been introduced in this regard to help corona sufferers in their time of need.
- A cylinder of oxygen with a capacity of 10 litres costs 680 rupees.



## PUNJAB CABINET GAVE NOD TO CREATE SPV

- The Punjab cabinet gave its nod for the creation of a special purpose vehicle (SPV) for operations and maintenance of large multi-village surface water supply schemes across the state.
- The move is aimed to ensure supply of potable water on a long term sustainable basis in rural areas of water quality affected districts.
- This SPV - Punjab Rural Water (Utility) Company - under the Water Supply and Sanitation department will be a utility company.
- The cabinet, chaired by Chief Minister Amarinder Singh, also accorded approval to open an account in the name of the SPV, with seed money of Rs. 25 crore allocated from the World Bank funds (64 per cent) and state budget (36 per cent), to support its functioning in the initial five years.

## NCPCR DEVISES 'BAL SWARAJ' FOR CHILDREN AFFECTED DUE TO COVID-19

- In view of the growing problem related to children affected by COVID-19, The Union Ministry of Women and Child Development stated the National Commission for Protection of Child Rights (NCPCR) has devised an online tracking portal "Bal Swaraj (COVID-Care link)" for children in need of care and protection.
- The portal has been created with the purpose of tracking and monitoring children who need care and protection in real-time, digitally.
- The portal will also be used to track children who have lost both their parents during COVID-19.
- The "COVID-Care" link on the portal has been provided for the concerned officer or department to upload the data of such children.

## KERALA RETAINS TOP RANK, BIHAR AT BOTTOM IN NITI AAYOG'S SDG INDIA INDEX 2020-21

- The NITI Aayog Vice-Chairperson Dr Rajiv Kumar released the third edition of the SDG India Index and Dashboard 2020-21 on June 03, 2021.
- The basic aim of the index is to comprehensively monitor and rank the progress made by States and Union Territories towards achieving the Sustainable Development Goals (SDG).
- The theme of SDG India Index and Dashboard 2020-21 is Partnerships in the Decade of Action.
- The third edition covers 16 Goals of SDG, with a qualitative assessment on Goal 17 and 115 quantitative indicators, covering 70 SDG targets.
- States and Union Territories are ranked based on their SDG India Index score as below:

## PM MODI LAUNCHES E-100 PROJECT TO PRODUCE, DISTRIBUTE ETHANOL ACROSS INDIA

- Prime Minister Narendra Modi virtually addressed the World Environment Day event, which was jointly organised by the Ministry of Petroleum & Natural Gas and the Ministry of Environment, Forest and Climate Change.
- During the event, PM Modi also released the "Report of the Expert Committee on Road Map for ethanol blending in India 2020-2025".
- The theme of the report is 'promotion of biofuels for better environment'.
- Apart from this, he also launched Pilot Project of E-100 ethanol dispensing stations at three locations in Pune, for the production and distribution of ethanol across the country, because ethanol have a better impact on the environment as well as on the lives of farmers.
- Government has reset the target to achieve 20 percent ethanol blending in petrol by 2025. Earlier this target was to be met by 2030.
- As a part of WED 2021, Government of India has released E-20 notification, directing Oil Companies to sell ethanol blended petrol with percentage of ethanol up to 20% from April 01, 2023, and BIS Specifications for higher ethanol blends E12 & E15.

## UTTAR PRADESH GOVERNMENT ROLLS OUT WELFARE SCHEME FOR CHILDREN WHO LOST PARENTS TO COVID-19

- Uttar Pradesh Govt has launched Bal-Seva Yojana for the children who lost their parents due to COVID pandemic.
- The State Government will provide financial assistance of Rs. 4,000 per month to such children.
- Financial assistance of Rs. 1,01,000 will be provided for the marriage of girl children who lost their parents in this pandemic.
- Govt will also provide laptop/Tablet to such children.

# INTERNATIONAL NEWS

**AUGUST 2021**

## SHEHROZE KASHIF BECOMES THE YOUNGEST MOUNTAINEER IN THE WORLD TO SCALE MT. K2

- Pakistani climber named Shehroz Kashif (19 years) has become the youngest mountaineer in the world to reach the summit of K2 (second-highest peak in the world).
- He achieved the feat of scaling the 8,611-metre high peak with the aid of bottled oxygen, on July 27, 2021.
- Prior to him, Sajid Sadpara, the son of the legendary climber Muhammad Ali Sadpara, was the youngest person to have climbed K2 at the age of 20.

## INDIA RANKS 122ND ON NEW GLOBAL YOUTH DEVELOPMENT INDEX

- India has been ranked 122 on 2020 Global Youth Development Index among 181 countries.
- It has been released by Commonwealth Secretariat in London.

- Triennial rankings of youth development measures the extent to which young people are engaged to contribute beneficially in their societies, policies and tools.
- Top nations: Singapore, Slovenia, Norway, Malta and Denmark.
- Worst nation: Chad, Central African Republic, South Sudan, Afghanistan and Niger.

## UNICEF INDIA COLLABORATES WITH FACEBOOK FOR SAFE ONLINE ENVIRONMENT

- Facebook has collaborated with UNICEF India to launch 1-year joint program for ending violence against children with a special focus on online safety.
- It will include nationwide social media campaign and capacity building for 11 lakh schoolchildren on online safety, digital literacy, and psychosocial support
- It will help to improve children's resilience and capacity to access the digital world safely.

## NOW CUBA TO RECOGNISE AND REGULATE CRYPTOS SUCH AS BITCOIN

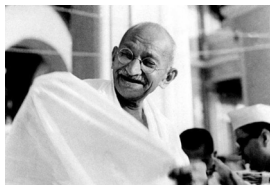
- The Caribbean nation Cuba is set to recognise and regulate cryptocurrencies such as bitcoin for payments, its government said through Resolution 215 published in the official gazette on Thursday. The resolution noted that the country's central bank will frame rules for virtual currencies. "The Central Bank of Cuba, for reasons of socioeconomic interest, may authorize the use of certain virtual assets in commercial transactions, and license virtual asset service providers for operations related to financial, exchange and collection or payment activities.
- It added that financial institutions and other legal entities in the country can "only use virtual assets among themselves and with natural persons, to carry out monetary-commercial operations, and exchange and redemption; as well as to satisfy pecuniary obligations, when so authorized by the Central Bank of Cuba.

## UK ANNOUNCES NEW SANCTIONS AGAINST MYANMAR

- The United Kingdom has announced new Myanmar sanctions, saying it was targeting a key business associate of the military government for providing arms and financial support following a coup earlier this year.
- The UK's foreign ministry said it would impose an asset freeze on conglomerate Htoo Group of Companies and its founder Tay Za, adding that the tycoon was involved in arms deals on behalf of the military.

## RESOLUTION REINTRODUCED IN US CONGRESS TO AWARD CONGRESSIONAL GOLD MEDAL TO MAHATMA GANDHI

- An influential US lawmaker from New York reintroduced a resolution in the US House of Representatives to posthumously award the prestigious Congressional Gold Medal to Mahatma Gandhi in recognition of his promotion of peace and nonviolence.
- The Congressional Gold Medal is the highest civilian award in the United States. Gandhi would be the first Indian to receive a Congressional Gold Medal, an honour bestowed upon such great figures as George Washington, Nelson Mandela, Martin Luther King Jr., Mother Teresa, and Rosa Parks.



## GREATER MALE CONNECTIVITY PROJECT: AFCONS TO BUILD BRIDGE IN MALDIVES



- This project is dubbed as The Greater Male Connectivity Project (GMCP).
- It will comprise of a 6.74 km-long bridge and causeway link between Male and islands of Villingli, Thilafushi and Gulhifalhu.
- Project will be completed by Indian construction giant AFCONS.
- Contract for Greater Male Connectivity - Male to Thilafushi Link Project was signed between the Ministry of National Planning, Housing & Infrastructure and AFCONS Infrastructure Ltd.
- India has provided a grant of \$100 million and a Line of Credit of \$400 million to fund the project.
- GMCP project is a bigger project than the Sinamale Bridge that was built with Chinese assistance. Sinamale Bridge connects Male with Hulhumale and Hulhule and was completed in the year 2018. GMCP project aims to connect four islands that accounts for half of Maldivian population. It will add dynamism to Maldivian transport and economic activities. It will connect Male with planned international port of Gulhifalhu and an industrial zone at Thilafushi. Project will use renewable energy and will utilise solar power for lighting purposes.

## U.S. WAR IN AFGHANISTAN ENDS AS FINAL EVACUATION FLIGHTS DEPART

- The last United States forces left Afghanistan late Monday, ending a 20-year occupation that began shortly after Al Qaeda's attacks on 9/11, cost over \$2 trillion, took more than 170,000 lives and ultimately failed to defeat the Taliban, the Islamist militants who allowed Al Qaeda to operate there.
- Five American C-17 cargo jets flew out of Hamid Karzai International Airport in Kabul just before midnight, American military officials said, completing a hasty evacuation that left behind tens of thousands of Afghans desperate to flee the country, including former members of the security forces and many who held valid visas to enter the United States.

## UNSC ADOPTS NEW RESOLUTION ON AFGHANISTAN UNDER INDIA'S PRESIDENCY

- The United Nations Security Council (UNSC), under India's Presidency, has adopted a new resolution on Afghanistan, demanding that the territory must not be used to threaten any country or shelter terrorists.
- The resolution adopted by UNSC also expects that the Taliban will adhere to the commitments made by it regarding the safe and orderly departure from the country of Afghans and all the foreign nationals.
- The UNSC on August 30, 2021, adopted the resolution sponsored by the UK, France, and the US with 13 members voting in favour, none against, and permanent, veto-wielding members China and Russia abstaining.

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**JULY 2021**

**SINGAPORE UNVEILED ONE OF WORLD'S LARGEST FLOATING SOLAR PANEL FARMS**

- Singapore has unveiled one of the World's largest floating solar panel farms, which can produce enough electricity to power the island's five water treatment plants quadrupling its solar energy production by 2025.
- It is located on a reservoir in western Singapore.
- It is 60 megawatt-peak solar photovoltaic farm with 1,22,000 solar panels and has been built by wholly-owned subsidiary of Sembcorp Industries.
- It will help to reduce carbon emissions by about 32 kilo tonnes.

**UNITED ARAB EMIRATES BECAME 1ST GULF NATION TO OPEN EMBASSY IN ISRAEL**

- United Arab Emirates (UAE) has become the first Gulf state to open an embassy in Israel.
- UAE embassy is situated in Tel Aviv Stock Exchange, Israel, followed by the inauguration of Israel's embassy in the UAE last month.
- Normalisation of ties between UAE and Israel were discussed for the first time on trade and investment opportunities across economy, air travel, technology and culture.
- Sudan and Morocco have since also moved to establish ties with Israel.

**CHINA BEGAN CONSTRUCTION OF WORLD'S FIRST SMALL NUCLEAR REACTOR**



- The Chinese newspaper said the project has been launched by China National Nuclear Corporation (CNNC) and will have power generation capacity of 125,000 kilowatts and its annual power generation capacity would be 1 billion kilowatt hours capable of serving 526,000 households.
- The report added the small reactor technology has independent intellectual property rights which was developed by CNNC for over ten years and reportedly has high safety and flexible deployment capability.
- The reactor can use nuclear energy for various functions including power generation and can be used in the mining sector, industrial parks and for high-end consumption industries.
- China has reportedly built 51 nuclear power units with 19 under construction. The Linglong 1 is being built as a demonstration project in Changjiang nuclear power plant paving the way for modular small reactor technology to be taken up on a global scale.

**ETHIOPIA'S RULING PARTY WON NATIONAL PARLIAMENTARY ELECTION**

- In Ethiopia, Prime Minister Abiy Ahmed's Prosperity party won national parliamentary election. National Election Board of Ethiopia announced that the ruling party won 410 seats out of 436 in the federal parliament. This landslide victory assured a second term for the prime minister Abiy Ahmed. Last month's election was largely peaceful but opposition parties decried harassment and intimidation.
- Abiy Ahmed came to power in April 2018 after the former prime minister resigned amid widespread protests. He had taken many steps for political and economic reforms during his tenure but also drawn intense international criticism for his handling of the conflict in the Tigray region has that left thousands of people dead.

**ITALY CROWNED EUROPEAN CHAMPIONS AFTER SHOOTOUT WIN OVER ENGLAND**

- Italy won their second European Championship trophy by defeating England 3-2 in the penalty shoot-out in the Euro 2020 final at Wembley Stadium in London.
- Italy goalkeeper Gianluigi Donnarumma saved two England penalties to win by a 3-2 shootout.
- It was the first final to be decided on penalties since Czechoslovakia beat West Germany in 1976.
- Italy's goalkeeper Gianluigi Donnarumma was the Best player and Cristiano Ronaldo has won the Golden Boot in the tournament.

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## ASHGABAT WORLD'S MOST EXPENSIVE CITY FOR FOREIGN WORKERS

- Turkmenistan's capital city Ashgabat has become the world's most expensive city for foreign workers, according to this year's Mercer Cost of Living Survey. The annual report has ranked 209 cities across five continents by measuring the comparative cost of more than 200 items, including housing, transportation, food, clothing, household goods, and entertainment. The survey used New York City, ranked 14 on the list, as the base city and currency movements were measured against the US dollar.
- List of top 10 expensive cities mostly features global financial hubs like Hong Kong, which was the priciest last year, Tokyo, Shanghai, Zurich and Singapore. Mercer has cited Turkmenistan's ongoing financial crisis as the reason for Ashgabat's high cost of living. Another outlier on the list is third-ranked Beirut which climbed 42 positions up the ranking due to a severe and extensive economic depression owing to several crises, including coronavirus disease (Covid-19) and the Port of Beirut explosion in 2020.

## UKRAINE, U.S. LAUNCHED BLACK SEA DRILLS

- Ukraine and the United States launched joint naval exercises in the Black Sea.
- The drills come just days after the British Royal Navy's HMS Defender passed near Russian-annexed Crimea in the Black Sea.
- The Sea Breeze drills - which have taken place 21 times since 1997 - will involve some 5,000 military personnel from more than 30 countries.

## WORLD'S TALLEST SANDCASTLE CONSTRUCTED IN DENMARK WITH 5,000 TONNES OF SAND



- The world's tallest sandcastle has been completed in Denmark, towering more than 20 metres high and comprising nearly 5,000 tonnes of sand, according to its designers.
- Standing 21.16 metres in height (69.4 feet), the castle is more than 3 metres taller than one built in Germany in 2019, which previously held the title, according to Guinness World Records.
- A total of 4,860 tonnes of sand make up the intricately decorated structure, which is reminiscent of a pyramid, in the small seaside town of Blokhus.
- Its Dutch creator, Wilfred Stijger, was assisted by 30 of the world's best sand sculptors.

## TOURISM LOSSES COULD COST WORLD \$4 TRILLION IN 2020 AND 2021: UN REPORT

- The UN Conference on Trade and Development (UNCTAD) and the UN World Tourism Organisation (UNWTO) have jointly released the report COVID-19 and Tourism.
- According to the report, tourism will lose at least \$4 trillion in terms of global GDP for 2020 and 2021 due to pandemics.
- India experienced a 54% drop in tourist arrivals in 2020.
- Some 100 -120 million tourism jobs are at stake as per the report.

**JUNE 2021**

## NEW CORONAVIRUS VARIANT DETECTED IN VIETNAM, SPREADS QUICKLY BY AIR

- Authorities in Vietnam have detected a new coronavirus variant that is a combination of the Indian and UK COVID-19 variants and spreads quickly by air.
- The new variant is an Indian variant with mutations that originally belong to the UK and it is very dangerous.
- Vietnam would soon publish genome data of the newly identified variant, which he said was more transmissible than the previously known types. Maria Van Kerkhove, WHO Technical Lead for COVID-19, said that they have still not yet made an assessment of the virus variant reported in Vietnam.
- WHO's Vietnam office is working with the Ministry of Health in Vietnam to gather more information. After successfully containing the virus for most of last year, Vietnam is grappling with a rise in infections since late April that accounts for more than half of the total 6,856 registered cases. So far, there have been 47 deaths.

## BANGLADESH CLEARS CURRENCY SWAP FACILITY

- Bangladesh's central bank has approved a \$200 mn currency swap facility to Sri Lanka.
- It has become the first South Asian country to extend crucial financial assistance to the island nation in 2021.
- In this context, a currency swap is effectively a loan that Bangladesh will give to Sri Lanka in dollars, with an agreement that the debt will be repaid with interest in Sri Lankan rupees.

## CHINA ALLOWS COUPLES TO HAVE THREE CHILDREN AFTER RELAXATION IN ITS ONE-CHILD POLICY FAILED TO BEAR RESULT



- In a major shift in its population policy, China announced on 31st May that couples may have up to three children, from the existing limit of two after recent census data showed a dramatic decline in births in the world's most populous country.
- The change was approved during a politburo meeting chaired by President Xi Jinping, the official news agency Xinhua reported.
- The decision in 2016 to relax China's one-child policy and allow people to have a second child had failed to reverse the country's falling birth rate as the high cost of raising children in Chinese cities deterred many couples from starting families.
- The policy change will come with "supportive measures, which will be conducive to improving our country's population structure, fulfilling the country's strategy of actively coping with an ageing population and maintaining the advantage, endowment of human resources", state news agency said. It did not specify the support measures.
- China's once-a-decade census, released earlier this month, showed that 12 million babies were born in the past year, the lowest since 1961, during the Great Famine.

## WHO NAMES COVID-19 VARIANTS FIRST FOUND IN INDIA 'KAPPA' AND 'DELTA'

- The B.1.617.1 and B.1.617.2 variants of COVID-19, first identified in India, have been named as 'Kappa' and 'Delta' respectively, the World Health Organisation (WHO) announced on Monday as it named various variants of the coronavirus using Greek alphabets.
- The UN health agency named the B.1.617.1 variant of the COVID-19 as 'Kappa' while the B.1.617.2 variant was dubbed 'Delta'. Both the variants were first found in India.
- The WHO's move came nearly three weeks after India objected to the B.1.617 mutant of the novel coronavirus being termed an "Indian Variant" in media reports with the Union health ministry, pointing out that the UN's top health organ has not used the word "Indian" for this strain in its document.

## INDIA ELECTED TO UN ECONOMIC AND SOCIAL COUNCIL FOR 2022-24 TERM

- India has been elected as the member of 54-member United Nations Economic and Social Council (ECOSOC) for 3-year terms from 2022 to 2024.
- It has been selected by UN General Assembly in Asia-Pacific States category, along with Afghanistan, Kazakhstan and Oman.
- It is one of the six main organs of UN.
- It serves as the central platform for discussing international economic, social and environmental issues and formulating policy recommendations.

## AUCKLAND HAS BECOME THE WORLD'S MOST LIVEABLE CITY

- Auckland placed at the top in The Economist Intelligence Unit's Global Liveability Index of 140 cities around the world.
- Austria's Vienna, number one in both 2018 and 2019, dropped out of the top 10 after being heavily affected by Covid (now in 12th).
- New Zealand's capital Wellington was 4th on this year's list, tying with Tokyo.
- Adelaide, Perth, and Brisbane came in 3d, 6th, and 10th place respectively, while Melbourne tied with Switzerland's Geneva at number eight.

## 47TH G7 SUMMIT HELD IN UK'S CORNWALL



- The 47th G7 Leaders' Summit 2021 (Outreach Session of the G7 meeting) took place in a Hybrid format from June 11-13, 2021 at Cornwall, United Kingdom (UK). It was hosted by the United Kingdom (UK) as it holds the Presidency of G7 for 2021.
- Indian Prime Minister Narendra Modi virtually participated in the meeting and called G7 summit members for the 'One Earth One Health' approach to effectively deal with the coronavirus pandemic globally, and sought the support of the G7 grouping to lift patent protections for COVID-19 vaccines.

# 500+ G.K. One Liner Questions



## NATIONAL

- The Operation Blue Freedom launched recently is a world record expedition, of a team of people with disabilities from across the country from Delhi to reach which destination? **Siachen Glacier**
- Centre has launched Pradhan Mantri Gatishakti scheme for holistic development of infrastructure sector and boosting employment. What is the approx amount that will be invested in the scheme? **Rs 100 trillion**
- Harshit Raja is the 69th and newest Grandmaster in Chess for India. He hails from which city? **Pune**
- How many Gallantry awards have been approved by President Ramnath Kovind for armed forces, police and paramilitary personnel on the occasion of Independence Day on August 15, 2021? **144**
- Which state in India has become the first to recognise the Community Forest Resource Rights (CFRR) in an urban area and in core area of a tiger reserve? **Chhattisgarh**
- Which Indian hospital has become the first hospital of India to house a fire station inside the hospital premises? **AIIMS, New Delhi**
- Unmukt Chand has recently announced his retirement from which game for India? **Cricket**
- Vice President of India Shri M Venkaiah Naidu recently unveiled the foundation stone of Innovation and Development Centre of Jawaharlal Nehru Centre for Advanced Scientific Research (JNCASR). In which city is the centrally-owned JNCASR based? **Bengaluru**
- What will be the interest rate that will be applicable on the green and sustainable deposits programme launched by HDFC bank for retail clients? **6.55%**
- The mobile app Photographic Record of On-site Facility (PROOF) has been launched by which state/UT? **Jammu & Kashmir**
- The 5th BRICS Industry Ministers Meeting was held recently under the chairmanship on India. Who is the Union Minister of Commerce and Industry in GoI? **Piyush Goyal**
- The Universal Service Obligation Fund (USOF) has inked an agreement with which telecom operator to ensure high quality and high speed internet facility to states in the North Eastern Region of India? **BSNL**
- The Minister of State for Culture addressed the Shanghai Cooperation Organization (SCO) Culture Ministers Meeting under the Chairship of Tajikistan. Name the MoS for culture in GoI.? **Arjun Ram Meghwal**
- Which of these regions in India has got the highest altitude herbal park of the country recently? **Chamoli**
- The Hisar Airport is being renamed after which ruler? **Maharaja Agrasen**
- India's first Solar Electric Vehicle (EV) Charging Station has been inaugurated at which of these highways? **Delhi to Chandigarh Highway**
- NTPC Ltd. has unveiled India's largest floating solar PV project in which city of India recently? **Visakhapatnam**
- Yuktdhara is a portal to plan for new MGNREGA assets using Remote Sensing and GIS based information. The portal has been launched by which organisation? **ISRO**
- NeoBolt is India's first indigenous motorized wheelchair vehicle. The vehicle has been developed by which institution? **IIT Madras**
- Name the Indian UT which has recently launched first of its kind online grievance redressal portal to address the grievances of the migrants in the UT? **Jammu & Kashmir**
- India's first smog tower has been set up in which city? **New Delhi**
- The 'National Monetisation Pipeline' was recently launched by FM Nirmala Sitharaman. The pipeline has been developed by which organisation? **NITIAayog**

- New Delhi is the 48th safe city in the world as per the Safe Cities Index 2021, which ranked 60 global cities for the level of urban safety. The index is released by which organisation?  
*Economist Intelligence Unit*
- The NIPUN Bharat Mission aims to ensure every child achieves the desired learning competencies in reading, writing and numeracy by the end of Grade 3, by which year?  
*2026-27*
- India's first Continuous Positive Airway Pressure (CPAP) substitute machine 'Jivan Vayu', has been developed by which institute?  
*IIT Ropar*
- Which agency has launched 'Forum for Decarbonizing Transport' in partnership with World Resources Institute(WRI) India? *NITIAayog*
- India recently hosted the 11th Meeting of the BRICS High Representatives Responsible for National Security. Name the National Security Advisor of India who chaired the meeting?  
*Ajit Doval*
- India's first green hydrogen electrolyzer manufacturing unit has been unveiled in which city?  
*Bengaluru*
- India's first Heart Failure Biobank has been set up in which city?  
*Thiruvananthapuram*
- The Pradhan Mantri Dakshta Aur Kushalta Sampann Hitgrahi (PM-DAKSH) Yojana has been unveiled by which ministry?  
*Ministry of Social Justice and Empowerment*
- Which is the first state on India to issue order regarding the implementation of the National Education Policy 2020? *Karnataka*
- Which Prime Minister of independent India is the first to chair the United Nations Security Council (UNSC) open debate, after assuming the Presidency of the month? *Narendra Modi*
- The Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) was launched by which ministry?  
*Ministry of Rural Development*
- The eNagar mobile application and portal has been launched by which state to provide a digitally centralized solution for citizen-centric services?  
*Gujarat*
- How many LPG gas connection distribution will be covered under the Ujjwala 2.0, the second phase of the Pradhan Mantri Ujjwala Yojana (PMUY), launched on August 10, 2021? *1 crore*
- Which state has announced the launch of a new IT sector award named after former prime minister Rajiv Gandhi? *Maharashtra*
- Which Indian airport has been ranked as the best airport of the country as per the 2021 Skytrax World Airport Awards list?  
*Delhi Airport*
- As per OECD, what is the GDP growth rate estimated for Indian economy in FY22? *9.9%*
- A Group of Ministers (GoM) has been constituted by GST Council to examine GST exemption on Covid-19 relief materials. Who is the chairperson of this panel?  
*Conrad Sangma*
- Kappa and Delta, which has been in news recently, is related to \_\_\_\_\_  
*Covid variant*
- Which state has topped the SDG India Index 2020-21 released by NITI Aayog? *Kerala*
- The Government of India has extended the validity period of the Teachers Eligibility Test (TET) qualifying certificate, which currently stands at 7 years. What is the new validity period of the certificate? *Lifetime*
- Which Ministry has launched the Seniorcare Aging Growth Engine (SAGE) portal to support elderly person of the country?  
*Ministry of Social Justice and Empowerment*
- On the occasion of World Environment Day, PM Modi has launched three E 100 ethanol dispensing stations under a pilot project in which city? *Pune*
- The Government of India has made it mandatory for all Oil Companies to sell ethanol blended petrol with percentage of ethanol up to \_\_\_\_\_ from April 01, 2023?  
*20%*
- The portal Bal Swaraj (COVID-Care link), has been launched by which organisation? National Commission for Protection of Child Rights?  
*When is the World Food Safety Day celebrated*
- The 'YounTab' Scheme has been launched by which state/UT of India? *Ladakh*
- Centre has recently extended the term of which Deputy Governors of RBI by two years, till June 2023?  
*Mahesh Kumar Jain*
- Dihing Patkai National Park, which has recently been officially designated as a National Park is in which state? *Assam*
- The mobile app "Namaste Yoga", devoted to Yoga, has been launched by which Ministry?  
*Ministry of AYUSH*



- Which among these is the first state in India to implement National Education Policy (NEP- 2020)?

**Karnataka**

- What is the rank of India in the World Giving Index 2021, by the Charities Aid Foundation (CAF)?

**14TH**

- India's first Continuous Positive Airway Pressure (CPAP) substitute machine 'Jivan Vayu', has been developed by which institute?

**IIT Ropar**

- Ministry of Ports and Ministry of Culture has recently signed an MoU for 'Cooperation in Development of National Maritime Heritage Complex (NMHC), in which state?

**Gujarat**

- The Union Cabinet has approved 'Deep Ocean Mission', to explore deep ocean for resources. How much amount has been allocated for this project by the government?

**Rs. 4077 crore**

- Prime Minister Narendra Modi virtually addressed the VivaTech 2021. The event has been organised in which city?

**Paris**

- Recently the Government of India has exported 22 tonnes of Geographical Indications (GI) certified fiber and mineral-rich Jalgaon banana to Dubai. This Jalgaon banana is a certified product from which state?

**Maharashtra**

- What is the rank of India in the SIPRI Yearbook 2021, which determines the number of nuclear weapons possessed by a country?

**6th**

- Recently a 1,098-carat diamond have been discovered by researchers, which is deemed to be world's third largest diamond ever found. The diamond has been recovered in which country?

**Botswana**

## INTERNATIONAL

- Football legend Gerd Muller who passed away at 75, played for which country?

**Germany**

- Name the President of Afghanistan who has stepped down recently after the control of the country was taken by the Taliban forces?

**Ashraf Ghani**

- What is the Financial Inclusion Index (FI-Index) for the period ending March 2021, introduced by the RBI?

**53.9**

- Maki Kaji, who has passed away recently, was the creator of which innovative

**Sudoku**

- Muhyiddin Yassin has recently resigned as the Prime Minister of which country?

**Malaysia**

- The bilateral navy exercise named 'Exercise Konkan 2021' was held between the Indian Navy and the Navy of which country recently?

**Britain**

- Hakainde Hichilema has won the Presidential election of which country?

**Zambia**

- What is the theme of the World Humanitarian Day 2021?

**#TheHumanRace**

- The Indian Navy and Vietnam Navy recently undertook bilateral maritime exercise in which region, where INS Ranvijay and INS Kora participated from Indian side?

**South China Sea**

- Which company has roped in Saikhom Mirabai Chanu as its brand ambassador?

**Amway India**

- What is the revised GDP growth rate of India as projected by India Ratings (Ind-Ra) in FY22?

**9.40%**

- The Cybersecurity Multi-Donor Trust Fund has been launched by which organisation?

**World Bank**

- Which organisation will be responsible to manage the Ubharte Sitaare Fund (USF)?

**SIDBI and EXIM**

- Which financial body has signed \$500 million loan with Indian government to expand the metro rail network in Bengaluru?

**ADB**

- The Virtual Open Schooling platform for NIOS has been designed by Ed4All in association with which company?

**Microsoft**

- Which city has topped the Safe Cities Index 2021?

**Copenhagen**

- Which country has recently developed world's first ever "fossil-free" steel?

**Sweden**

- The Government of India has partnered with which inter-governmental organisation to Setup Network of Genomic Surveillance and Study the Overlap of SARS-CoV-2 with tuberculosis?

**BRICS**

- Which country has topped the 2021 Global Manufacturing Risk Index?

**China**

- The world's largest and tallest observation wheel is set to be launched in which city?

**Dubai**

- Which country has launched world's first Nano Urea, for the welfare of the farmers across the globe?

**India**

- The Research report 'Ecowrap' is released by which organisation?

**SBI**

- The International Dairy Federation (IDF) has elected the MD of Amul brand Dr. R S Sodhi, as its board member, to represent India. Where is the headquarter of IDF located?

**Brussels**

- Microsoft has launched its first ever Asia Pacific Public Sector Cyber Security Executive Council to combat cyber threat. How many policy makers will be part of this council initially? **15**
- The Union Cabinet has recently approved for signing and ratification of agreement for cooperation in the field of Mass Media between all the Member States of which inter-governmental group?  
**Shanghai Cooperation Organisation**
- Which country will host the second United Nations Global Sustainable Transport Conference, scheduled to be held in October 2021? **China**
- Recently, the 2021 BRICS Foreign Ministers Meet was held virtually under the chairmanship of which country? **India**
- Which country is the host country for the 2021 World Environment Day? **Pakistan**
- United Nations Decade on Ecosystem Restoration 2021-30, will be led by UNEP jointly with which organisation?  
**Food and Agriculture Organization**
- Name the Indian University which has been adjudged as the best University of the country in the Quacquarelli Symonds (QS) World University Rankings 2022?  
**IISc Bengaluru**
- Which country has become the first in the world to grant legal tender status to bitcoin? **El Salvador**
- Which University has topped the QS World University Rankings 2022? **Massachusetts Institute of Technology**
- The India's first International Maritime Services is set to be established in which place?  
**GIFT City**
- As per the report of Chainalysis, a blockchain analysis company based in Manhattan, New York, India ranked 18th among top 25 countries in terms of Bitcoin Investment Gain in 2020. Which country has topped this list? **United States**
- Which city has topped the Global Liveability Index 2021? **Auckland**
- Who has been appointed as the Chef de Cabinet for the 76th session of the UN General Assembly (UNGA), that will begin from September 2021? **K Nagaraj Naidu**
- The Global Liveability Index is released by which entity?  
**Economist Intelligence Unit**
- Who has been appointed as the new Secretary General of the United Nations Conference on Trade and Development (UNCTAD)?  
**Rebeca Grynspan**
- Which country is the host for G7 Summit 2021? **United Kingdom**
- What is the rank of India in the World Giving Index 2021, by the Charities Aid Foundation (CAF)?  
**14th**
- The Conference of BRICS Network Universities 2021, has been organised at which Indian institute?  
**IIT Bombay**
- The Central Bank of which country has topped in terms of surplus transfer to government as a percentage to GDP in 2020-21?  
**Turkey**
- Which country has topped in the SIPRI Yearbook 2021? **USA**
- What is the rank of India in the Global Peace Index (GPI) 2021?  
**135**
- Who is the winner of 2021 Land for Life Award given by the UN Convention to Combat Desertification (UNCCD)?  
**Familial Forestry, Rajasthan, India**
- Which country has topped the Global Peace Index (GPI) 2021?  
**Iceland**
- The Global Peace Index (GPI) is released by which organisation?  
**Institute for Economics and Peace**
- What is the rank of India in the World Competitiveness Index 2021?  
**43**
- Which country has topped the World Competitiveness Index 2021?  
**Switzerland**
- Which section of the Income-tax Act 1961 will declare PAN Card as inoperative, if not linked with the Aadhaar by 30 June, 2021? Section  
**234H**

## BANKING & FINANCE

- What is the revised GDP growth rate of India as projected by India Ratings (Ind-Ra) in FY22? **9.40%**
- What will be the interest rate that will be applicable on the green and sustainable deposits programme launched by HDFC bank for retail clients? **6.55%**
- What is the Financial Inclusion Index (FI-Index) for the period ending March 2021, introduced by the RBI? **53.9**
- Centre has launched Pradhan Mantri Gatishakti scheme for holistic development of infrastructure sector and boosting employment. What is the approx amount that will be invested in the scheme? **Rs 100 trillion**
- What is the estimated monetisation potential of National Monetisation Pipeline (NMP)? **Rs 6.0 lakh crores**
- Which financial body has signed \$500 million loan with Indian government to expand the metro rail network in Bengaluru? **ADB**
- What is the total corpus of the Ubharte Sitaare Fund (USF), launched recently by Finance Minister Nirmala Sitharaman? **Rs 250 crore**
- The "12% Club" app has been launched by which fintech firm? **BharatPe**
- What is the projected GDP growth rate of world economy for the fiscal year 2021-22? **5.8%**
- What is the projected GDP growth rate of Indian economy for FY22 as per Moody's latest report? **9.3%**
- What is the estimated GDP growth rate for India in fiscal year 2021-22, as per SBI? **7.9%**
- Jagannath Bidyadhar Mohapatra has been roped in as the new Chairman of which of these organisation? **CBDT**
- For FY23 (2022-23), Moody's has estimated the GDP growth rate of India at \_\_\_\_\_ **7.9%**
- What amount of On-Tap Liquidity Window has been launched by RBI for contact-intensive sectors? **Rs. 15,000 crore**
- What is the projected GDP growth rate of India in 2021-22, as per the Reserve Bank of India (RBI)? **9.5%**
- What is the current Marginal Standing Facility Rate? **4.25%**
- What shall be the interest rate applicable on banks if they park their excess money up to the size of the COVID loan book with RBI? **Repo Rate**
- The SDG India Index and Dashboard 2020-21 released by NITI Aayog is which edition of the annual report and ranking? **Third**
- Which bank in India has tied with SWIFT to launch 'SWIFT gpi Instant', for cross border inward payments? **ICICI Bank**
- As per CRISIL, what is the estimated GDP growth rate of India in the financial year 2021-2022? **9.5%**
- How much amount has been approved by World Bank to boost MSME sector in India, in the second phase through Raising and Accelerating Micro, Small and Medium Enterprise (MSME) Performance (RAMP) Program? **USD 500 million**
- What is the projected GDP growth rate of India as per World Bank in the financial year 2021-22? **8.3%**
- What amount was transferred by RBI as surplus to the government for FY21? **Rs 99,122 crore**
- According to the World Bank, the global economy is projected to grow at \_\_\_\_\_ percent in FY22? **5.6%**
- What is the most recent GDP growth rate projection of India as per ICRA, in FY22? **8.5%**
- RBI has approved the three year re-appointment of Girish Chandra Chaturvedi as the part-time Chairman of which bank? **ICICI Bank**
- What is the interchange fee per transaction for financial transactions that banks can charge w.e.f August 1, 2021? **Rs 17**
- What is the maximum amount that banks can charge from customers (per transaction) w.e.f January 01, 2022, after free ATM transaction are over? **Rs 21**
- Which bank has topped the 2021 World's Best Banks in India list, by Forbes? **DBS**
- Which bank has launched a new loan product named 'Kavach Personal Loan', to provide financial assistance to customers facing economic crises due to covid related treatment costs? **State Bank of India**
- Ukhnaa Khurelsukh has recently won the 2021 Presidential election of which country? **Mongolia**
- What is the theme of International Albinism Awareness Day 2021? **Strength Beyond All Odds**
- Which financial body has signed \$484 million loan with Indian government to improve transport connectivity in the Chennai-Kanyakumari Industrial Corridor (CKIC)? **Asian Development Bank**
- What is the rank of India in terms of surplus reserve transfer to government by its Central Bank (RBI) as a percentage to GDP for FY22? **Second**

**NEW APPOINTMENT**

- Adi Godrej has announced to step down as the Chairman of Godrej Industries effective from October 01, 2021, Who will take over Mr Godrej? *Nadir Godrej*
- Name the Indian chess player who has won the 2021 Spilimbergo Open chess tournament? *Raunak Sadhwani*
- The 5th BRICS Industry Ministers Meeting was held recently under the chairmanship on India. Who is the Union Minister of Commerce and Industry in GoI? *Piyush Goyal*
- Who is the current Union Minister of Youth Affairs and Sports? *Anurag Singh Thakur*
- Which actress has been appointed as the chairperson of the Mumbai Academy of Moving Image (MAMI) Film Festival, replacing Deepika Padukone? *Priyanka Chopra*
- The Minister of State for Culture addressed the Shanghai Cooperation Organization (SCO) Culture Ministers Meeting under the Chairship of Tajikistan. Name the MoS for culture in GoI.? *Arjun Ram Meghwal*
- Who is the incumbent CEO of Infosys? *Salil Parekh*
- Ismail Sabri Yaakob has been appointed as the new Prime Minister of which country? *Malaysia*
- Name the newly appointed CEO of BARC India? *Nakul Chopra*
- Who has been appointed as the new Governor of Manipur? *La. Ganesan*
- Who has been appointed as the joint secretary in the Ministry of Cooperation? *Abhay Kumar Singh*

- Name of E-Comic cum Activity Book launched by the government on accessibility-related issues for Divyangs? *Priya - The Accessibility Warrior*
- Who has been appointed as the new Director General of National Investigation Agency (NIA)? *Kuldeep Singh*
- Who has been appointed as the new President of Confederation of Indian Industry (CII) for 2021-22? *T V Narendran*
- Who has been appointed as the Grievance Officer for India by WhatsApp? *Paresh B Lal*
- Who has been appointed as the first Chairman for the newly formed Digital Media Content Regulatory Council (DMCRC) by IBF? *Vikramjit Sen*
- Isaac Herzog, has recently been elected as the new President of which country? *Israel*
- Dr Vinay K Nandicoori has been appointed as the Director at the CSIR-Centre for Cellular and Molecular Biology (CCMB). Where is the CCMB located? *Hyderabad*
- Who has been roped in as the Chairman of World Health Organisation (WHO) Executive Board to succeed Dr Harsh Vardhan? *Dr Patrick Amoth*
- Who among the following has been appointed as the new Chairperson of the National Human Rights Commission (NHRC) of India? *Arun Mishra*
- Serum Institute of India CEO, Adar Poonawalla has recently been appointed as the Chairman of which NBFC? *Magma Fincorp Limited*

- Who has been appointed as Education Advisor by World Bank to represent India in 2021? *Ranjitsinh Disale*
- Vishwavir Ahuja has been re-appointed as the MD & CEO of which bank by RBI till June 2022? *RBL Bank*
- Name the Chairman of LIC, whose tenure has been extended by the Government till March 13, 2022? *MR Kumar*
- The Election Commissioner (EC) of India has two Election Commissioner (EC). While one of the EC is Rajiv Kumar, who is the other newly appointed EC? *Anup Chandra Pandey*
- An Indian actress has won the Best Actor at the 2021 UK Asian Film Festival (UKAFF). Name her? *Tillotama Shome*
- Who has been appointed as the Grievance Officer for India by Facebook? *Spoorthi Priya*
- Who has been appointed as the new Prime Minister of Israel to replace Benjamin Netanyahu? *Naftali Bennett*
- Name the celebrity who has been roped in as the new brand ambassador of biotechnology company Mylab Discovery Solutions? *Akshay Kumar*
- Who among the following has been appointed as the Chairman of the Grievance Redressal Board (GRB), under Digital Publisher Content Grievances Council (DPCGC)? *Justice Arjan Kumar Sikri*
- Who has been appointed as the new Chairman of Microsoft? *Satya Nadella*
- Ebrahim Raisi has won the 2021 Iranian presidential election of which country recently? *Iran*



## OBITUARIES

- What was the profession of T.M. Kalliannan Gounder, who has passed away at the age of 101? **Freedom Fighter**
- Sir Anerood Jugnauth, who has passed away recently was the former President of which country? **Mauritius**
- Asian Games gold medal-winning Indian player Dingko Singh, who has passed away recently, was associated with which game? **Boxing**
- What was the profession of Buddhadeb Dasgupta who has passed away recently? **Filmmaker**
- Dr Ashok Panagariya, who has passed away, was a renowned **Neurologist**
- Apart from being an economist, what was the profession of Prof Radhamohan Ji, who has passed away recently? **Environmentalist**
- What was the profession of Siddalingaiah, of Karnataka, who has died recently? **Poet**
- Surat Singh Mathur, who has passed away recently was a well known Indian athlete who competed in **Marathon**.
- C.R. Visswanathan, who has passed away recently was the former Vice-President of which Indian sports federation? **All India Football Federation (AIFF)**
- Kenneth Kaunda, who has passed away recently was the former President of which country? **Zambia**
- Guruprasad Mohapatra, who has passed away recently was serving as a top bureaucrat in which department of Central Government? **Department of Industry and Internal Trade (DPIIT)**

## AWARDS

- International Dublin Literary Award 2021 for her novel 'Lost Children Archive' **Valeria Luiselli**
- 'WHO Director-General Special Recognition Award' **Dr Harsh Vardhan**
- International Business Book of the Year Award 2021 **Nitin Rakesh and Jerry Wind**
- International Booker Prize 2021 for 'At Night All Blood Is Black' **David Diop**
- 2021 Nature TTL Photography Awards for his photo of an Orangutan clinging to a tree **Thomas Vijayan**
- 'NSG Counter-IED & Counter-Terrorism Innovator Award 2021' **Prof. Shailesh Ganpule**
- Land for Life Award by the United Nations Convention to Combat Desertification (UNCCD) **Familial Forestry**
- Global Innovation Partner of the Year by Snowflake **Larsen & Toubro Infotech**
- Central European University's highest award of Open Society Prize 2021 for her work in public health services **KK Shaileja**
- India's Best Employers among Nation Builders 2021 **NTPC**
- Airport Council International (ACI) Director General's Roll of Excellence **Cochin International Airport**
- 'Outstanding Civil Engineering Achievement Award' for 2020 **Delhi Metro**
- 'The Order of Polar Star' **RK Sabharwal**

- Japan's Fukuoka Grand Prize 2021 **P Sainath**
- Best Film Award in the Documentary section (Best Biographical) '**Decoding Shankar**'
- Kuvempu Rashtriya Puraskar **Dr Rajendra Kishore Panda**
- 'Air Transport World's (ATW) 2021 Airline of the Year' **Korean Air**
- Humboldt Research Award in Economics **Kaushik Basu**
- Bahrain Keraleeya Samajam (BKS)'s Literary Award for 2021 **N N Pillai**
- Olympic Laurel at the Tokyo Games **Muhammad Yunus**
- Oeil d'Or (Golden Eye) award for best documentary at the 74th Cannes Film Festival **Director Payal Kapadia's, 'A Night of Knowing Nothing'**
- Alexander Dalrymple award by the British Government for his work in hydrography and nautical cartography **Vice Admiral Vinay Badhwar**
- UN Food Systems Summit Competition called 'Best Small Business: Good Food for All' **Edible Routes Private Limited, Oorja Development Solutions India and Taru Naturals**
- Natwest Group Earth Heroes Award 2021 in the category of Earth Guardian for its best management role **Satpura Tiger Reserve**
- "Order of Rising Sun" by the Japanese Government **Shyamala Ganesh**
- 2021 laureate of UNESCO / Guillermo Cano World Press Freedom Prize **Maria Ressa (Rappler's CEO)**
- Icon Award at the 2021 Billboard Music Awards **Pink (Singer)**
- Arline Pacht Global Vision Award 2021 **Justice Gita Mitta**

**BOOKS & AUTHORS**

- Who is the author of the book "LANGUAGES OF TRUTH: Essays 2003-2020"? *Salman Rushdie*
- Name the Indian who has been awarded with the 'WHO Director-General Special Recognition Award' for accomplishments in the area of tobacco control? *Harsh Vardhan*
- Who is the winner of the 2021 International Booker Prize?  
*David Diop*
- Name the winner of the prestigious 2021 Nature TTL Photography Awards? *Thomas Vijayan*
- Name the winner of the International Business Book of the Year Award for 2021?  
*Nitin Rakesh and Jerry Wind*
- Name the winner of 2021 Azerbaijan Grand Prix? *Sergio Perez*
- Who is the winner of the 2021 Pen Pinter Prize? *Tsitsi Dangarembga*
- Goutam Ghose has won the Best Director Award at the 2021 UK Asian Film Festival (UKAFF) for which film? *Raahgir: The Wayfarers*
- The International Albinism Awareness Day (IAAD) is marked every year on \_\_\_\_\_ *13 June*
- The memoir titled 'Home in the World: A Memoir' is based on the life of which Indian? *Amartya Sen*
- 'Nathuram Godse: The True Story of Gandhi's Assassin'  
*Dhaval Kulkarni*
- 'Lady Doctors: The Untold Stories of India's First Women in Medicine'  
*Kavitha Rao*
- 'The Fourth Lion: Essays for Gopalkrishna Gandhi'  
*Venu Madhav Govindu and Srinath Raghavan*
- 'The Light of Asia' *Jairam Ramesh*
- 'Kareena Kapoor Khan's Pregnancy Bible' *Kareena Kapoor Khan*

**SPORTS**

- Pooja Rani has recently won the gold medal for India in which sports event? *Boxing*
- How many Teams will be participating in the 2027 ICC Men's Cricket World Cup? *14*
- Sanjeet Kumar, is an Indian sports person, related to which sports category? *Boxing*
- Which player has won the inaugural edition of 2021 Belgrade Open Tennis Tournament?  
*Novak Djokovic*
- CRICURU is India's first AI-enabled coaching website, launched by which Indian cricket player?  
*Virender Sehwag*
- Who has won the men's single title at the Roland Garros Tennis Tournament 2021, also known as French Open? *Novak Djokovic*
- Nirmal Milkha Singh, the wife of legendary sprinter Milkha Singh, has passed away recently. She was the former captain of India national team in which sports event?  
*Volleyball*
- Who has been named as the ICC Men's Player of the Month of May?  
*Mushfiqur Rahim*
- Which Indian player has recently been inducted in the special edition of ICC Hall of Fame list in June 2021?  
*Vinoo Mankad*
- Who is the winner of the 2021 Gelfand Challenge chess title?  
*D. Gukesh*
- Kathryn Bryce, has been named as ICC Women's Player of the Month of May. She plays for which country? *Scotland*
- How many players have been inducted in the ICC Hall of Fame list as on June 13, 2021? *103*
- Who has been named as the ICC Men's Player of the Month of May?  
*Mushfiqur Rahim*
- Kevin O'Brien is a cricket player, who has recently announced retirement from One-Day international game. He represents which country? *Ireland*
- The youngest-ever chess Grandmaster *Abhimanyu Mishra*
- Highest run-getter in women's cricket  
*Mithali Raj*
- Winner of The Austrian Grand Prix  
*Max Verstappen*
- Wimbledon final 6th time Winner  
*Novak Djokovic*
- The 47th Copa America final match Winner  
*Argentina*
- Wimbledon Junior Men's Winner  
*Samir Banerjee*
- European Championship 2020 Final Winner  
*Italy*
- The Euro 2020 Golden Boot winner  
*Cristiano Ronaldo*
- British Grand Prix 2021 Winner  
*Lewis Hamilton*
- Sparkassen Trophy Winner  
*Viswanathan Anand*
- Para Shoot Cup Winner  
*Rubina Francis*
- Women's 49kg category weightlifting silver medal winner  
*Mirabai Chanu*
- Women's 10m air rifle of the 2020 Summer Games Winner  
*China's Yang Qian*
- 2021 World Cadet Wrestling Championship Winner *Priya Malik*
- First-Ever skateboarding competition Winner *Yuto Horigome*
- National Women Online Chess Winner  
*Vantika Agarwal*

## SCIENCE & TECH

- Research Design and Standards Organisation (RDSO) is the standard body to join the 'One Nation, One Standard' scheme of the central government. The RDSO is based in which city? **Lucknow**
- Which online medical platform has acquired the Medlife, to become largest online pharmacy in India? **PharmEasy**
- Name the AI-based platform launched by Indian organisations to help in easy detection of COVID 19, with the help of Chest X-ray? **XraySetu**
- AmbiTag, is a unique IoT solution, developed to record real-time ambient temperature during the transportation of perishable products such as vaccines, body organs and blood. The product has been launched by which institution? **IIT Ropar**
- The Central Government has set the target to achieve 20 percent ethanol blending in petrol by which year? **2025**
- The Mission Innovation CleanTech Exchange has been launched by which country? **India**
- Name the Indian organisation which has recently become the signatory to the prestigious UN Global Compact's CEO Water Mandate, that focus on efficient water management? **NTPC**
- CBSE has collaborated with which tech giant to introduce Coding and Data Science as new subjects in 2021-22 academic session? **Microsoft**
- Which space agency has planned to launch the world's first wooden satellite, WISA Woodsat, into orbit by the end of the year 2021? **European Space Agency**

## DEFENCE

- The multilateral military exercises, 'Steadfast Defender 2021', has been organised by which group of inter-governmental organisation? **NATO**
- Who has been appointed as the new Deputy Chief of Naval Staff? **Ravneet Singh**
- Air Marshal Vivek Ram Chaudhari has been appointed as the next Vice Chief of the Air Staff. He will succeed whom to take over the charge from July 2021? **Harjit Singh Arora**
- The 31st India-Thailand Coordinated Patrol (Indo-Thai CORPAT) in June 2021 is being held in which place? **Andaman Sea**
- Navies of India and UAE in Abu Dhabi? **Zayed Talwar Exercise 2021**
- India and Indonesia in Indian Ocean region **36th CORPAT Exercise**
- India, Sri Lanka and the Maldives at Maritime Warfare Centre, Mumbai **'TTX-2021'**
- Indian and Indonesian Navies at Southern Arabian Sea **'PASSEX'**
- Kolkata, Kochi, Talwar, Tabar, Trikand, Jalashwa and Airavat ships of Indian Navy **'Samudra Setu-II'**
- Indian and French Navy at Arabian Sea **Varuna 2021**
- India and the US in Bakloh in Himachal Pradesh **11th Indo-US Joint Special Forces Exercise Vajra Prahar 2021**
- Indian Navy and the United States Navy in Eastern Indian Ocean Region (Bay of Bengal) **'PASSEX'**
- India and Uzbekistan at Chaubatia near Ranikhet, Uttarakhand **'DUSTLIK II'**

- United States (US), France, South Korea, United Arab Emirates, Saudi Arabia and Bahrain. Greece, Jordan, Kuwait and Egypt at Al-Dhafra airbase, UAE  
**Exercise Desert Flag-VI**
- Indian Navy joined Iran and Russia in Northern Indian Ocean  
**'Iran-Russia Maritime Security Belt 2021'**
- Indian Navy, Indian Army, Coast Guard, and Indian Air Force in Indian Ocean **TROPEX-21**
- India and the United States in Mahajan Field Firing Ranges of Bikaner district of Rajasthan  
**16th Yudh Abhyas**
- Indian Army, Indian Navy and Indian Air Force in Andaman and Nicobar group of islands  
**AMPHEX - 21**
- Indian Air Force and French Air and Space Force at Air Force Station of Jodhpur, Rajasthan  
**Indo-French Joint Exercise Desert Knight-21**
- Indian Navy, Customs, Coast Guard, and other maritime agencies in Indian Navy  
**2nd Edition of 'Sea Vigil-21'**
- The first batch of Rafael Fighter Jets are to be inducted into which squadron of IAF?  
**Squadron 17 - Golden Arrows**
- What is the new Foreign direct investment (FDI) limit in the Defence Sector through automatic approval? **74%**
- India held the Defence Technology and Trade Initiative (DTTI) meeting with which country? **United States**
- Ministry of Defence has designated Alpha Design Technologies Limited for upgrading which defence system?  
**Pechora surface to air systems**

## IMPORTANT DAYS

- When is the UN recognised Global Day of Parents celebrated globally?  
*01 June*
- Every Year, June 01 is dedicated to celebrate which of these days?  
*World Milk Day*
- What is the theme of 2021 Global Day of Parents? *Appreciate all parents throughout the world*
- The theme of 2021 World Milk Day is \_\_\_\_\_.  
*Sustainability in the Dairy Sector*
- The United Nations recognised World Bicycle Day is celebrated globally on which day? *03 June*
- The World Health Organisation has decided to formally observe which day as the World Neglected Tropical Diseases (NTD) Day annually?  
*30 January*
- The International Day of Innocent Children Victims of Aggression is marked on which day? *June 4*
- Which day of the year is celebrated as the World Environment Day (WED)? *5 June*
- What is the theme of World Environment Day 2021?  
*Ecosystem Restoration*
- When is the World Pest Day observed? *6 June*
- Which day has been declared by the UN-FAO as International Day for the Fight Against Illegal, Unreported and Unregulated (IUU) Fishing?  
*5 June*
- The World Day Against Speciesism is marked annually on \_\_\_\_\_.  
*June 5*
- June 6 is dedicated to celebrate which official language recognised by the United Nations? *Russian*
- Which year has been declared by UN to be commemorated as the International Year of Artisanal Fisheries and Aquaculture? *2022*
- What is the theme of the World Food Safety Day 2021?  
*Safe food today for a healthy tomorrow*
- Which day is observed as the World Oceans Day as recognised by UN?  
*June 8*
- The World Tumor Day is observed since 2000 on \_\_\_\_\_  
*June 8*
- What is the theme of UN World Oceans Day 2021?  
*The Ocean: Life & Livelihoods*
- When is the World Day Against Child Labour observed? *June 12*
- What is the theme of World Day Against Child Labour 2021?  
*Act now: End child labour!*
- World Blood Donor Day is observed every year on \_\_\_\_\_  
*June 14*
- Name the winner of women's single title at French Open 2021?  
*Barbora Krejčíková*
- What is the slogan for World Blood Donor Day 2021? *Give blood and keep the world beating*
- Which country is the host nation for 2021 World Blood Donor Day?  
*Italy*
- Which day of the year is marked as World Elder Abuse Awareness Day?  
*15 June*
- The Global Wind Day is marked annually on \_\_\_\_\_.  
*15 June*
- What is the theme of World Elder Abuse Awareness Day (WEAAD)?  
*Access to Justice*
- The International Day of Family Remittances (IDFR) is marked annually on which day? *16 June*
- The World Day to Combat Desertification and Drought is observed on which day? *17 June*
- What is the theme of World Day to Combat Desertification and Drought? *Restoration. Land Recovery. We build back better with healthy land*
- Which state observes the Great June Uprising Unity Day on June 18 every year? *Manipur*
- Autistic Pride Day is observed annually all over the world on which day? *18 June*
- The Sustainable Gastronomy Day is marked every year on which day?  
*18 June*
- The World Sickle Cell Day is observed every on which day?  
*19 June*
- In India, which day is celebrated as the National Reading Day by CBSE?  
*19 June*
- When is the International Day for the Elimination of Sexual Violence in Conflict commemorated?  
*19 June*
- World Refugee Day is observed on which day? *20 June*
- What is the theme of World Refugee Day 2021?  
*Together we heal, learn and shine*
- International Day of Yoga is celebrated on which day? *21 June*
- 66th Foundation Day of State Bank of India (Founded in 1955)  
*1st July 2021*
- World Sports Journalists Day  
*2nd July 2021*
- World UFO Day *2nd July 2021*
- International Day of Cooperatives  
*3rd July 2021*
- Crop Insurance Week  
*1st to 7th July 2021*





# GS SPECIAL



## INDIAN POLITY

- The ideals of liberty, equality and fraternity in the Preamble are borrowed from the Constitution of which country? **French Constitution**
- Which among the following schedules is related to the responsibilities of Municipalities? **12th**
- For how many years, a person of Indian origin must have been an ordinary resident of India before making application towards getting citizenship by registration? **7years**
- Which amendment of the Indian Constitution has abolished the nomination of Anglo-Indians to the Lok Sabha and Legislative Assemblies? **103rd Amendment Act**

## ECONMICS

- In which year Regional Rural Banks in our country started working? **1975**
- In which year Board for Reconstruction of Public Sector Enterprises was constituted? **2004**
- Which among the following body in India takes actions against violations & irregularities in foreign currency convertible bonds? **Reserve Bank of India**
- At which of the following places steam engines were originally manufactured by Indian Railway? **Chittranjan**
- Which among the following was previously known as Imperial Bank of India? **State bank of India**
- Which country prevalent the Pay as you earn (PAYE), a withholding tax system? **UK**

## AGRICULTURE

- The Crop Development Programmed of the Government of India covers which of the following groups of commercial crops? **Jute, Tea and Coffee**
- Jute cultivation in India is concentrated in the delta area of which of the following rivers? **Ganga**
- Which of the following is the largest irrigation canal in India? **Indira Gandhi Canal**
- Which is the largest cotton growing State in India? **Gujarat**
- Under which plan did the Government introduce an agricultural strategy which gave rise to Green Revolution? **Fourth FYP**

## HISTORY & CULTURE OF INDIA

- In which year, Interim Government of India (Arzi Hukumat-i-Hind) was formed by Subhash Chandra Bose? **1943**
- Who among the following was the socialist leader, who escaped from the Hazaribagh Prison and joined the Quit India Movement? **Jayprakash Narayan**
- Who among the following founded the "Academic Association"? **Henry Vivian Derozio**
- Which league observed the Direct Action Day on August 16, 1946? **Muslim League**
- The first Indian woman to preside a session of Indian National Congress was\_\_? **Sarojini Naidu**

## GEOGRAPHY

- Which of the following is India's largest salt producing state? **Gujarat**
- Which among the following is the chief crop of Deccan Plateau? **Cotton**
- Which among the following is not located in Andaman & Nicobar island? **Guindy National Park**
- Zawar mines are located in which state? **Rajasthan**
- Which among the following state in India has highest production of "large Cardamom"? **Sikkim**
- Which among the following state in India produces wool? **Rajasthan**
- Which among the following country is world's largest user nitrogenous fertilizers? **China**

## ENVIRONMENT

- Since 2013, the Odisha government has banned the mechanized fishing within 20km of the state's coast predominantly for the protection of which of the following fauna? **Olive Ridley Turtles**
- The 2017 Global Tiger Day (GTD) is observed on which date? **July 29**
- Which among the following is called "mother of pearl"? **Nacre**
- What is the another name of Earth Summit? **Rio Summit**
- Which among the following is commonly found in Gulf of Kutch, Gulf of Mannar, Andaman & Nicobar islands, & Lakshadweep? **Coral Reefs**
- In which year Ecological Task Forces (ETFs) scheme was initiated? **1982**

# AWARDS

**AUGUST 2021**

## SERUM INSTITUTE FOUNDER CYRUS TO RECEIVE LOKMANYA TILAK AWARD

- Dr Cyrus Poonawalla, Chairman of the Pune-based vaccine maker Serum Institute of India (SII), has been selected for the prestigious Lokmanya Tilak National Award for 2021.
- Mr Poonawalla has been named for his work during the COVID-19 pandemic, by manufacturing the Covishield vaccine.
- He will receive the award on August 13. The award comprises a cash prize of Rs one lakh and a memento.
- The Lokmanya Tilak national award is given annually since 1983 on August 1, the death anniversary of Lokmanya Tilak, by the Lokmanya Tilak Trust. However this year the date has been changed due to the coronavirus situation.

## RAJIV GANDHI KHEL RATNA AWARD RENAMED AS MAJOR DHYAN CHAND KHEL RATNA AWARD

- Prime Minister Narendra Modi announced the renaming of the Rajiv Gandhi Khel Ratna Award (the country's highest sporting honour) after hockey wizard Major Dhyan Chand.
- Major Dhyan Chand (1905-79) was known for his extraordinary goal-scoring feats, in addition to earning three Olympic gold medals, in 1928, 1932 and 1936, during an era where India dominated the field hockey.

## MAHARASHTRA GOVT ANNOUNCES RAJIV GANDHI AWARD FOR IT SECTOR



- Maharashtra Govt has announced new award for Information and Technology (IT) sector, named after the former PM Rajiv Gandhi, as a tribute to his pioneering work in the technology sector.
- Rajiv Gandhi Award for IT sector:
- It will be conferred upon companies and institutions for excellence in IT sector every year.
- It will be given annually on August 20 (birth anniversary of Rajiv Gandhi)
- Rajiv Gandhi is widely credited for starting a telecom revolution in India.

## MOHAMMAD AZAM FROM KARIMNAGAR DISTRICT IN TELANGANA AWARDED NATIONAL YOUTH AWARD

- Mohammad Azam from Karimnagar district in Telangana has been awarded the National Youth Award recently by the Union Youth Affairs and Sports Minister Anurag Singh Thakur in Delhi for displaying exemplary leadership qualities.
- He has been providing skills to youth and conducting personality development camps for them from Chintakunta and Rekurthy villages in his district.

## COMMERCE MINISTRY CONFERS NATIONAL INTELLECTUAL PROPERTY AWARDS 2020

- Minister of Commerce and Industry has conferred National Intellectual Property Awards 2020 to the winners.
- The award is conferred every year by Office of Controller General of Patents, Designs and Trade Marks (CGPDTM), Dept for Promotion of Industry and Internal Trade (DPIIT), Ministry of Commerce and Industry.
- It is given to individuals, institutions, organisations, enterprises, police units and other legal entities, for IP creation, commercialization and enforcement.

## POWERGRID WINS THE PRESTIGIOUS GLOBAL ATD BEST AWARD

- Power Grid Corporation of India Limited (POWERGRID), a Maharatna CPSU under Ministry of Power, Government of India has been awarded the coveted "Association for Talent Development (ATD) 2021 BEST Award". POWERGRID securing 8th rank among the 71 organizations from around the globe, thus becoming the only PSU to win this award and one of the only two companies of India in the Top 20.
- The Association for Talent Development (ATD, formerly ASTD) is the world's largest association dedicated to those who develop talent in organizations and ATD's BEST Award is the talent development industry's most rigorous and coveted recognition.

## NEUROSURGEON BASANT MISRA RECEIVES PRESTIGIOUS AANS AWARD



- Odisha-born neurosurgeon Dr Basant Kumar Misra has been conferred the prestigious American Association of Neurological Surgeons' 'International Lifetime Achievement Award in Neurosurgery'. Misra is the first Indian physician to receive the AANS honor which was conferred on him at a virtual ceremony during the AANS Annual Scientific Meeting 2021 held in Orlando, Florida. He was the world's first surgeon to perform Computer-Guided Aneurysm surgery.
- Mishra completed his MBBS from VIMSAR, Burla. He received a Master of Surgery from Delhi University in 1980 and MCh Neurosurgery from AIIMS New Delhi in 1983.
- He is the chief of surgery, head of the department of neurosurgery, and Gamma knife radiosurgery, PD Hinduja Hospital and Medical Research Centre, Mumbai. He is president of the Asian Australasian Society of Neurological Surgeons and the World Federation of Skull Base Societies, is also first vice president of the World Federation of Neurosurgical Societies.
- He is also the recipient of the most prestigious Dr BC Roy National Award in the category of 'Eminent Medical Person' (Highest Medical Award in India) in 2018.

## MAHATMA GANDHI TO BE GIVEN THE US CONGRESSIONAL GOLD MEDAL

- An influential US lawmaker from New York reintroduced a resolution in the US House of Representatives to posthumously award the prestigious Congressional Gold Medal to Mahatma Gandhi in recognition of his promotion of peace and nonviolence.
- The Congressional Gold Medal is the highest civilian award in the United States. Gandhi would be the first Indian to receive a Congressional Gold Medal, an honour bestowed upon such great figures as George Washington, Nelson Mandela, Martin Luther King Jr., Mother Teresa, and Rosa Parks.

## SRI BASAVA INTERNATIONAL AWARD FOR SEER OF BHALKI HIREMATH

- Karnataka government has selected Sri Basavalinga Pattaddevaru, senior seer of Bhalki Hiremath, for the prestigious Sri Basava International Award. Minister for Kannada and Culture V. Sunil Kumar will present the award at Ravindra Kalakshetra in Bengaluru. The septuagenarian seer has spent over five decades in the Lingayat religious institution in the Bidar district.
- The centre was set up in 2003 when an abandoned baby from Ujani village near Aurad in Bidar district was adopted. The seer moved the court to adopt the child. The Central and State governments later recognised the centre as an authorised Central adoption resource agency.

## INDIAN FILM FESTIVAL OF MELBOURNE AWARDS 2021 ANNOUNCED

- The Family Man 2 actors Manoj Bajpayee and Samantha Akkineni were among the winners of the latest edition of the Indian Film Festival of Melbourne Awards. The IFFM 2021 were held virtually on Friday with several stars from various film industries in attendance. Eminent Indian artists like Shoojit Sircar, Anurag Kashyap, Thiagarajan Kumararaja, Sriram Raghavan were amongst the presenters, along with Richa Chadha, Guneet Monga, Onir and others as jury members.

## ALEJANDRO PRIETO WINS BIRD PHOTOGRAPHER OF THE YEAR 2021



- Mexican photographer Alejandro Prieto has emerged as the winner of the Bird Photographer of the Year (BPOTY) 2021. He has won for capturing a photograph of a greater roadrunner staring up at the barbed-wire-clad border wall between the USA and Mexico, with what almost looks like a sense of bewilderment.
- The image has been given the title as 'Blocked'. The Bird Photographer of the Year comes with a cash prize of £5,000. He was chosen from among 22,000 entries from 73 countries.

**JULY 2021**

**PALAGUMMI SAINATH AWARDED 2021 FUKUOKA PRIZE**



- Noted journalist P. Sainath has been selected for the Fukuoka Prize for 2021.
- The Academic Prize and the Prize for Arts and Culture will go to Kishimoto Mio of Japan and Prabda Yoon of Thailand resp.
- The Fukuoka Prize is given annually to distinguished people to foster and increase awareness of Asian cultures.
- The Grand Prize has earlier been awarded to Muhammad Yunus from Bangladesh, historian Romila Thapar, and sarod maestro Amjad Ali Khan.

**DELHI METRO BAGS JAPAN SOCIETY OF CIVIL ENGINEERS' AWARD**

- Delhi Metro has won the 'Outstanding Civil Engineering Achievement Award' is for the year 2020 from the Japan Society of Civil Engineers.
- DMRC has been awarded for its "high-quality" infrastructure development projects under phases I-III.
- This award is given to highly selective showcasing projects in the development of civil engineering technology across the world.
- The JSCE termed the Delhi Metro's project as high-quality Infrastructure development project.

**ODIA POET RAJENDRA KISHORE PANDA BAGGED KUVEMPU RASHTRIYA PURASKAR**

- The Kuvempu Rashtriya Puraskar, the national award instituted in memory of late poet laureate Kuvempu, has been awarded to renowned Odia poet Dr. Rajendra Kishore Panda for the year 2020.
- The prestigious award carries a cash award of Rs. 5 lakh, a silver medal, and a citation.
- The name of Dr. Panda was finalised by a three-member committee consisting of celebrated Kannada poet H S Shivaprakash, former secretary of Central Sahitya Academy Agrahara Krishnamurthy, and eminent Bengali author Shyamal Bhattacharya.

**OM CHERI N. N. PILLAI RECEIVED BAHRAIN KERALITE SOCIETY LITERARY AWARD**

- Journalist and playwright Omchery N N Pillai has been selected for the Bahrain Keraleeya Samajam (BKS)'s Literary Award for 2021. BKS president P V Radhakrishna Pillai, general secretary Varghese Karackal and literary wing secretary Firoz Thiruvathra announced the award.
- The Jury was headed by the novelist M Mukundan. Literary critic Dr K S Ravikumar, writer and Kerala Chief Secretary Dr V P Joy, and Radhakrishna Pillai were part of the jury. The award constitutes a cash prize of `50,000 and a citation acknowledging the achievement. The award ceremony will be held later in Delhi. "His enormous contributions as a whole to Malayalam language and literature are remarkable, which ultimately led to this award.

**"INVEST INDIA" WON INVESTMENT PROMOTION AGENCY AWARD 2021**

- 'Invest India' has been awarded the world's most innovative Investment Promotion Agency 2021 by OCO Global.
- OCO Global is a leading economic development advisory firm, working with govt and companies worldwide on international investment and trade.
- Invest India, set up in 2009, is a non-profit venture under the Department for Promotion of Industry and Internal Trade, Ministry of Commerce and Industry.
- Minister of Commerce: Piyush Goyal

**KOREAN AIR AWARDED "2021 AIRLINE OF THE YEAR" AWARD**

- Korean Air was selected for the "2021 Airline of the Year" award by the Air Transport World (ATW).
- The awards ceremony will be held in Boston on October 5, 2021.
- The ATW's Airlines of the Year award has a huge honor that is called the Oscar in the global aviation industry.
- It started in 1974 and this year is 47th.

**ECONOMIST KAUSHIK BASU GETS HUMBOLDT AWARD**

- Indian economist Kaushik Basu conferred with the Humboldt Research Award for 2021 by Dr. Hans-Bernd Schäfer of Bucerius Law School Hamburg, Germany.
- The award recognizes excellence through an entire career and offers research collaboration opportunities.
- Basu is a professor of economics at Cornell University.
- He was the chief economist of the World Bank from 2012 to 2016 and Chief Economic Adviser to the Indian government from 2009 to 2012.



**JUNE 2021**

**THOMAS VIJAYAN WINS NATURE TTL PHOTOGRAPHER OF THE YEAR 2021**

- Kerala-based Thomas Vijayan, who is now settled in Canada, has won 2021 Nature TTL Photography Awards for his photo of an Orangutan clinging to a tree.
- The photograph is titled 'The World is Going Upside Down'.
- Vijayan was adjudged as the overall winner of the competition from over 8,000 entries for Nature TTL Photographer of the Year 2021, which carries grand prize of 1,500 pounds (Rs.1.5 lakh).
- Nature TTL is the world's leading online nature photography resource.

**WATER BURIAL BAGS BEST FILM NATIONAL AWARD ON ENVIRONMENT CONSERVATION**

- Water Burial has won the best film award on environment conservation at the 67th National Films Awards 2021. Inspired by the popular Assamese novel Saba Kota Manuh, which is written by Yeshe Dorjee Thongchi, Water Burial is in Monpa dialect and has an intriguing storyline around a dark ritual of a local tribe in Arunachal Pradesh.
- The film, which is directed by independent filmmaker Shantanu Sen in Monpa dialect, has garnered positive reviews for its uniqueness in portraying the rituals of the tribals of the Northeast and bringing the attention of the mainstream media towards it. Water Burial is presented by Sanjive Narain, Chief Managing Director of Prag News, produced by AM Television and co-produced by Faruque Iftikar.

**ZIMBABWEAN NOVELIST TSITSI DANGAREMBGA WINS PEN PINTER PRIZE 2021**

- Tsitsi Dangarembga, the Booker-shortlisted Zimbabwean writer who was arrested last year in Harare while protesting against corruption, has been awarded the PEN Pinter prize, praised for her "ability to capture and communicate vital truths even amidst times of upheaval".
- The prize is given by free speech campaigners English PEN in memory of the Nobel laureate Harold Pinter. It goes to a writer of "outstanding literary merit" who, as Pinter put it in his Nobel speech, shows a "fierce intellectual determination ... to define the real truth of our lives and our societies". Previous winners include Chimamanda Ngozi Adichie, Margaret Atwood and Linton Kwesi Johnson.

**QX GLOBAL GROUP WON OUTSOURCING SERVICE PROVIDER OF THE YEAR AWARD**

- Business process management services provider, QX Global Group, announced that it had received Outsourcing Service Provider of the Year Award at the 19th Edition of the Asian Leadership Awards.
- The award was conferred under the Asian Outsourcing Leadership Awards category.
- QX Global has delivery centres in Ahmedabad, Baroda, Mumbai and Noida, and provides cost savings, process efficiencies and transformation in finance, accounts, payroll and recruitment.

**INDO-AMERICAN SUMITA MITRA HONOURED WITH EUROPEAN INVENTOR AWARD**

- Indian-American chemist Sumita Mitra has been honored with the European Inventor Award 2021 in the 'Non-European Patent Office countries' category.
- She successfully integrated nanotechnology into dental materials to produce stronger and more aesthetically pleasing fillings.
- The award is presented annually by the European Patent Office (EPO) to recognize outstanding inventors from Europe and beyond.
- It one of Europe's most prestigious innovation prizes.

**AMUL'S SODHI CONFERRED WITH ASIA PACIFIC PRODUCTIVITY CHAMPION AWARD**

- In recognition of enhanced productivity and efficient milk supply chain, R S Sodhi, managing director, Gujarat Cooperative Milk Marketing Federation (GCMMF), was conferred with the regional award as Asia Pacific Productivity Champion from Asian Productivity Organization (APO), Tokyo, Japan.
- This is the first time in the past 20 years an Indian has received the prestigious award.
- Sodhi's name was unanimously recommended for the award by the Government of India's National Productivity Council (NPC) under the Department of Promotion of Industry and Internal Trade (DPIIT), Ministry of Commerce & Industry.



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# NEW APPOINTMENTS

**AUGUST 2021**

## VICE ADMIRAL SN GHORMADE TAKES CHARGE AS NEW VICE CHIEF OF NAVY

- Vice Admiral SN Ghormade (AVSM, NM) assumed charge as the Vice Chief of Naval Staff on July 31, 2021, at a formal ceremony in New Delhi.
- He succeeds Vice Admiral G Ashok Kumar who retired on July 31, 2021, after more than 39 years of illustrious service.
- The Flag officer SN Ghormade was commissioned in the Indian Navy on January 01, 1984.
- He was awarded the Ati Vishisht Seva Medal (AVSM) on January 26, 2017 and Nausena Medal (NM) in 2007 by the President of India, and a Commendation by the Chief of the Naval Staff in 2000.

## SHRI HARDEEP SINGH PURI LAUNCHES DSF BID ROUND-III

- Minister of Petroleum and Natural Gas & Housing and Urban Affairs Hardeep Singh Puri has launched the Discovered Small Field (DSF) Bid Round-III.
- Under the bid round, 75 discoveries across 32 Contract areas in 11 basins/locations are being offered.
- Estimated Hydrocarbon in place of approximately 232 MMTOE of oil and oil equivalent gas are on offer.
- In the earlier two rounds, 54 contracts were awarded to 27 companies including 12 new entrants.

## MYANMAR ARMY CHIEF APPOINTED HIMSELF AS PRIME MINISTER



- The State Administration Council of Myanmar has been reformed as the 'Caretaker government of Myanmar' headed by the Chief of the Myanmar military Senior General Min Aung Hlaing as the Prime Minister.
- Hlaing also pledged to hold elections by 2023.
- General Hlaing took over power in Myanmar in February after removing the government headed by the State Counsellor Aung San Suu Kyi.
- Myanmar has witnessed regular protests since February against the military govt.

## BVLGARI APPOINTS PRIYANKA CHOPRA AS ITS BRAND AMBASSADOR

- Italian luxury brand Bvlgari has appointed actor Priyanka Chopra Jonas as global brand ambassador.
- Bvlgari is known for its gemstone jewellery, watches, fragrances, accessories, and leather goods.
- In 2020, the company partnered with perfume and taste company Firmenich on a sustainable flower farming project called "Flower Gems of India."
- She is also a global UNICEF Goodwill Ambassador and recipient of the prestigious Danny Kaye Humanitarian Award.

## BHARAT BILLPAY APPOINTS PAYU'S NOOPUR CHATURVEDI AS NEW CEO

- Bharat Bill Payment System has appointed Noopur Chaturvedi as its new chief executive officer.
- She is former PayU and Airtel Payments Bank, executive.
- BBPS is NPCI's flagship bill payments platform that was hived off into a separate subsidiary in April 2021.
- She has worked with Airtel Payments Bank, Samsung, ING Vysya Bank and Citibank in various senior roles.
- She is an alumnus of the Indian Institute of Management, Lucknow, of the 99-01 batch.

## MINI IPE APPOINTED AS LIC MD AHEAD OF PROPOSED

- Mini Ipe took charge as managing director of Life Insurance Corporation of India.
- Ipe is a post-graduate in commerce and joined LIC in 1986 as a direct recruit officer.
- She has a diverse experience in LIC having worked in various capacities.
- LIC is India's 2nd-largest financial services institution with a Rs 31 lakh crore balance sheet, next to the country's largest bank, State Bank of India (SBI), with assets of Rs 39.51 lakh crore.
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## DHONI BECOMES THE FIRST BRAND AMBASSADOR OF HOMELANE



- Home interiors brand HomeLane has entered into a three-year strategic partnership with Mahendra Singh Dhoni as an equity partner and brand ambassador.
- As part of the partnership, Dhoni will own equity in HomeLane and will be the company's first brand ambassador.
- With the upcoming cricket and festive season, HomeLane and MS Dhoni are jointly working on a brand new campaign that will be released during the new IPL season.

## PPK RAMACHARYULU APPOINTED RAJYA SABHA SECRETARY GENERAL

- Rajya Sabha Chairman, M Venkaiah Naidu has appointed Dr PPK Ramacharyulu, who is the secretary in the Rajya Sabha Secretariat since 2018, as the secretary general. He succeeds Desh Dipak Verma, who demitted office as secretary-general after serving the top post for four years. Ramacharyulu is the first insider to have risen from the ranks of the secretariat to the top post in the about 70 years of the Rajya Sabha.
- Ramacharyulu joined the Rajya Sabha Secretariat in 1983 after serving in the Lok Sabha Secretariat for a year. Ramacharyulu had served as special secretary, Andhra Pradesh Legislature.

## CENTRE APPOINTS ATUL BHATT AS CMD OF RINL

- Atul Bhatt has been appointed as chairman and managing director (CMD) of disinvestment-owned steel company Rashtriya Ispat Nigam Ltd (RINL). He was the CMD of state-owned consultancy firm MECON, which offers a full range of services required to set up a project from concept to commissioning including turnkey execution. PK Rath retired as CMD RINL on May 31, after serving the company for 38 years.
- RINL is a special steel-making player based in Visakhapatnam, Andhra Pradesh. The company, without any captive iron ore mines, owns and operates a 7.3-million tonne (MT) steel plant in the state. The Cabinet Committee on Economic Affairs (CCEA) had given in-principle approval for 100 per cent disinvestment of government stake in RINL, along with the company's stake in subsidiaries/joint ventures through strategic disinvestment by way of privatisation.

## NIKOL PASHINYAN RE-APPOINTED AS PRIME MINISTER OF ARMENIA

- Nikol Pashinyan (46 years) has been re-appointed officially as the Prime Minister of Armenia by the President Armen Sarkissian with effect from August 2, 2021.
- He is the leader of the Civil Contract Party and won majority of seats around 71 in parliamentary elections in June 2021.
- He was first appointed as the Prime Minister of Armenia in 2018.

## CENTRE APPROVES EXTENSION TO RAJIV GAUBA'S TERM AS CABINET SECRETARY

- Appointments Committee of the Cabinet has extended the tenure of Rajiv Gauba, as the Cabinet Secretary of India, for a further period of 1-year.
- He is a 1982-batch IAS officer of Jharkhand cadre and was appointed to the top bureaucratic post of the country in August 2019 for two years.
- Prior to this, he was Union Home Secretary from August 2017 to August 2019.
- His term of service was to end on August 30, 2021.

## EBRAHIM RAISI TAKES OVER AS PRESIDENT OF IRAN



- Ultra-conservative cleric and judiciary chief Ebrahim Raisi has taken over as eighth President of Iran with effect from August 3, 2021.
- He replaced moderate President Hassan Rouhani who was not allowed run for a third consecutive term.
- He won Iranian presidential elections in June with 61.95% of the vote.
- Ebrahim Raisi has also become 1st Iranian president to be sanctioned by US even before assuming office as he was designated in 2019.



**JULY 2021**

**KARNAM MALLESWARI MADE FIRST VICE-CHANCELLOR OF DELHI SPORTS UNIVERSITY**



- Former Padma Shri-winning Indian weightlifter, Karnam Malleshwari has been appointed as the first vice-chancellor of Delhi Sports University.
- She is currently working as Chief General Manager in the FCI.
- She is the first Indian woman to win a medal at the Olympics.
- She won a bronze medal at the 2000 Sydney Olympics.
- She has also been awarded Rajiv Gandhi Khel Ratna Award (1995), Arjuna Award (1994) and Padma Shri (1999).

**AMITABH KANT GETS 1-YR EXTENSION AS NITI AAYOG CEO**

- The Centre has granted a 1-year extension to Amitabh Kant (1980 IAS), CEO of NITI Aayog till June 2022.
- He played an instrumental role in initiatives such as Make in India, Start-up India, Incredible India and "God's Own Country" initiatives.
- He has also been piloting the Union government's ease of doing business initiative.
- He was appointed as the CEO of the public policy think tank in 2016.

**KK VENUGOPAL'S TENURE AS ATTORNEY GENERAL EXTENDED BY ANOTHER YEAR**

- The Central Government has extended the tenure of Attorney General K K Venugopal by one more year till June 30, 2022.
- Last year, his tenure was extended by one year.
- Venugopal was appointed as AG on July 1, 2017.
- He took over as the 15th Attorney General of India after former AG Mukul Rohatgi
- He also served as an Additional Solicitor General during the Morarji Desai govt.
- The AG is the Indian govt chief legal advisor and is its principal barrister in the SC of India.

**SATISH AGNIHOTRI TAKES OVER AS MD NHSRCL**

- Satish Agnihotri, retired IRSE officer of 1982 batch has taken charge as Managing Director, National High-Speed Rail Corporation Ltd on Thursday. He holds a Bachelor of Engineering (Civil), 1982 and Master of Engineering (Structures), 1984, both from IIT, Roorkee and was conferred the distinguished Alumnus Award in 2013 by IIT, Roorkee.
- Agnihotri comes with more than 19 years of experience in implementation of mega rail infrastructure projects. He has worked as Chairman & Managing Director, Rail Vikas Nigam Limited (RVNL), a schedule 'A' CPSE under the Ministry of Railways for close to 9 years. He also held the position of Chairman, High-Speed Rail Corporation Ltd (HSRC), a fully owned subsidiary of RVNL since its inception in July 2012 till August 2018.

**AIR MARSHAL VIVEK RAM CHAUDHARI APPOINTED AS NEW IAF VICE CHIEF**

- Air Marshal Vivek Ram Chaudhari has been appointed as the new Vice Chief of the Indian Air Force.
- He will succeed Air Marshal Harjit Singh Arora.
- He is currently serving as Commander-in-Chief of the IAF's Western Air Command (WAC).
- An alumnus of the National Defence Academy, Air Marshal Chaudhari was commissioned into the fighter stream of the IAF on December 29, 1982.
- Air Marshal Arora retired from service in June 2021.

**MEENESH SHAH APPOINTED AS THE CHAIRMAN OF NDDB**

- National Dairy Development Board (NDDB) executive director, Meenesh Shah has been assigned the additional charge of the post of Chairman of NDDB.
- He Varsha Joshi whose tenure ended on May 31.
- Shah had taken over the post for a period of six months with effect from June 1.
- Shah is a member secretary of the Indian National Committee (INC) of the International Dairy Federation (IDF).

**THE US APPOINTED INDIAN-AMERICAN ATUL KESHAP AS INTERIM ENVOY TO INDIA**

- The US has appointed Indian-American Atul Keshap as the country's Charge'd Affairs in India.
- Ambassador Keshap's appointment will reinforce the close US partnership with the Government and people of India.



**JUNE 2021****LAURENCE DES CARS APPOINTED AS FIRST FEMALE PRESIDENT OF LOUVRE MUSEUM**

- For the first time since its creation in 1783 in the wake of the French Revolution, the Musée du Louvre will be headed by a woman, Laurence des Cars, the current head of the Musée d'Orsay and the much smaller Musée de l'Orangerie.
- Des Cars, 54, was appointed as the museum's president-director by the president of France, Emmanuel Macron.
- On 1 September, des Cars will replace the museum's leader of eight years, Jean-Luc Martinez, who had waged an intense media campaign to stay on for a new five-year term.

**SANJAY DUTT RECEIVED UAE'S GOLDEN VISA**

- Bollywood actor Sanjay Dutt thanked the UAE government for granting him the golden visa. Dutt took to his social media handles to share clicks of himself holding his passport with the golden visa.
- The Golden Visa system essentially offers long-term residency to people with outstanding talents. In 2019, UAE implemented a new system for long-term residence visas enabling foreigners to live, work & study there without the need of a national sponsor & with 100% ownership of their business.

**MAGMA APPOINTED POONAWALLA AS CHAIRMAN**

- Mumbai-based non-banking finance company Magma Fincorp Limited on 31st may announced the appointment of Adar Poonawalla as the chairman of the company. Poonawalla is also the chief executive officer of Serum Institute of India, the maker of Oxford University-AstraZeneca Covishield vaccine in India.
- The announcement is part of a series of leadership changes following the Poonawala-controlled Rising Sun Holdings (RSH) acquiring controlling stake through an equity infusion of ₹3,456 crore earlier this month. The Company has also appointed Mr. Abhay Bhutada as the Managing Director.

**CII ELECTED TATA STEEL CEO AND MD TV NARENDRAN AS ITS NEW PRESIDENT**

- Industry chamber CII on 31st may has elected T V Narendran, CEO and MD, Tata Steel, as its new president for 2021-22. He takes over from Uday Kotak, Managing Director, and Chief Executive Officer, Kotak Mahindra Bank.
- Narendran "has assumed office as the President of CII for 2021-22," it said. In a statement, it said that Narendran has been engaged with CII for many years at the state, regional and national level.
- He was the Chairman of CII Eastern Region during 2016-17 and has led CII national panels on leadership and HR besides being Chairman of CII Jharkhand.

**FINCORP ADAR AS****JUSTICE VIKRAMJIT SEN TO HEAD DIGITAL MEDIA CONTENT REGULATORY COUNCIL**

- The Indian Broadcasting Foundation (IBF) has appointed former Supreme Court judge Justice Vikramjit Sen as the Chairman of its newly formed self-regulatory body Digital Media Content Regulatory Council (DMCRC).
- Besides, six other eminent industry members which include filmmaker Nikkhil Advani, writer and director Tigmanshu Dhulia, filmmaker and writer Ashwiny Iyer Tiwari, content producer and distributor Banijay Group CEO and founder Deepak Dhar would also be part of the self-regulatory body.
- This Council also includes - Sony Pictures General Counsel Ashok Nambisan and Star and Disney India Chief Regional Counsel Mihir Rale.
- IBF, the apex body of broadcasters, had last week announced to expand to cover digital streaming platforms and is soon going to be renamed as Indian Broadcasting & Digital Foundation (IBDF).

**SYRIA'S BASHAR AL-ASSAD WINS FOURTH TERM WITH 95% OF VOTE**

- Syrian President Bashar Assad was re-elected in a landslide, ushering in a fourth seven-year term in the war-torn country following an election described as illegitimate and a sham by the West and his opposition.
- A decade-long conflict has devastated Syria as it began after the Assad-led government used deadly force against peaceful pro-democracy protests in March 2011.

# SPORTS

## SANJEET KUMAR WON GOLD MEDAL IN 91KG CATEGORY IN ASIAN AMATEUR BOXING CHAMPIONSHIPS 2021

- The 2021 Asian Amateur Boxing Championships was held from 24 to 31 May 2021 in Dubai, United Arab Emirates.
- Indian heavyweight boxer Sanjeet Kumar defeated Olympic silver-medallist Vassiliy Levit of Kazakhstan, in the 91kg final to win gold medal at the tournament.
- He was the lone gold medal winner among the Indian men's contingent.
- The 19-member Indian contingent, including both men and women, secured 15 medals comprising 2 gold, 5 silver and 8 bronze.
- In Men's category, apart from Sanjeet Kumar, top-seed Amit Panghal (52kg) and Shiva Thapa (64kg) won Silver Medal while Vikas Krishan Yadav (69kg) and Varinder Singh (60kg) secured bronze medals.

## WRESTLER VINESH PHOGAT WINS GOLD IN WOMEN'S 53 KG FREESTYLE AT POLAND RANKING SERIES

- Tokyo Olympic Games bound wrestler Vinesh Phogat won the women's 53kg freestyle gold with an 8-0 win over Khrystyna Bereza of Ukraine at the Poland Ranking Series in Warsaw yesterday. With less than 50 days to go for the Olympic Games to begin, Vinesh looked strong in defence and swift in attacks and counter-attacks.

- The gold-winning effort of Vinesh is likely to improve her seeding in the 53kg freestyle event at the Olympics, to be held from July 23 to August 8. Khrystyna settled for silver.

## ICC EXPANDS MEN'S ODI CRICKET WORLD CUP TO 14 TEAMS FOR 2027 & 2031 EDITIONS

- The International Cricket Council (ICC) has announced that the Men's Cricket World Cup in 2027 and 2031, will once again be a 14-team, 54-match tournament.
- Earlier in 2019 World Cup, only 10 teams contested, compared to 14 teams in 2015 World Cup.
- These 14 teams will split into two groups of seven Top three from each group will be progressing to a

Super Six stage, followed by semifinals and final.

- ICC has also decided to expand the men's T20 World Cup to 20 teams. The tournament will take place every two years from 2024-2030.

## BRAZIL TO HOST COPA AMERICA FOR 2ND CONSECUTIVE TIME

- Brazil will be hosting Copa America for the 2nd consecutive time after Colombia and Argentina were stripped of hosting rights for the football tournament.
- It has been announced by South American soccer body CONMEBOL after it ruled out Argentina amid an increase in COVID-19 cases.
- Colombia was removed as co-host as street protests against President Iván Duque rocked the nation.
- Copa America was initially scheduled for 2020, but was postponed due to COVID-19.

## THE INDIAN BROADCASTING FOUNDATION APPOINTS FORMER JUSTICE VIKRAMJIT SEN AS THE CHAIRMAN

- The Indian Broadcasting Foundation (IBF), the apex body of broadcasters, is being renamed Indian Broadcasting and Digital Foundation (IBDF), as it expands its purview to cover digital platforms to bring all digital over-the-top streaming firms under one roof.
- IBDF is in the process of forming a new wholly-owned subsidiary to handle all matters pertaining to digital media, it added.
- Government mentioned that "The foundation will also form a self-regulatory body (SRB), as per the Information Technology (Intermediary Guidelines and Digital Media Ethics Code) Rules.
- Indian Broadcasting Foundation also known as is a unified representative body of the television broadcasters in India.
- The organization was founded in the year 1999.
- Over 250 Indian television channels are associated with it.
- The organization is credited as the spokesman of India Broadcasting Industry.



## INDIAN-ORIGIN TEENAGER AMONG WINNERS OF APPLE WWDC21 SWIFT STUDENT CHALLENGE

- Abinaya Dinesh, a 15-year-old Indian-origin girl, is among three winners of the annual tech giant Apple WWDC21 Swift Student Challenge, a platform for the young brains willing to demonstrate their coding and problem-solving skills.
- Passionate about the intersection of medicine and technology, something that became personal for her last year, Dinesh created an app called Gastro at Home, which she plans to launch on the App Store this summer.
- Apple has selected 350 Swift Student Challenge winners from 35 different countries and regions, as it opens all-virtual Worldwide Developers Conference (WWDC) 2021? from June 7-11.

## INDIAN MEN'S TEAM MAINTAIN 4TH POSITION, WOMEN'S TEAM HOLD ON TO 9TH IN FIH WORLD RANKINGS

- In Hockey, Indian men's team maintained their fourth position while women's team held to ninth position in the latest International Hockey Federation world rankings.
- Despite missing the European leg of the FIH Hockey Pro- League series in Great Britain, Spain and Germany in April and May, the Indian men's team maintained its fourth spot.
- In the women's category, India are ranked ninth. The Netherlands women's team is leading while Argentina are second.
- Australia climbed to third position while Germany slipped to fourth position with 2115.185 points. Great Britain are ranked fifth.

## PÉREZ WINS DRAMATIC AZERBAIJAN GP AFTER VERSTAPPEN CRASH AND HAMILTON BLUNDER

- Sergio Perez won his second Formula One race at the Azerbaijan Grand Prix after a dramatic finish to the race in Baku.
- Driver Championship leader and Perez's Red Bull teammate Max Verstappen crashed with just 4 laps to go.
- Mercedes' Lewis Hamilton, meanwhile, went off course while trying to win the race on the standing restart in the two-lap shootout.
- Four-time champion Sebastian Vettel took second for Aston Martin after an impressive drive after qualifying 11th.
- Pierre Gasly was third for AlphaTauri.

## DEBBIE HEWITT TO BECOME FOOTBALL ASSOCIATION'S FIRST CHAIRWOMAN IN ITS 157-YEAR HISTORY

- England's Football Association (FA) made history after appointing Debbie Hewitt as the first female chair in its 157-year history. Hewitt is expected to take up the position in January 2022 and the appointment is subject to confirmation by the FA Council next month. But once the formalities are completed, Hewitt will become the permanent successor to Greg Clarke, who resigned after he was accused of making racially offensive remarks in front of a parliamentary committee. Here is a look at who is Debbie Hewitt and some deeper information about the Debbie Hewitt FA announcement.

- Debbie Hewitt has an extensive background in business as she is a former chief executive of RAC and the current non-executive chair at Visa Europe, the clothing brand White Stuff and the financial services group BGL, which owns the website Compare The Market.

## F1 LEADER MAX VERSTAPPEN WINS FRENCH GP AHEAD OF RIVAL LEWIS HAMILTON



- Formula One championship leader Max Verstappen overtook Lewis Hamilton on the penultimate lap to win the French Grand Prix and extend his lead over his title rival to 12 points.
- Verstappen used the DRS system to catch Hamilton on Lap 52 and pass him on the inside before zooming off to clinch his third win of the season and 13th of his career. A bonus point for the fastest lap made it a great day for Red Bull, which had never beaten Mercedes on the Paul Ricard circuit in southern France.
- Verstappen has 131 points to Hamilton's 119 after seven races.
- Red Bull's Sergio Perez sneaked past a dejected Valtteri Bottas to take third place and strengthen Red Bull's lead in the constructors' championship.
- Verstappen took an impressive pole position ahead of Hamilton and his teammate Bottas.



## GRAND SLAM TOURNAMENT FRENCH OPEN 2021 CONCLUDED



- French Open 2021 concluded in Roland Garros in Paris, France.
- World No.1 Novak Djokovic of Serbia won the Men's Singles title after beating Stefanos Tsitsipas of Greece.
- It was Djokovic's 2nd title in the tournament.
- Czech Republic's Barbora Krejckova won the women's Sigle title.
- Krejckova also won the women's double title in the tournament with Katerina Siniakova.
- Men's doubles: Nicolas Mahut and Pierre-Hugues Herbert.
- Mixed doubles: Desirae Krawczyk and Joe Salisbury.

## SAURABH CHAUDHARY BAGS BRONZE MEDAL AT ISSF WORLD CUP SHOOTING

- Saurabh Chaudhary opened India's account at the ISSF World Cup here with a bronze in the men's 10m air pistol event after the country's shooters endured a modest opening day on which podium finishes eluded the likes of Manu Bhaker and Elavenil Valarivan.
- The 19-year-old Saurabh scored 220 in the final after qualifying with a score of 581. Compatriot Abhishek Verma finished fifth in the same event with a score of 179.3 after also shooting 581 in the qualifying.

## KAYLEE MCKEOWN BREAKS 100M BACKSTROKE WORLD RECORD AT OLYMPIC TRIALS

- Australia's Kaylee McKeown says the death of her father 10 months ago inspired her to break the 100m backstroke world record. The 19-year-old set a world benchmark at Australia's Olympic trials in Adelaide.
- McKeown clocked 57.45 seconds in the 100m backstroke final, bettering the previous world record of 57.57 set by American Regan Smith in 2019. Her father Sholto died in August last year after a two-year battle with brain cancer. He was 53.

## SHAFALI BECAME YOUNGEST INDIAN CRICKETER TO DEBUT IN ALL FORMATS

- Shafali Verma became the youngest Indian cricketer to make her debut across formats after being picked for the 1st ODI against England Women
- On her ODI debut, Verma scored 15 runs off 14 balls before being dismissed by Katherine Brunt.
- The Haryana girl took 17 years and 150 days to make her debut across the format
- He became the 5th youngest cricketer in the world.
- The other 4 are Mujeeb Ur Rahman (Afghan), Sarah Taylor (Eng), Ellyse Perry (Aus), Mohammad Amir (Pak).

## RED BULL'S VERSTAPPEN WINS STYRIAN GRAND PRIX

- Red Bull driver Max Verstappen won Styrian Grand Prix 2021, with this he won half of the races this Formula One season.
- Verstappen has won three of the last four races.

- With a clean start from pole, Verstappen denied Lewis Hamilton an early attack and he remained ahead for the entire race.
- Hamilton's teammate Valtteri Bottas finished third ahead of Sergio Perez as Red Bull and Mercedes occupied the top four places for the second consecutive time.

## DEEPIKA KUMARI COMPLETED HATTRICK OF GOLD MEDALS IN PARIS ARCHERY WORLD CUP

- Deepika Kumari completed a hat-trick of gold medals at the Archery World Cup Stage 3 after winning the women's individual recurve event.
- She beat Elena Osipova of Russia 6-0 in the women's individual recurve final.
- She also won gold medals in the mixed team and women's recurve team events.
- Deepika's 2nd gold medal came with her husband Atanu Das in the mixed team recurve event.
- Deepika, Ankita Bhakat and Komalika Bari defeated Mexico in the women's recurve team event.

## ICC T20 WORLD CUP 2021 RELOCATED TO UAE, OMAN

- The venue for ICC Men's T20 World Cup 2021 has been shifted to the UAE and Oman.
- It was announced by the International Cricket Council (ICC).
- The tournament is scheduled to be held from October 17 to November 14.
- The T20 World Cup was postponed last year due to the pandemic.
- The BCCI will remain the hosts of the event, which will now be held in Dubai International Stadium, the Sheikh Zayed Stadium in Abu Dhabi, the Sharjah Stadium, and the Oman Cricket Academy Ground.

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## ABHIMANYU MISHRA BECAME THE YOUNGEST GRANDMASTER IN CHESS

- In Chess, Abhimanyu Mishra becomes the youngest chess Grandmaster.
- He breaks the record of 12 years and seven months set by Sergey Karjakin in 2002.
- Abhimanyu reached the milestone in 12 years, four months and 25 days.
- He scored his third GM norm in Budapest, having already crossed the required 2500 ELO rating barrier.
- He defeated 15-year-old Indian GM Leon Luke Mendonca.
- Abhimanyu is from New Jersey, USA.

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## NIHAL SARIN WON SILVER LAKE OPEN CHESS TOURNAMENT

- Nihal Sarin won the Silver Lake Open chess tournament in Serbia.
- The third-seeded Indian came on top of the field with eight points from nine rounds.
- In the final round, he defeated Branko Damljanovic of the host.
- The second and third places were also taken by Indians, as Raunak Sadhwani and Abhimanyu Puranik scored seven points each.
- Another Indian, Raja Harshit finished tenth.

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# BANKING & FINANCIAL AWARENESS

## INDIA'S ICICI, AXIS AND HDFC BANK TAKE STAKES IN BLOCKCHAIN STARTUP IBBIC



- 18 banks in India have come together to set up a new fintech firm named 'IBBIC Pvt Ltd (IBBIC)', to make use of blockchain technology for the financial services sector.
- IBBIC was incorporated in May 2021 as a financial technology company with an objective of providing a platform for exploring, building and implementing Distributed Ledger Technology (DLT) solutions including the development of DLT platforms, applications, ventures for the Indian financial services sector.
- IBBIC will use Infosys Finacle Connect platform to digitise and automate inter-organisation trade finance processes, including processing inland letters of credit (LCs).
- The banks includes RBL Bank, ICICI Bank, HDFC Bank, Kotak Mahindra Bank, Axis Bank, IndusInd Bank, Yes Bank, South Indian Bank, Federal Bank, IDFC First Bank, State Bank of India (SBI), Bank of Baroda (BoB), Indian Bank, Canara Bank, IDBI Bank, Punjab National Bank, Union Bank of India and Standard Chartered.

## GOVERNMENT DEFERS SALE OF TWO PSU BANKS TO NEXT YEAR

- India's plan to sell two state-controlled lenders may get deferred to the next financial year, as the government is yet to seek parliament's nod for changes in laws required to start the transaction.
- The government will seek buyers for two state-run banks by March 2022.
- India's plan to sell a majority stake in the country's second-biggest state refiner has also slowed down, and the transaction may only take place early next year rather than in 2021.

## GST COLLECTIONS TOUCHED ₹ 1.16 LAKH CRORE IN JULY 2021

- Goods and Services Tax (GST) collections for July 2021 were Rs. 1.16 lakh crore, 33 per cent more than the corresponding period of last year. GST collections in July 2020 had stood at Rs. 87,422 crore, while sequentially they had stood at Rs. 92,849 crores in June this year.
- According to figures released by Finance Ministry, gross GST revenue collected in July 2021 are Rs. 1,16,393 crore, out of which Central GST is Rs. 22,197 crores, State GST is Rs. 28,541 crore and Integrated GST is Rs. 57,864 crore (including Rs. 27,900 crores collected on import of goods) and cess of Rs 7,790 crore (including Rs. 815 crores collected on import of goods).

## INDIA'S FIRST HEART FAILURE BIOBANK STARTS BEATING AT SCTIMST

- The first Heart Failure Biobank in the country to study genetic, metabolomics and proteomic markers of health outcomes in heart-failure patients has come up at the National Centre for Advanced Research and Excellence in HF (CARE-HF) at the Sree Chitra Tirunal Institute for Medical Sciences and Technology (SCTIMST) here.
- Balram Bhargava, Secretary, Department of Health Research and Director General, Indian Council for Medical Research (ICMR), will inaugurate the biobank on a virtual platform on August 5.
- The HF Biobank, with sophisticated storage facilities for biospecimens, has been set up at ₹85 lakh and is one of the major components of the CARE-HF, the project won by the SCTIMST in 2018 from the ICMR, with a supporting grant of ₹5 crore.

## INDIAN BANK SIGNS MOU WITH IIT BOMBAY FOR STARTUP FINANCING

- Indian Bank signed an MoU with the Society for Innovation and Entrepreneurship (SINE), IIT Bombay for extending exclusive credit facilities to startups and small businesses.
- SINE supports the MSME sector by providing joint research and development arrangements and technical and financial support for incubation and acceleration of high-end technology products.
- Under the MoU, SINE will identify the start-ups and MSMEs based on their credentials.

## SBI GENERAL PARTNERS WITH SAHIPAY TO OFFER GENERAL INSURANCE PRODUCTS TO RURAL INDIA



SURAKSHA AUR BHAROSA DONO

- SBI General Insurance, one of India's leading General Insurance companies, announced a tie-up with Manipal Business Solutions to increase insurance penetration in the rural markets. SahiPay, the fastest growing tech-enabled financial inclusion platform of Manipal Business Solutions, provides digital and financial services to customers in semi-urban and rural India.
- This association marks a significant milestone for SBI General in realising its vision of becoming the most trusted general insurer for India as well as Bharat. Through this partnership, SBI General will provide a bouquet of non-life insurance solutions to SahiPay customers.

## SBI LAUNCHES 'SIM BINDING' FEATURE FOR YONO AND YONO LITE

- SBI has launched new and enhanced security feature for its YONO and YONO Lite apps titled as 'SIM Binding' to protect customers from various digital frauds.
- Under this, YONO and YONO Lite apps will work only on those devices which have SIM of mobile numbers registered with the Bank.
- Aim: To provide enhanced security to customers and help them with convenient and safe online banking experience.

## SURYODAY BANK LAUNCHES HEALTH AND WELLNESS SAVINGS ACCOUNT

- Suryoday Small Finance Bank (SSFB) has launched a 'Suryoday Health and Wellness Savings Account' to help customers grow their wealth and also take care of their family's health amid the covid-19 pandemic. The account offers an attractive interest rate and comes with three major benefits for a family of four - top-up health insurance of ₹25 lakh, annual healthcare package and on-call emergency ambulance medical care services.
- Top-up health insurance and healthcare package are free of charge for one year after opening the account. Free ambulance service up to a distance of 20 km will be available at 102 locations across the country till March-end 2022. For opening the savings account, customers will need to maintain an average monthly balance of ₹3 lakh and have to be eligible as per the key health declaration form.

## SEBI ALLOWS PAYMENTS BANKS TO ACT AS INVESTMENT BANKERS

- SEBI has allowed Non-scheduled payments banks to carry out the activities of investment bankers to provide easy access to investors to participate in public and rights issues by using various payment avenues.
- This is subject to fulfilment of the conditions stipulated in the BTI rules.
- They will also be permitted to act as self-certified syndicate banks, subject to the fulfilment of the criteria laid down by the SEBI in this regard from time to time.

## COINDCX BECOMES INDIA'S FIRST CRYPTO UNICORN WITH \$90 MILLION FUNDRAISE

- CoinDCX became India's first cryptocurrency unicorn after the exchange raised 6.70 billion rupees from investors led by Facebook Inc.
- The latest funding round values the firm at \$1.1 bn.
- Other investors include existing partners Coinbase Ventures, Polychain Capital, Block one, and Jump Capital.
- The 30-year-old engineer from the elite Indian Institute of Technology spent several hours daily reading about blockchain and cryptocurrencies before setting up CoinDCX in 2018.

## RBI AUTHORISES INDUSIND BANK TO ACT AS AN 'AGENCY BANK'



- IndusInd Bank has been empanelled to act as an 'Agency Bank' by RBI
- After being an agency bank, IndusInd becomes eligible to carry out transactions related to all kinds of government-led businesses
- The Bank can carry out general banking business on behalf of the central and state government, apart from its normal banking business.
- It can handle transactions pertaining to revenue receipts under CBDT, CCBIC and GST on behalf of the state/central government.

## WORLD BANK APPROVES PROJECT TO MAKE INDIA'S EXISTING DAMS SAFE



- World Bank has approved a USD 250 million projects in India titled as Second Dam Rehabilitation and Improvement Project (DRIP-2) agreement for long-term dam safety program and performance of existing dams of India.
- The agreement was inked between World Bank, Govt of India, Central Water Commission (CWC), and government representatives from 10 participating states.

## AXIS BANK CROSSES ONE MILLION CUSTOMERS ON WHATSAPP BANKING

- Axis Bank has crossed the milestone of over one million customers on its WhatsApp banking channel with a total request count of 6 million till now. Axis Bank had launched banking services on WhatsApp in January 2021 and has since witnessed robust organic growth in its customer base for WhatsApp banking
- After signing up for the service, customers can inquire and get details of products across savings account, credit and debit cards, deposits and personal loans. Non-financial service requests can also be initiated, such as locating ATMs or getting updates on third-party deals available on credit and debit cards.

## RBI ROPES NEERAJ CHOPRA FOR BANKING FRAUD AWARENESS CAMPAIGN

- RBI has roped in Olympic Gold medalist Neeraj Chopra for a public awareness campaign to warn people against digital banking frauds.
- RBI has asked people to be a little cautious as doing so can protect them from a lot of troubles.
- Neeraj Chopra can be seen conveying RBI messages on safe digital banking for not sharing your OTP, CVV, ATM Pin with anyone, change your online banking passwords and pins from time to time and if you lose your card, then block it immediately.

## RBI RAISES THE LIMIT FOR COLLATERAL-FREE LOANS TO SHG TO RS 20 LAKHS



- RBI has raised the limit for collateral-free loans to Self-Help Groups (SHG) under Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM) from 10 lakhs to 20 Lakhs.
- Commercial banks provide loans to SHG
- No collateral and no margin will be charged will be there for SHGs loan of up to 10 Lakhs.
- For SHGs loans of 10 to 20 lakh: No collateral should be charged. However, the entire loan will be eligible for coverage under Credit Guarantee Fund for Micro Units.

## ADB APPROVES USD 300 MILLION ADDITIONAL LOAN FOR RURAL ROADS

- ADB has approved an additional USD 300 mn loan for the ongoing Maharashtra Rural Connectivity Improvement Project.
- The ongoing project, approved in August 2019, has been improving and maintaining the condition and safety of 2,100 kilometres (km) of rural roads across Maharashtra.
- The additional financing will improve an additional 1,100 rural roads and 230 bridges for a total length of 2,900 km in 34 districts.

## IMF APPROVES HISTORIC \$650BN ALLOCATION OF SPECIAL DRAWING RIGHTS

- The Board of Governors of the International Monetary Fund (IMF) on Tuesday approved a general allocation of Special Drawing Rights (SDRs) equivalent to US\$650 billion (about SDR 456 billion) to boost global liquidity.
- "This is a historic decision - the largest SDR allocation in the history of the IMF and a shot in the arm for the global economy at a time of unprecedented crisis.
- "The SDR allocation will benefit all members, address the long-term global need for reserves, build confidence, and foster the resilience and stability of the global economy.

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# DEFENCE & TECH.

## RK SABHARWAL HONOURED MONGOLIA'S 'THE ORDER OF POLAR STAR'



- RK Sabharwal has been honoured with the highest civilian award of Mongolia's 'The Order of Polar Star' to recognize the outstanding contribution made by him towards the establishment of first ever oil Refinery in Mongolia.
- Order of Polar Star: It is the most desirable and prestigious state award, which is highly valuable and distinguished and recognises individuals who have made invaluable contribution with their outstanding hard work to the prosperity of Mongolia.

## BRICS NATIONS AGREE ON SCIENCE AND TECHNOLOGY INNOVATION COOPERATION

- BRICS Nations have unanimously agreed on an innovation co-operation at the 11th BRICS S&T Steering Committee Meeting. Hosted by the Department of Science and Technology (DST), GoI, the meeting was led from the Indian side by Sanjeev Kumar Varshney, Advisor & Head International Cooperation. This meeting was hosted as a part of the series of sectoral events including Minister level meeting and BRICS Summit.

- The proposal put forward by India would be considered at the BRICS Science, Technology and Innovation Entrepreneurship (STIEP) working group for elaborating the action plan.
- The concept note and Action Plan for BRICS Innovation Cooperation 2021-2024 was discussed during the meeting organized on June 22, 2021 to review the implementation of BRICS Science, Technology and Innovation (STI) Calendar of Activities.

## INDIA SUCCESSFULLY TEST-FIRES AGNI P, A NEW MISSILE IN AGNI SERIES

- In a step towards bolstering strategic deterrence capabilities, India on 28th June, 2021 successfully tested a new-generation nuclear-capable Agni ballistic missile from the test range on the Abdul Kalam island off the coast of Odisha.
- The advanced two-stage missile called 'Agni-Prime' has a strike range from 1,000 to 2,000-km. Test-fired at 10.55 am, the missile was tracked by various telemetry and radar stations positioned along the eastern coast.
- The Agni-P missile has been developed with new propulsion systems and composite rocket motor casings as well as advanced navigation and guidance systems.
- Significantly, Agni-P is also a canister-launch missile like the country's first intercontinental ballistic missile (ICBM), the over 5,000-km Agni-V, which is now in the process of being inducted by the Strategic Forces Command (SFC).

## NTPC, ONGC PLANS TO BOOST DEVELOPMENT OF OFFSHORE WIND ENERGY IN INDIA

- NTPC Ltd and ONGC Ltd have planned to boost the development of offshore wind energy in India.
- India is blessed with a coastline of about 7,600 km surrounded by water on three sides and has good prospects of harnessing this clean source.
- NTPC and ONGC had signed an MoU to accelerate their footprint in the renewable energy space.
- As per the MoU, NTPC and ONGC will explore the setting up of offshore wind and other renewable energy projects in India and overseas.

## DPIIT INITIATES PROJECT ON OPEN NETWORK FOR DIGITAL COMMERCE

- DPIIT has initiated a project on Open Network for Digital Commerce (ONDC).
- Aim: promote open networks developed on open-sourced methodology.
- ONDC is expected to digitize the entire value chain, standardize operations, promote inclusion of suppliers, etc.
- An advisory council has been constituted to advise the Government on measures needed to design and accelerate the adoption of ONDC.
- Members of the Advisory council: RS Sharma, Nandan Nilekani, and Arvind Gupta.

## SINGAPORE SIGNS PACT WITH BHUTAN TO ESTABLISH MODEL TECHNICAL TRAINING CENTRES



- Singapore has signed an MoU with Bhutan to establish Model Technical Training Centres (MTTC).
- The ITE-Education Services of Singapore will provide technical assistance to Bhutan's Ministry of Labour and Human Resources in developing MTTC.
- MTTCs will offer high-quality practice-oriented skills training for Bhutanese youths.
- The King of Bhutan, Jigme Khesar Namgyal Wangchuck visited the Institute of Technical Education (ITE), Singapore, in 2015.

## RELIANCE INKS PACT WITH ADNOC TO BUILD MEGA CHEMICAL PROJECT IN ABU DHABI

- RIL and UAE's oil giant Abu Dhabi National Oil Company signed an agreement to form a mega petrochemical joint venture in Al Ruwais city.
- This will be the first investment by Reliance in UAE.
- RIL and ADNOC will construct an integrated plant with a capacity to produce Chlor-alkali, ethylene dichloride, and polyvinyl chloride (PVC).

## INDIAN NAVAL SHIP TABAR DEPLOYED FOR NAVAL EXERCISES IN AFRICA

- Indian Naval Ship Tabar commenced her prolonged deployment on June 13.
- The ship will transit across the Gulf of Aden, Red Sea, Suez Canal, Mediterranean Sea, North Sea and Baltic Sea while making port calls at Djibouti, Egypt, Italy, France, UK, Russia, Netherlands, Morocco, and Arctic Council countries like Sweden and Norway.
- The ship will participate in bilateral exercises like Ex. Konkan with the United Kingdom, Ex. Varuna with France, and Ex. Indra with Russia.

## ELON MUSK'S STARLINK TO PROVIDE INTERNET NEARLY WORLDWIDE

- Elon Musk's satellite network Starlink to provide broadband internet everywhere in the world by August.
- SpaceX has launched more than 1,500 satellites so far and has Starlink operations in about a dozen countries.
- SpaceX aims to offer broadband to as much as 5% of the world's population.
- Starlink will provide so-called "data backhaul" spines for their networks.
- The satellite network currently moves about 30 terabits of data per second.

## ROSATOM COMMENCES CONSTRUCTION OF UNIT 5 OF KUDANKULAM NUCLEAR POWER PLANT

- Russian Company Rosatom has started the construction work for unit 5 of the Kudankulam Nuclear Power Plant (KNPP).

- The General Framework Agreement (GFA) between India and Russia was signed on April 10 2014, on the construction of Units 3 and 4.
- Another agreement was signed for the construction of units 5 and 6 in compliance with the same design as it was stipulated for Units 3 and 4.
- Rosatom has all the most advanced nuclear power technologies.

## ARMY CHIEF MM NARAVANE TO INAUGURATE WAR MEMORIAL FOR INDIAN SOLDIERS IN ITALY

- Chief of Army Staff (COAS) General MM Naravane embarks on a four-day visit to the United Kingdom and Italy starting Monday, July 5. The visit will also see the army chief inaugurating an Indian Army Memorial in the Cassino town of Italy.
- In the first leg of the visit on July 5 and 6, the COAS will hold talks with the UK's Secretary of State for Defence, Chief of Defence Staff, Chief of General Staff and other dignitaries.
- The COAS will also inaugurate the Indian Army Memorial in the famous town of Cassino and will be briefed at the Italian Army's Counter IED Centre of Excellence at Cecchingola, Rome.

## ASIA'S LONGEST HIGH-SPEED TESTING TRACK COMES UP AT INDORE

- Asia's longest high-speed track - NATRAX - was inaugurated in Indore in Madhya Pradesh by Prakash Javadekar.
- NATRAX, one of the state-of-the-art automotive testing and certification centre under NATRiP.



## INDIA'S COAL PRODUCTION DROPS MARGINALLY BY 2% TO 716 MILLION TONNES



- The coal ministry has released provisional data for 2020-21.
- According to which, India's total coal production registered a marginal decline of 2.02% to 716.084 mn.
- Of the total output, a chunk of 685.951 MT was produced by the public sector, and the remaining production of 30.133 MT was from the private sector.
- In FY 21, Chhattisgarh registered the highest coal production followed by Odisha, Madhya Pradesh, and Jharkhand.
- Jharkhand was the top producer of coking coal.

## 194 CROCODILES RELOCATED FROM LAKE PANCHMULI LAKE, GUJARAT

- As many as 194 crocodiles have been relocated from Panchmuli lake near the 'Statue of Unity' in Gujarat's Narmada district for the safety of tourists.
- The Panchmuli lake, situated near the 182-meter tall statue of Sardar Vallabhbhai Patel in Kevadia.
- The Panchmuli lake, also known as 'Dyke-3' of the Sardar Sarovar Dam, was developed for tourists visiting the Statue of Unity.
- There are still many crocodiles in the lake.

## IIM KOZHIKODE PARTNERS COURSERA TO REACH OUT TO GLOBAL LEARNERS

- The Indian Institute of Management Kozhikode (IIM-K) announced a tie-up with education platform Coursera to offer management courses to global learners.
- It has announced the launch of four certificate programs in the fields of business, strategy, marketing, and product management.
- Each program was designed as a six-to-eight-month-long graduate-level offering.
- Coursera is one of the largest online learning platforms in the world.

## ANDHRA PRADESH UNVEILED NEW IT POLICY FOR 2021-24

- Andhra Pradesh govt came out with the new Information Technology Policy 2021-24.
- It is expected to generate more than 55k jobs over the next 3 yrs.
- The new policy is also expected to create 1.65 lakh indirect employment thereby ensuring a holistic ecosystem development.
- The policy would be in force till March 31, 2024.
- The govt would establish an IT Emerging Technologies Research University in Visakhapatnam.

## SHIPPING MINISTRY LAUNCHED 1ST VOYAGE UNDER THE GREEN FREIGHT CORRIDOR-2

- The Ministry of Ports, Shipping and Waterways launched the maiden voyage under the Green Freight Corridor-2, from Cochin port to Beypore and Azhikkal ports located in Kerala.

- MoS Mansukh Mandaviya inaugurated the first voyage under the service, which is operated by Mumbai-based Round the Coast Pvt Ltd.
- The newly launched service will connect Cochin with Beypore-Azhikkal and later Kollam ports in Kerala.
- Green Freight Corridor-2 is a coastal shipping service.

## GOVERNMENT LAUNCHES 6 TECHNOLOGY INNOVATION PLATFORMS

- Ministry of Heavy Industries and Public Enterprises launched 6 Technology Innovation Platforms
- It will focus on the development of technologies for globally competitive manufacturing in India.
- The platforms have been developed by IIT Madras, Central Manufacturing Technology Institute, International Centre for Automotive Technology, Automotive Research Association of India, BHEL and HMT in association with IISc Bangalore.
- Heavy Industries Minister: Prakash Javadekar.

## INDIA JOINS G20-OECD TAX FRAMEWORK DEAL

- India joins OECD-G20 inclusive framework tax deal.
- The deal seeks to reform international tax rules and ensure that MNCs pay their fair share wherever they operate.
- However, India will have to roll back the equalization levy that it imposes on companies such as Google, Amazon and Facebook when the global tax regime is implemented.
- 130 countries reach a consensus on a minimum 15% tax on global MNCs.

## INDIAN ARMY NAMES FIRING RANGE IN GULMARG AFTER VIDYA BALAN



- The Indian Army has named one of its firing range in Gulmarg, Kashmir after sizzling actor Vidya Balan.
- This was announced in recognition of her contributions to the Indian Cinema.
- Earlier this year, Vidya along with her husband Siddharth Roy Kapur had even attended the Gulmarg Winter Festival organized by the Indian Army.
- Also, a few days ago, she has been invited to join the Academy of Motion Picture Arts and Sciences, the governing body behind the Oscars.

## CII ORGANISES 1ST EDITION OF INDO PACIFIC BUSINESS SUMMIT

- CII in partnership with the Ministry of External Affairs is organizing the 1st edition of "The Indo Pacific Business Summit" from 6 to 8 July.
- The theme of the summit is "Developing a Road Map for Shared Prosperity".
- The Summit would seek to identify current and future trade and investment opportunities within this region.
- The Summit will have the participation of Govt, Enterprises, Business Chambers, Think Tanks, etc from all the countries in the region.

## UNION MINISTER GIRIRAJ SINGH LAUNCHES ONLINE COURSE MOBILE APP MATSYA SETU

- Union Minister for Fisheries, Animal Husbandry and Dairying Giriraj Singh launched the Online Course Mobile App 'Matsya Setu'.
- The app has been developed by the ICAR-Central Institute of Freshwater Aquaculture, Bhubaneswar.
- It is being funded by the National Fisheries Development Board, Hyderabad.
- The online course app aims to disseminate the latest freshwater aquaculture technologies to the aqua farmers of the country.

## 1ST UNIT OF THE RAMPAL MAITREE POWER PROJECT TO BE COMMISSIONED IN DEC 2021



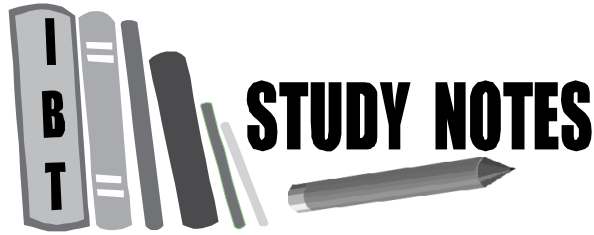
- The first unit of the Maitree power project at Rampal in Bangladesh will be commissioned in Dec 21.
- The event will be coinciding with the Golden jubilee celebration of the liberation of Bangladesh.
- The second unit is expected to be commissioned matching with the implementation of the associated transmission system.
- A 1320 MW thermal power plant is being built by India at Rampal in Bangladesh.

## NEHA PARIKH APPOINTED NEW CEO OF CROWD-SOURCED NAVIGATION APP WAZE

- Neha Parikh, the former Indian-American president of the travel website Hotwire, has been appointed as the new CEO of Waze, a crowd-sourced navigation app and a subsidiary of tech giant Google.
- Neha, 41, a board member of the online used car retailer Carvana, replaced Noam Bardin, who stepped down in November as the CEO after leading the Israeli company for 12 years.
- Parikh, who joined Waze as the CEO late June, is a veteran of online hospitality brand Expedia, and has served in a variety of positions at two of the corporation's subsidiaries: Hotels.com and as Hotwire's youngest and first female president.

## GOVT LAUNCHES MOBILE APP 'MATSYA SETU' FOR INDIAN AQUA FARMERS

- The Union Minister of Fisheries, Animal Husbandry and Dairying, Shri Giriraj Singh has launched a mobile app named 'Matsya Setu' on July 06, 2021 for fish farmers.
- The Matsya Setu is an online course app with the objective to bring the latest freshwater aquaculture technologies to the aqua farmers of the country.
- The app has been developed by the ICAR-Central Institute of Freshwater Aquaculture (ICAR-CIFA), Bhubaneswar, with the funding support of the National Fisheries Development Board (NFDB), Hyderabad.



## Quantitative Aptitude

### INTRODUCTION

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

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

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

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

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

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

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

### IMPORTANT QUESTIONS

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

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

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

## SOLUTIONS

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

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

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

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

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

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

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

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

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

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

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

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

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

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

$$x = 5$$

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

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

3. (A) Let Rajeev's present age be  $x$  years. Then, Rajeev's age after 15 years =  $(x + 15)$  years.

$$\text{Rajeev's age 5 years back} = (x - 5) \text{ years.}$$

$$\therefore x + 15 = 5(x - 5) \Leftrightarrow x + 15 = 5x - 25$$

$$\Leftrightarrow 4x = 40 \Leftrightarrow x = 10$$

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

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

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

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

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

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

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

$$\text{Sachin's 4 years hence} = (7x + 1) + 4 = (7x + 5) \text{ years.}$$

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

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

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

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

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

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

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

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

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



7. (B)  $R = (5/4) * (R-6)$   
 $R = 30$  years and daughter age =  $30/5 = 6$  years  
 After 6 years ratio will be =  $36/12 = 3 : 1$
8. (D) Let the present age of father be  $x$  years  
 Let the present age of son be  $y$  years  
 Given : a father is twice as old as his son  
 $x = 2y$   
 $x - 2y = 0$  (i)  
 Given : 20 years ago, father age is 12 times the son age  
 $x - 20 = 12(y - 20)$   
 $x - 12y = -220$  (ii)  
 (i) - (ii) we get  
 $y = 22$ : put  $y$  value in equation 1  
 $x - 2(22) = 0$   
 $x = 44$   
 To find : present age of father  
 present age of father is  $x$   
 So the answer is 44 years.
9. (A) Let the present age of son =  $x$  yrs  
 Then, the present age of father =  $5x$  yrs  
 3 yrs hence  
 $4(x + 3) = 5x + 3$   
 or,  $4x + 12 = 5x + 3$   
 $x = 9$  yrs.  
 Therefore, son's age = 9 yrs and father's age = 45 yrs
10. (D) Son's age =  $x$   
 Father's age =  $2x$   
 $2x = 46$   
 $x = 23$   
 age of son 5 years back =  $x - 5$   
 $= 23 - 5 = 18$
11. (E) Total age of 5 sisters = 100 yrs  
 Total age of group of sister  
 At birth of youngest sister  
 $= 100 - 4 \times 5 = 80$   
 Average age of group of sisters  
 $= 80/5 = 16$  yrs
12. (B) Let number of students =  $x$   

$$10 = \frac{x \times 8 + 16 \times 28}{x + 16}$$

$$10x + 160 = 8x + 448$$

$$2x = 448 - 160$$

$$x = 144$$
13. (B) Let the present age of Sakshi be  $x$  years  
 Naman is 3 years older than Sakshi  
 $\Rightarrow$  Present age of Naman =  $x + 3$  years  
 Sakshi is 6 years younger than Rohit  
 $\Rightarrow$  present age of Rohit =  $x + 6$  years  
 The ratio of Naman's age 5 years ago and Sakshi's age 9 years hence is  $2 : 3$   
 $\Rightarrow$  Age of Naman 5 years ago =  $x + 3 - 5$   
 And age of Sakshi 9 years hence =  $x + 9$   

$$\frac{x + 3 - 5}{x + 9} = \frac{2}{3}$$

$$\Rightarrow 3(x - 2) = 2(x + 9)$$

$$\Rightarrow 3x - 6 = 2x + 18$$

$$\Rightarrow x = 24$$
 $\therefore$  The present age of Rohit =  $24 + 6 = 30$   
 And age of Rohit 3 years ago =  $30 - 3 = 27$  years  
 Hence, age of Rohit 6 years ago was 27 years
14. (D) 
$$\frac{4x + 7 + 7}{5x + 7 + 7} = \frac{5}{6}$$

$$24x + 84 = 25x + 70$$

$$x = 14$$
 Present ages  
 Anjali =  $(4 \times 14) + 7 = 63$  years  
 Shikha =  $(5 \times 14) + 7 = 77$  years  
 Now, sum of their ages =  $63 + 77 = 140$  years
15. (A) Let present age to Rohit be =  $x$   
 four year ago friend be =  $y$   
 $(x - 4) = \frac{2}{3}(y - 4)$   
 $3x - 2y = 4$  (i)  
 four years later  
 $x + 4 = \frac{3}{4}(y + 4)$   
 $4x - 3y = -4$  (ii)  
 From (i) & (ii)  
 $x = 20$  years
16. (C) Total age 7 yrs ago =  $25 \times 2 = 50$   
 total age today =  $50 + 7 \times 2 = 64$   
 total age of her child is born  
 $= 64 + x$   
 Average = 22  

$$\frac{64 + x}{3} = 22$$

$$x = 2$$
 yrs

# Reasoning Ability

## MIRROR IMAGES

The image of an object which seen in a mirror is called its mirror reflection or mirror image. In this case the image of an object show in reverse order like, right side of an object show as mirror reflection left side and left side image reflection show right image.

### Types of Mirror Images :

- Letter mirror Image
- Number mirror Image
- Geometrical Image
- Shape Image
- Mix mirror Image
- Mirror image are obtain by just inverting the real object.
- **Letter Image :**



### In the mirror image,

- The right side of the object becomes the left side
- The left side of the object becomes the right side
- The top and bottom sides of the object remain unchanged

It is very important to memorize the mirror images of alphabets and numbers for answering the mirror image questions correctly. The following figures show the mirror images of alphabets.

### Letters Mirror Image Chart :

Letters	Mirror Image	Letters	Mirror Image	Letters	Mirror Image	Letters	Mirror Image
A	A	H	H	O	O	V	V
B	B	I	I	P	q	W	W
C	c	J	j	Q	q	X	X
D	D	K	k	R	r	Y	Y
E	E	L	l	S	s	Z	z
F	f	M	M	T	T		
G	g	N	n	U	U		

### Small Letter Mirror Image :

Letters	Mirror Image	Letters	Mirror Image	Letters	Mirror Image	Letters	Mirror Image
a	s	h	h	o	o	v	v
b	d	i	i	p	q	w	w
c	c	j	j	q	p	x	x
d	b	k	k	r	r	y	y
e	e	l	l	s	s	z	z
f	f	m	m	t	t		
g	g	n	n	u	u		

MOBILE : EILBOM  
 SUNDAY : YADUAY  
 HOME : EMOH  
 MOUSE : ESUOM  
 NATIONAL : LANOITAN

11 out of total 26 alphabets appear similar to the alphabet itself even in the mirror. The following figure shows these 11 of alphabets.

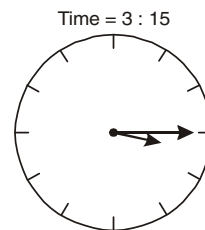
### The letters having identical mirror images are :

A, H, I, M, O, T, U, V, W, X, Y

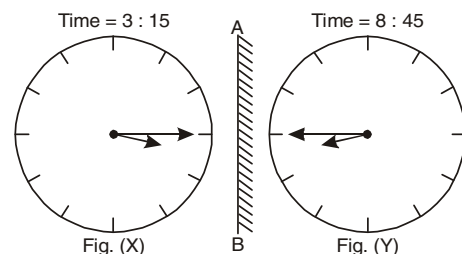
### CLOCK-BASED MIRROR IMAGE QUESTION

If a clock seen through a mirror shows quarter past three. What is the correct time shown by the clock?

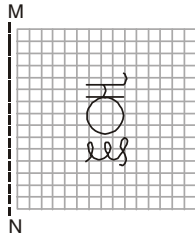
Quarter past three means the time showing in the mirror image of the clock is 3:15 and it looks like,



It is clear from Fig. (X) that, if seen through a mirror the time indicated by the clock is 3:15. When the mirror is placed vertically at AB, the mirror image i.e., Fig (Y) shows the actual time in the clock i.e., (8:45).

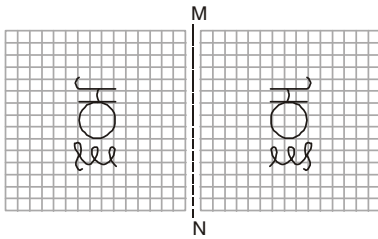


When the mirror is placed on the left-hand side of the image



If the mirror is placed horizontally at MN, then the top and bottom part of the image remains the same, while the left and right side of the image will be interchanged in the mirror image.

The reflection of the image looks like,



### SOLVED EXAMPLES

#### Letter mirror Image

**Directions:** In each of the following question, four alternatives are given, which follow the word or number marked as a question. You have to select one alternative, which exactly matches with the mirror of the word/ number in the question.

1. Which among the following illustrations specifies the correct mirror image of O B S T I N A T E ?

- (a) ETANIITZBO (b) BOSTINATE  
(c) ETANITSBO (d) SOBTNIATE

#### Number Mirror Image

**Example:** Choose the alternative which is closely resembles the mirror-image of the given combination.

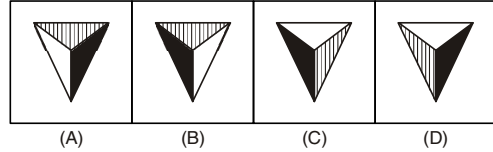
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- (1) 695742 (2) 0027AS (3) 0027AS (4) 0027AS  
(A) 1 (B) 2 (C) 3 (D) 4

Solution: (D)

#### Shape Mirror Image

**Example:** Choose the alternative which is closely resembles the Mirror image of the given figure.



Solution: (B)

#### Mixed Mirror Image

**Example:** Choose the alternative which is closely resembles the Mirror image of the given figure.

ANS43Q12

- (1) AN24EQ1S (2) 21QEQ2NA  
(3) 2NAEQ2S1 (4) 1SQEQAN2

Solution: (B)

### PRACTICE QUESTIONS

**Directions:** In each of the following questions, there are four alternatives, which follow the word or number marked as a question. You have to select one alternative, which exactly matches with the mirror of the word/ number in the question.

1. Which among the following illustrations specifies the correct mirror image of P R E C A R I O U S ?

- (a) 2UOIRACERP (b) SUOIRACERP  
(c) SUOPRECARI (d) SPRECARIOU

Ans. (a)

2. Which among the following illustrations specifies the correct mirror image of P E R F E C T I O N ?

- (a) NOITCEFERP (b) RPEFECTION  
(c) NOITCEPERN (d) ERPEFECTION

Ans. (c)



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## ENGLISH LANGUAGE

### SENTENCE JUMBLES

#### What do you mean by Sentence Jumbles?

Sentence Jumbles mean that the parts of the sentences are jumbled/ mixed and you need to rearrange the same. As per the latest exam pattern, these questions are asked in several shifts. Earlier only Para Jumbles were being asked. Its added advantage for the students was that if they were able to crack the correct pattern they were able to mark five questions correct at once. But now they have to solve sentence jumbles which usually come in the set of five or more. Now they have to crack five different patterns which will have different formations and which may consume more time than Para Jumbles. So, we have to use a good approach so that we can crack it correctly and that too in a lesser time.

#### Tips to crack Sentence Jumbles

- 1. Use the options:** Any student can easily rearrange the parts of the sentence if he puts in some efforts. But only that student will be able to crack the pattern in the least time who will use options for the same. Sometimes, we try to arrange the sentence by ourselves but that is not feasible when it is a competitive exam. We need not only to crack the correct pattern but also to do that in the least possible time. Thus, we must check the options and start making the pattern using those only.
- 2. How to use the options:** We must firstly check the alternatives and see that if there are any such alternatives which have the repetitive initials. We must start making the pattern from that alternative only. The advantage of checking those options is that either the examiner might have put those alternatives to confuse the students and the correct pattern might be one of them or even if both the patterns are not correct then you can even eliminate both the alternatives at once.
- 3. Check the right starting from the options:** We need to check the options so that we may decide from where to start making the pattern first. Sometimes, that part is given as starting which could not start the sentence in a good way. For example, if some pattern is such that the part starts with 'but, and, any helping verb etc.' chances are that these might not give a good start to the options. So try not to use them at first as it might waste your time. Try to look for those options which starts with some nouns or pronouns which acts as good subjects and give a good start to the sentence.
- 4. Selection of the alternative:** If you feel like you have got a good starting of the sentence then firstly make the full sentence with the pattern been given in the exam. If it is correct in your opinion then you may opt

to mark it as your answer but if you feel like the structure of the sentence may differ then you must follow the same process that you followed earlier in order to reach the right alternative.

- 5. Elimination strategy:** You may opt not to eliminate each alternative as it will take much time. However if you feel like that you are confused regarding the correct structure then you might opt to eliminate the wrong alternatives to be sure that you have selected the right alternative.

### EXAMPLES

- anybody would have(a) / I don't think(b) / searched for the plane(c) / had that not happened,(d).  
(a) acbd (b) dabc (c) dbac (d) cabd  
(e) none of the above
- what was the most expensive (a)/ he had been flying in (b)/ signing in the Welsh club's history(c) / to join up with his new club in(d).  
(a) bdac (b) acbd (c) dacb (d) cbda  
(e) none of the above
- how to prevent the condition(a) / identification of markers and high-risk children(b) / by early intervention, genetic screening and(c) / more research is needed on(d).  
(a) dacb (b) abcd (c) dacd (d) cabd  
(e) none of the above
- small vessel disease(a) / train of thought or often become sidetracked may be(b) / people who frequently lose their(c) / displaying earlier symptoms of cerebral(d).  
(a) bcda (b) cbda (c) dacb (d) adbc  
(e) none of the above
- breakfast contributes to weight gain(a)/ doesn't mean that eating breakfast can help(b) / the idea that skipping (c) / with wait loss, a research review suggests(d).  
(a) cadb (b) abdc (c) abcd (d) cabd  
(e) none of the above
- they are feeling so vulnerable(a) / to learn and grow when(b) / we can not expect children(c) / and under attack(d).  
(a) cbda (b) abdc (c) cbad (d) adbc  
(e) none of the above
- but I believe emotional safety of children(a) / that lady in the park might have asked me to mind(b) / is very much our bussiness(c) / my own bussiness(d).  
(a) dcba (b) bdac (c) dcab (d) bdca  
(e) none of the above



8. due to global trade tensions and(a) / the European Commission sharply cut its forecasts(b) / an array of domestic challenges(c) / for euro zone economic growth(d).  
(a) bdac (b) abcd (c) bcda (d) abdc  
(e) none of the above
9. the agent of government fully equipped to take a view on the matter(a) / the regulator in the matter, though the RBI is(b) / their own regulated entities who failed to convince(c) / the government is tilting in favour of(d).  
(a) dcba (b) abcd (c) dcba (d) abdc  
(e) none of the above
10. how to imbue meaning and pride(a) / at the lowest end of the work chain(b) / there is very little conversation about(c) / in the lives of those(d).  
(a) bacd (b) cabd (c) badc (d) cadb  
(e) none of the above
11. he would get the punishment(a) / government should terminate(b) / his service and also ensure that(c) / he demanded that the state(d) / No error(e)  
(a) dbca (b) bcda (c) bcad (d) dbac  
(e) None of the above
12. the duty structure,(a) / achieving a higher revenue target(b) / we have tweaked(c) / including the excise duty, for(d) / No error(e)  
(a) dabc (b) dacb (c) cadb (d) cabd  
(e) None of the above
13. conversation of the women(a) / most effectively through the(b) / he does this,(c) / gathered around the scaffold(d) / No error(e)  
(a) abcd (b) cbda (c) cbad (d) abdc  
(e) None of the above
14. jobs and self-employment opportunities to Punjab's(a) / it is my endeavour to provide(b) / of social isolation and loss of self-esteem(c) / unemployed youth, to bring them out of the vicious cycle(d) / No error(e)  
(a) adbc (b) badc (c) adcb (d) bacd  
(e) None of the above
15. he had moved on(a) / who was by then a Major in the Indian Army,(b) / more concrete information on Dalbir,(c) / before he could get any(d) / No error(e)  
(a) dcab (b) acdb (c) dcba (d) acbd  
(e) None of the above
16. sacrificed high ethical ideals(a) / in the interest of achieving material progress,(b) / an opportunistic philosophy that(c) / would not have been possible(d) / No error(e)  
(a) bacd (b) cabd (c) badc (d) cadb  
(e) None of the above
17. contemplation(a) / to the life of(b) / the life of action(c) / he preferred(d) / No error(e)  
(a) cdab (b) dcba (c) bacd (d) badc  
(e) None of the above
18. fellow men(a) / to use the position(b) / it is best for a man(c) / to be an active benefactor of his(d) / No error(e)  
(a) cbda (b) cbad (c) adbc (d) bcda  
(e) None of the above
19. and glowing praise for goodness(a) / and malignity(b) / there is a clear(c) / condemnation of evil(d) / No error(e)  
(a) cdab (b) dbca (c) dbac (d) cdab  
(e) None of the above
20. his selfish interests(a) / lack of principle in promoting(b) / he showed a surprising(c) / but he was mean because(d) / No error(e)  
(a) bacd (b) cbda (c) dcba (d) dcba  
(e) None of the above
21. amount of exercise to prevent depression started at(a) / that, statistically, the ideal(b) / delving deeper, the scientists found(c) / about 15 minutes a day of running or other strenuous exercise.(d)  
(a) cbad (b) cbda (c) adcb (d) adbc  
(e) None of the above
22. even if one tries to avoid food that(a) / still a good chance of consuming transglutaminase(b) / according to culinary experts(c) / contains artificial additives, there is.(d)  
(a) abdc (b) cadb (c) adbc (d) cabd  
(e) None of the above
23. physically active people tend to be happier and less(a) / depression than people who seldom move much(b) / and most have concluded that(c) / prone to anxiety and severe(d)  
(a) cabd (b) abcd (c) cadb (d) dcba  
(e) None of the above
24. oncoming vehicles during the day if they use positive(a) / apnea may be at lower risk of accidents with(b) / airway pressure therapy at night(c) / kids with obstructive sleep(d) /  
(a) dbac (b) abcd (c) acdb (d) dbca  
(e) None of the above
25. they are not naturally suited to(a) / their best performance during work(b) / or school hours(c) / a huge number of people struggle to deliver(d) /  
(a) acdb (b) dbca (c) cbda (d) dbac  
(e) None of the above

**ANSWER KEY**

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

## BANKING AWARENESS

One of the most important financial institutions in India is "The Reserve Bank of India (RBI)" which is also known as the Central Bank of India. It is like a parent organization of all the commercial banks and controls everything related to money in our country from issuing money to circulation and control of money, you name it and RBI has the responsibility to handle it. The entire market works on the policies laid by the RBI. RBI makes sure that there is a sufficient supply of money without causing inflation. The bank's works based on the guidelines of RBI and no bank can lay down its own rules and regulation. but How does RBI become so important? How it started and what was the need? These are some of the basic questions that may intrigue a banking aspirant who has just started. So, in this article, we will be covering everything related to RBI like RBI History, RBI Structure, Functions of RBI, etc.

**RBI History :** The Reserve Bank of India was founded in 1935, under RBI Act 1934 on the recommendations of John Hilton Young Commission in 1926 which was also called Royal Commission on Indian Currency & Finance), is the central bank of the country & was nationalized w.e.f 01st Jan 1949 and since then it is fully owned by Government Of India. Initially the Central Office of the Reserve Bank of India was established in Calcutta but later on it was permanently moved to Mumbai in 1937.

**Functions of RBI: Issuance of currency:** RBI is the main and sole authority in India to issue currency notes under signatures of Governor of RBI. RBI distributes currency all across the nation with the help of currency chests.

**Banker to Government:** RBI is also known as the banker to government because it provides loan and monetary help to government with the help of an instrument known as ways and means advances.

**Bankers' bank:** One of the important function that it does is to provide timely supply of credit to other banks whenever required by them through monetary instruments and thus acts as lender of last resort by providing financial assistance to banks. It also provides export credit refinance, Liquidity Adjustment Facility & MSF.

**Controller of Banks:** One of the greatest need of central bank was to control other banks and regulated them on the basis of the set guidelines so that there is no monopoly and timely credit is available to all the sectors of an economy. RBI as a controller of banks issues directions, carries inspection (on-site as well as off-site) & exercises management control.

**Controller of credit:** Liquidity in the market is maintained by RBI as it can fix interest rates (including Bank Rate) & exercise selective credit controls. There are various monetary tools such as change in cash reserve ratio, stipulation of margin on securities, directed credit guidelines etc. are used for this purpose.

**Maintenance of external value:** RBI is also responsible for maintaining external value of Indian currency as well as the internal value. Maintaining Foreign exchange reserves are held by RBI & it also holds a wide power to regulate foreign exchange transactions under Foreign Exchange Management Act.

**RBI Structure :** The Reserve Bank's affairs are governed by a wide panel of central board of directors. Some of the members of the board is appointed by the Government of India in keeping with the Reserve Bank of India Act. They are appointed/nominated for a period of four years.

**Official Directors:**

**Full-time :** Governor and not more than four Deputy Governors

**Currently:** Shaktikanta Das (Governor)

Shri Dr. M. D. Patra (Deputy Governor)

Shri M. K. Jain (Deputy Governor)

Shri B.P. Kanungo (Deputy Governor)

**Subsidiaries of RBI:** Fully owned: Deposit Insurance and Credit Guarantee Corporation of India(DICGC), Bharatiya Reserve Bank Note Mudran Private Limited (BRBNMPL).

## PRACTICE SET

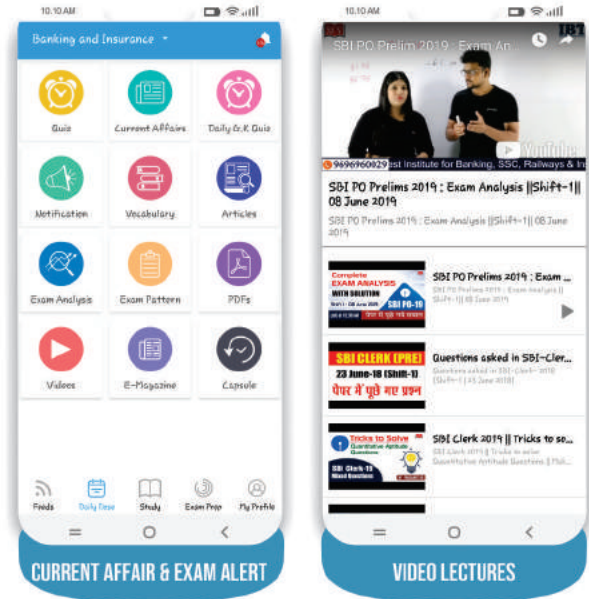
- Where was the first Headquarters of Reserve Bank of India (RBI)?  
 (a) New Delhi (b) Lucknow  
 (c) Kolkata (d) Chennai  
 (e) None of these
- Which Commission recommended the formation of Reserve Bank of India (RBI)?  
 (a) YV Reddy Committee  
 (b) Hilton Young Commission  
 (c) Rangrajan Committee  
 (d) J Reddy Committee  
 (e) None of these
- The Reserve Bank of India was established in 1935 with a capital of \_\_\_\_ crore.  
 (a) 50 lakhs (b) 1 crores  
 (c) 2 crores (d) 5 crores  
 (e) 10 crores
- On July 6, 2005 a new department, named \_\_\_\_\_ in Reserve Bank of India was constituted for surveillance on financial markets.  
 (a) Financial share Market Department  
 (b) Financial Market Department  
 (c) Financial Capital Market Department  
 (d) Financial Trade Market Department  
 (e) None of these

5. Bharatiya Reserve Bank Note Mudran Private Limited (BRBNMPL) is established by Reserve Bank of India in which year?  
 (a) 1988 (b) 1992 (c) 1990 (d) 1995  
 (e) 1998
6. Which denomination note was the first paper currency issued by RBI in January 1938?  
 (a) Rs. 2 (b) Rs. 5 (c) Rs. 10 (d) Rs. 100  
 (e) Rs. 1000
7. What is the total numbers of central board of directors in RBI?  
 (a) 4 (b) 8 (c) 10 (d) 15  
 (e) 20
8. The RBI established under which act?  
 (a) RBI Act of 1921 (b) RBI Act of 1934  
 (c) RBI Act of 1949 (d) RBI Act of 1926  
 (e) None of these
9. The Reserve Bank was nationalized in which year?  
 (a) 1934 (b) 1949 (c) 1955 (d) 1969  
 (e) None of these
10. The Central Board of Directors of the Reserve Bank are appointed by?  
 (a) The Central Government (b) RBI Governor  
 (c) President of India (d) State Government  
 (e) None of these
11. DICGC is one of the fully owned subsidiaries of RBI, full form of DICGC is?  
 (a) Deposit Initially and Credit Guarantee Corporation of India  
 (b) Deposit Insurance and Credit Guarantee Corporation of India  
 (c) Deposit Incorporation and Credit Guarantee Corporation of India  
 (d) Deposit Intern and Credit Guarantee Corporation of India  
 (e) None of these
12. RBI performs the function of Financial supervision under the guidance of?  
 (a) Internal Debt Management Department  
 (b) Board for Financial Supervision (BFS)  
 (c) Monetary policy department  
 (d) Financial Stability Unit  
 (e) None of these

**ANSWER KEY**

1. (c)    2. (b)    3. (d)    4. (b)    5. (d)  
 6. (b)    7. (e)    8. (b)    9. (b)    10. (a)  
 11. (b)    12. (b)

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# TRICKY QUESTIONS

## Quantitative Aptitude

- In a railway coupe, there are two facing berths. On each berth, there are three seats on which three persons can sit. Four persons want to sit on these seats. In how many different ways can they be seated?  
(A) 180 (B) 240 (C) 360 (D) 480  
(E) 540
- In how many ways can the letters of word ANIMUS be arranged so that the vowels in the word always occur in the dictionary order as we move from left to right?  
(A) 6 (B) 24 (C) 60 (D) 120  
(E) 90
- There are three teams which include cricket, tennis, and badminton. Cricket team includes five boys. Tennis team includes 7 boys and badminton team includes 4 boys. In how many ways 3 boys from cricket team, 5 boys from tennis team and 2 boys from badminton team can be selected?  
(A) 1260 (B) 1360 (C) 1460 (D) 1560  
(E) 1660
- In how many different ways, can the letters of the word 'STRESS' be arranged?  
(A) 360 (B) 240 (C) 720 (D) 120  
(E) None of these
- There are some parrots and some tigers in a forest. If the total number of animal heads in the forest is 858 and total numbers of animal legs are 1746, what is the number of parrots in the forest?  
(A) 845 (B) 833  
(C) 800 (D) Cannot be determined  
(E) None of these
- Find the volume of cube whose edge is 5 m.  
(A)  $128\text{ m}^3$  (B)  $75\text{ m}^3$  (C)  $125\text{ m}^3$  (D)  $225\text{ m}^3$   
(E) None of these
- If the radius of a cylinder is 4 times and height is 50% less than the ratio of the new volume to the previous volume?  
(A) 1:8 (B) 8:1 (C) 16:1 (D) 1:16  
(E) 8:16
- If a wall is 1 m long, 2 m high and 20 cm thick then how many bricks each measuring 20 cm by 5 cm by 10 cm will be required to build the wall?  
(A) 280 (B) 520 (C) 460 (D) 350  
(E) None of these
- A circular disc of area  $0.49\pi$  square meters rolls down a length of 1.76 km. The number of revolutions it makes is  
(A) 500 (B) 400 (C) 700 (D) 4000  
(E) None of these
- A cylinder is 10 cm high and base area  $75\text{ cm}^2$ . What is the volume of the cone having the same height and base area?  
(A)  $250\text{ cm}^3$  (B)  $500\text{ cm}^3$   
(C)  $375\text{ cm}^3$  (D)  $275\text{ cm}^3$   
(E)  $200\text{ cm}^3$
- If ratio of three numbers is 10:15:24 and their Sum is 196. find the smallest number?  
(A) 40 (B) 35 (C) 21 (D) 63  
(E) None of these
- Two positive numbers are in the ratio 5:6. If 16 is subtracted from these two numbers, the new ratio numbers become 3:4. Find that numbers.  
(A) 40, 48 (B) 35, 42 (C) 21, 28 (D) 63, 81  
(E) None of these
- The first proportional to 8, 15, 24 is?  
(A) 4 (B) 5 (C) 2 (D) 6  
(E) None of these
- If 15% of  $x = 20\%$  of  $y$ , then  $x:y$  is?  
(A) 4:3 (B) 5:3 (C) 1:2 (D) 3:5  
(E) None of these
- If  $\frac{a}{3} = \frac{b}{4}$  then find the value of  $(2a+b):(3a-2b)$ ?  
(A) 4:31 (B) 53:3 (C) 10:1 (D) 37:54  
(E) None of these
- 12 men can do a piece of work in 6 days. They work for 2 days after that 4 more men join the work calculate the time in which remaining work will be finished?  
(A) 3 (B) 5 (C) 2 (D) 6  
(E) None of these
- A can do a piece of work in 20 days and B can do it in 30 days. How long will they take to do the work together?  
(A) 13 (B) 12 (C) 20 (D) 16  
(E) None of these
- Two persons A and B are engaged in a work. A can do a piece of work in 12 days and B can do the same work in 20 days. They work together for 3 days and then A goes away. In how many days will B finish the work?  
(A) 13 (B) 14 (C) 12 (D) 16  
(E) None of these



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

## SOLUTIONS

1. (C) Case I ( ${}^4C_3 \times 3!$ )  $\times 3 = 4 \times 6 \times 3 = 72$   
 Case II reverse of case i i.e., 72  
 Case III  ${}^4C_2 \times {}^3P_2 \times {}^3P_2 = 6 \times 6 \times 6 = 216$   
 Total =  $216 + 72 + 72 = 360$
2. (D) Vowels can be arranged in any 3 of the 6 places.  
 No of ways of choosing these place =  ${}^6C_3$   
 Now the remaining three letters i.e. N, M and S are to be placed in remaining 3 places. This can be done in  $3!$  ways.  
 ${}^6C_3 \times 3! = 120$
3. (A)  ${}^5C_3 * {}^7C_5 * {}^4C_2 = 1260$
4. (D) Total number of letters = 6  
 where as, S comes 3 times =  $\frac{6}{3} = \frac{720}{6} = 120$
5. (E)  $T + P = 858$  ... (i)  
 $2T + 4P = 1746$  ... (ii)  
 Equation 1 and 2  
 $4T + 4P = 3432$   
 $\underline{4T + 2P = 1746}$   
 $2P = 1686$   
 $P = 843$   
 Number of Parrots = 843
6. (C) Edge of the cube = 5 m  
 Surface area of cube =  $6(\text{edge})^2$   
 $\Rightarrow 6(5)^2 \text{ m}^2 = 150 \text{ m}^2$   
 $\therefore$  Volume of cube =  $(\text{edge})^3 = (5\text{m})^3 = 125 \text{ m}^3$
7. (B) Volume of cylinder =  $\pi r^2 h$   
 New radius =  $4r$   
 New height =  $\frac{1}{2} h$

$$\text{Volume} = \pi(4r)^2 \times \frac{1}{2} h = \pi \times 16r^2 \times \frac{1}{2} h = 8\pi r^2 h$$

$$\frac{\text{New volume}}{\text{Old volume}} = \frac{8\pi r^2 h}{\pi r^2 h} = 8 : 1$$

8. (E) Given that, length of the wall is 1m

Since 1m = 100 cm

Length = 100 cm

Breadth = 20 cm

height = 200 cm

Volume of the whole wall

= Length  $\times$  Breadth  $\times$  Height

=  $100 \times 20 \times 200 = 4,00,000 \text{ cm}^3$

Also, length of a brick = 20 cm

Breadth = 5 cm

Height = 10 cm

Volume of one Brick = Length  $\times$  Breadth  $\times$  Height

=  $20 \times 5 \times 10 = 1000 \text{ cm}^3$

Now, Number of bricks needed to build the wall

$$= \frac{\text{Volume of wall}}{\text{Volume of one brick}}$$

$$= \frac{4000000}{1000} = 400$$

9. (B) Area of circular disc =  $0.49\pi$

$$\pi r^2 = 0.49\pi$$

$$r^2 = 0.49$$

$$r = 0.7 \text{ m}$$

Perimeter of circle =  $2\pi r$

$$2\pi \times 0.7 = 1.4\pi$$

Length covered in 1 revolution

= Perimeter of circle

Total length covered = 1.76 km

= 1760 m

Number of Revolution

$$= \frac{\text{Total Length}}{\text{Length covered in 1 revolution}}$$

$$= \frac{1760}{1.4\pi} = \frac{1760}{1.4 \times \frac{22}{7}}$$

$$= \frac{1760 \times 7}{1.4 \times 22} = 400 \text{ revolution}$$

10. (A) Volume of cone =  $\frac{1}{3}\pi r^2 h = \frac{1}{3} \times 75 \times 10 = 250 \text{ cm}^3$

11. (A)  $10x + 15x + 24x = 196$   
 $49x = 196$   
 $x = 4$   
 $\therefore$  smallest number  $10x = 10(4) = 40$

12. (A)  $5 : 6 \Rightarrow 5x : 6x \therefore \frac{5x}{6x}$   
 Each number subtracted from 16  
 $\frac{5x - 16}{6x - 16} = \frac{3}{4}$   
 $20x - 64 = 18x - 48$  (Cross multiply)  
 $2x = 16$   
 $x = 8$   
 $\therefore$  That numbers are  
 $\Rightarrow 5x, 6x \Rightarrow 5(8), 6(8) \Rightarrow 40, 48$

13. (B) Let as first term assume x  
 $x : 8 :: 15 : 24$   
 $24x = 8 \times 15$   
 $x = 5$

14. (A)  $\frac{15}{100}x = \frac{20}{100}y$   
 $\frac{x}{y} = \frac{4}{3} \Rightarrow 4 : 3$

15. (C)  $\frac{a}{3} = \frac{b}{4} \Rightarrow \frac{a}{b} = \frac{3}{4}$   
 Therefore  $a = 3, b = 4$   
 $(2a + b) : (3a - 2b)$   
 $2(3) + 4 : 3(3) - 2(4) = 10 : 1$

16. (A)  $12 \text{ men} \times 6 \text{ days} = 72$  Total work  
 $12 \text{ men} \times 2 \text{ days} = 24$  ( $\therefore$  in 2 days work)  
 $\therefore$  Remaining work =  $72 - 24 = 48$   
 $\Rightarrow 4$  men joined to do the remaining work  
 Hence Required days =  $\frac{48}{12 + 4} = \frac{48}{16} = 3$  days

17. (B) Work done by A in 1 day =  $\frac{1}{20}$ , Work done by B in 1 day =  $\frac{1}{30}$   
 Work done by A and B in 1 day =  $\frac{1}{20} + \frac{1}{30}$

=  $\frac{3+2}{60} = \frac{1}{12}$  of the work  
 Total number of days required to finish the work

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

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

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

Work done by A and B together in 1 day

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

Work done by A and B together in 3 days

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

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

Number of days taken by B to finish the remaining work

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

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

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

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

Total Share = 1500

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

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

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

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

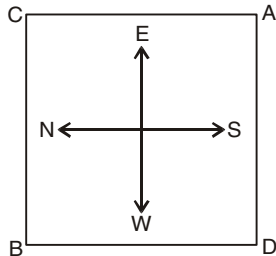
Work done by B in 1 day =  $\frac{1}{8} - \frac{1}{12} = \frac{3-2}{24} = \frac{1}{24}$

Number of days taken by B alone to do the same

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

## Reasoning Ability

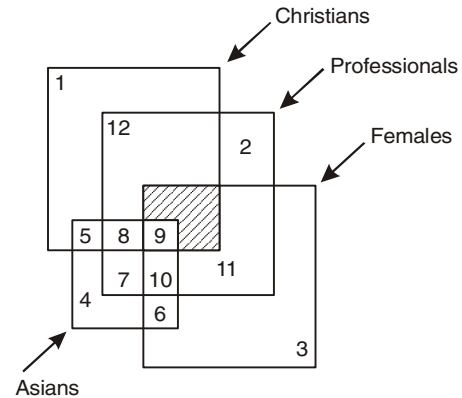
**Directions (Q. 1-5) :** Diagram given below showing four persons stationed at the four corners of a square piece of a plot as shown :



1. A starts crossing the plot diagonally. After walking half the distance, he turns right, walks some distance and turns left. Which direction is A facing now ?  
 A. North-east                      B. North  
 C. North-west                      D. South-east  
 E. None of these
2. From the original position given in the above figure, A and B move one arm length clockwise and then cross over to the corners diagonally opposite; C and D move one arm length anti-clockwise and cross over to the corners diagonally opposite. The original configuration ABCD has now changed to  
 A. CDAB                              B. DACB  
 C. BDAC                              D. ACBD  
 E. None of these
3. From the original position, B and D move one and a half length of sides clockwise and anti-clockwise respectively. Which one of the following statements is true ?  
 A. B and D are both at the mid point between A and C.  
 B. B is at the midpoint between A and C, and D is at the corner originally occupied by A.  
 C. D is at the midpoint between A and C, and B is at the corner originally occupied by C.  
 D. B and D are both at the midpoint between A and D.  
 E. None of these
4. From the positions in the original figure. C and A move diagonally to opposite corners and then one side each clockwise and anti-clockwise respectively. B and D move two sides each clockwise and anti-clockwise respectively. Where is A now ?  
 A. At the north-west corner  
 B. At the south-east corner  
 C. At the north-east corner  
 D. At the south-west corner  
 E. None of these

5. After the movements given in the above question, who is at the north-west corner ?  
 A. A                                      B. C                      C. B                      D. D  
 E. None of these

**Directions (Q. 6-10) :** Answer these questions based on the diagram given below :

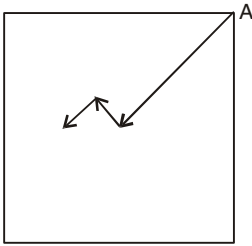


6. Asian Non-Christian females who are Professionals are represented by:  
 A. 3                      B. 10                      C. 8                      D. 11  
 E. None of these
7. Asian females who are neither professional nor Christians are denoted by:  
 A. 6                      B. 9                      C. 10                      D. 3  
 E. None of these
8. Non-Asian professional Christian male are represented by?  
 A. 10                      B. 11                      C. 12                      D. 9  
 E. None of these
9. Christian females who are non-professional and Asian are represented by  
 A. 5                                      B. 10  
 C. 9                                      D. None of these  
 E. 11
10. On the basis of the above diagram, answer the following questions?:  
 The shaded portion depicts:  
 A. Asian professional Christian males  
 B. Non-Asian professional female Christians  
 C. Non-Christian professional females Asians  
 D. Non-Asian unprofessional female Christians  
 E. None of these
11. A is the brother of B. A is the brother of C. To find what is the relation between B and C. What minimum information from the following is necessary?  
 • Sex of C                      • Sex of B  
 A. Only 1                                      B. Only 2  
 C. Either 1 or 2                              D. both 1 and 2  
 E. None of these

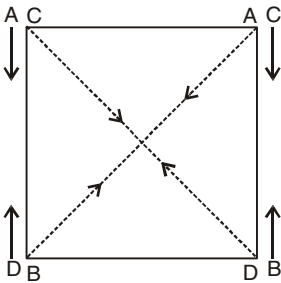
12. A and B are married couple. X and Y are brothers. X is the brother of A. How is Y related to B?  
 A. Brother-in-law                      B. Brother  
 C. Son-in-law                          D. Cousin  
 E. None of these
13. A and B are brothers. C and D are sisters A's son is D's brother. How is B related to C?  
 A. Father                                  B. Brother  
 C. Grand father                      D. Uncle  
 E. None of these
14. X is the wife of Y and Y is the brother of Z, Z is the son of P. How is P related to X?  
 A. Sister                                  B. Aunt  
 C. Brother                                D. Father  
 E. None of these

## SOLUTIONS

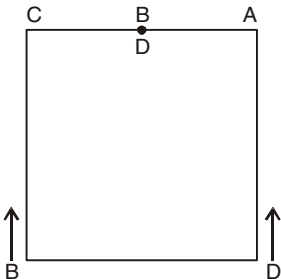
1. (C) North-west



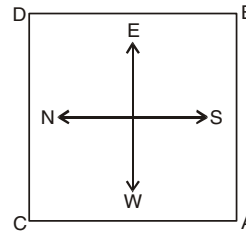
2. (A) CDAB



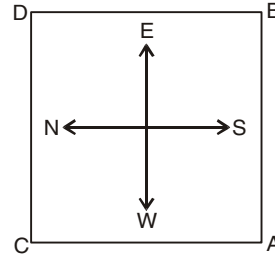
3. (A) B and D are both at the mid point between A and C.



4. (D) At the south-west corner



5. (B) C



6. (B) Asian Non-Christian females who are professionals are represented by the common figure of all square except Christians' square i.e., 10.
7. (A) Asian females who are neither professional nor Christian are denoted by the common figure of Asians square and Females square i.e., 6.
8. (C) Non-Asian professional Christian male are represented by the common figure of christian's square and professional square i.e., 12.
9. (D) None of these

Christian females who are Non-professional and Asian are represented by the common figure of all squares except professionals square. But no any figure belongs in these three squares.

10. (B) Non-Asian professional female Christians  
 The shaded portion is the common portion of all square except Asians.
11. (D) Without knowing the sex of C, we can't be determined whether B is sister of C or B is brother of C. Similarly without knowing the sex of B we can't be determined whether C is sister of B or C is brother of B. Therefore, both (i) and (ii) are necessary.
12. (A) X and Y are brothers and X is brother of A and Y is brother of A. So, Y is brother-in-law of B.
13. (D) Studying the statements carefully, was find that B is the brother of A and A's son is the brother of D, so D is the daughter of A. Since C and D are sister, so C is also the daughter of A. The B is the uncle of C.
14. (D) 'Y' is the brother of 'Z' who is son of 'P' So, Z' is also the son of 'P' When 'P' is the father of 'Y' and X' is the wife of 'Y' then 'P' is the father-in-law of 'X'.



# IMPORTANT QUESTIONS

## English Language

**Direction (1-5):** In each question below, some words are printed in bold type. One of these words printed in bold might either be wrongly spelt or inappropriate in the context of the sentence. Find out the word that is inappropriate or wrongly spelt, if any. If the words printed in bold are correct and contextually appropriate then mark (e) i.e. 'No error', as your answer.

- To find a **villian** outside oneself for one's spiritual and psychological **afflictions** is another manner of **denying** responsibility and finding excuses and **pretexts** for one's acts.  
(a) afflictions (b) denying (c) villian (d) pretexts (e) No error
- In lab we use our **propreitary** KAALINK prototype to capture **particulate** matter **emitted** from direct and **ambient** sources.  
(a) emitted (b) propreitary (c) ambient (d) particulate (e) No error
- He illustrates the **plight** of the artist in America, an opposition of deft **embelishment** on the one hand and rigid and uncomprehending **censure** and **ensoriousness** on the other hand.  
(a) plight (b) censure (c) censoriousness (d) embelishment (e) No error
- Standing in the fifth most **polluted** city in the world, where a passing bus's **exhaust** is **more** to make you change your shirt mid – day, he thought there had to be something that could be done with all that **soot** being released into the air.  
(a) soot (b) polluted (c) more (d) exhaust (e) No error
- In his own mind there **lingered** elements of the **irrational**, unknowns and **inexplicable** which remained to the end **obscure**.  
(a) lingered (b) obscure (c) inexplicable (d) irrational (e) No error

**Direction(6 – 10):** Read the sentences to find out whether there is any error in it. The error, if any, will be in one part of the sentence. The number of that part is the answer. If there is no error, the answer is (e). Ignore errors of punctuation, if any.

- It is historical in the sense(a)/ that the novel studies people and manners peculiar to a particular time and place(b)/ with so much verisimilitude as can be achieved(c)/ by the writer in details and characterization.(d)/ No error(e)

- He tries to(a)/ quieten the Hester by(b)/ rebukes and threats but(c)/ he does not succeed.(d)/ No error(e)
- Players are disappointed(a)/ but every now and than(b)/ sitting on the bench is necessary to recharge(c)/ batteries and rediscover the right mental toughness.(d)/ No error(e)/
- Three – times defending(a)/ champion Real Madrid appears to have hit(b)/ its stride again just in(c)/ time for the return of the Champions League.(d)/ No error(e)
- Lin's appearance at the New York(a)/ Open is a rare opportunity for(b)/ an amateur to test(c)/ himself against the prose.(d)/ No error(e)/

**Direction (11-15):** 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).

- India had ---- warning that the US could \_\_\_\_\_ important trade preferences to the country.  
(a) apposite, arraign (b) sparse, oblate  
(c) demure, prolate (d) adequate, terminate  
(e) None of the above
- He was never a very \_\_\_\_\_ writer – by this I mean that his subject-matter was limited and narrow.  
(a) limited (b) restrained  
(c) extensive (d) finite  
(e) None of the above
- This is a \_\_\_\_\_ group, and the government has to take responsibility for their \_\_\_\_\_.  
(a) resilient, adaptation (b) vulnerable, rehabilitation  
(c) adaptable, penance (d) rehabilitation, endanger  
(e) None of the above
- They established a \_\_\_\_\_ Church in close association with their political rulers.  
(a) Congregational (b) mutable  
(c) innocuous (d) Both (a) and (b)  
(e) None of the above

**Direction (16-18):** A passage is given below with some questions following it. Read the passage carefully and choose the best answer to each question out of the four alternatives a, b, c, and d; choose option (e) if no of the given options are right.

The global image of India is that of an upcoming and progressive nation. True, India has **leaped** many boundaries in all sectors - commerce, technology, and development etc. in the recent past, yet she has not neglected her other creative genius. Wondering what it is? Well, it is the alternative science that has been continuously practiced in India since times immemorial. Ayurveda, is a distinct form of medicine made purely of herbs and natural weeds, that can cure any ailment

of the world. *Ayurveda* has also been mentioned in the Ancient Indian epics like *Ramayana*. Even today, when the western concept of medicine has reached its zenith, there are people looking for alternative methods of treatment for its multifarious qualities.

*With increasing complexities in one's lives these days, people are perpetually looking for a medium through which they get some peace of mind.* This is where another science of meditation and spirituality comes into the scene. Meditation and Yoga are synonymous with India and Indian spirituality. Meditation is one of the most important components of Yoga, which is a mind-body therapy involving a series of exercises. The word 'meditation' covers many disparate practices from visualizing situations, focusing on objects or images, thinking through a complex idea, or even getting lost in a provocative book, all qualifying as meditation in the broad sense. However in Yoga, meditation generally refers to the more formal practice of focusing the mind and observing oneself in the moment. Many people from India and abroad are resorting to yoga and meditation to de-stress and rejuvenate their mind.

Another widely followed phenomena in India is the Doctrine of Karma that preaches that every person should behave justly as every act or deed comes back in full circle in one of the births of an individual. A very important aspect of India in the recent past is the emergence of the New Age woman. Women in India are predominantly homemakers, though this perspective is changing. In many places, especially metro cities and other cities, women are the bread earners of the house or are at par with their male counterparts. The increase in the cost of living/economy has also contributed to the rise in this aspect. The beauty of the Indian people lies in their spirit of tolerance, give-and-take and a composition of cultures that can be compared to a garden of flowers of various colours and shades of which, while maintaining their own entity, lend harmony and beauty to the garden - India!

16. What has not been neglected by India?
  - (a) technology
  - (b) Ayurveda
  - (c) development
  - (d) commerce
  - (e) None of the above
17. How is meditation advantageous for us?
  - (a) Meditation provides tranquility.
  - (b) Meditation is a therapy for mind.
  - (c) Meditation is a therapy for body.
  - (d) Both (b) and (c)
  - (e) All of the above
18. What does the law of "Karma" preach?
  - (a) Our every act comes back in full circle in current birth.
  - (b) Everybody should act justifiably.
  - (c) Every deed doesn't come back in full circle in one of the births of an individual.
  - (d) Both (a) and (b)
  - (e) None of the above

## ANSWERS

1. (c) is the correct answer as 'villian' should be replaced with 'villain'.
2. (b) is the correct answer as 'propreitary' should be replaced with 'proprietary'.
3. (d) is the correct answer as 'embelishment' should be replaced with 'embellishment'.
4. (c) is the correct answer as 'more' should be replaced with 'enough'. More is used only when there is some comparison and in the given sentence there is no comparison. So, 'enough' is more suitable than 'more'.
5. (e)
6. (c) is the correct answer as **so** should be replaced by **as**.
7. (b) is the correct answer as **the** should be removed from here because **Hester** is a name and a name does not follow **the**.
8. (b) is the correct answer as **than** should be replaced by **then**.
9. (a) is the correct answer as **Three – times** should be replaced by **Three – time**.
10. (d) is the correct answer as **prose** should be replaced by **pros**. **Pro** means a professional (especially in sport). **Prose** means written or spoken language in its ordinary form, without metrical structure.
11. (d) **Adequate**: satisfactory or acceptable in quality or quantity.  
**Terminate**: bring to an end.
12. (c) **Extensive**: covering or affecting a large area.
13. (b) **Vulnerable**: exposed to the possibility of being attacked or harmed, either physically or emotionally.  
**Rehabilitation**: the action of restoring someone to health or normal life through training and therapy after imprisonment, addiction, or illness.
14. (a) **Congregationalism**: a system of organization among Christian churches whereby individual local churches are largely self-governing.  
**Congregational**: of or adhering to Congregationalism.
16. (b) is the correct answer as it is clear from – "it the alternative science that has been continuously practiced in India since times immemorial. Ayurveda, is a distinct form of medicine made purely of herbs and natural weeds, that can cure any ailment of the world", mentioned in the first paragraph.
17. (e) is the correct answer as it is clear from the first four sentences of second paragraph.
18. (b) is the correct answer as it is clear from – "Another widely followed phenomena in India is the Doctrine of Karma that preaches that every person should behave justly as every act or deed comes back in full circle in one of the births of an individual", mentioned in the third paragraph.

## BANKING AWARENESS

1. Which is the first bank established in India?
  - a) Bank of Calcutta      b) Bank of Hindustan
  - c) General Bank of India      d) State Bank of India
2. Which is the first Indian bank to get ISO?
  - a) Canara Bank      b) Punjab National Bank
  - c) State Bank of India      d) Central Bank of India
3. Which is the first Indian bank started solely with Indian capital investment?
  - a) Canara Bank      b) Central Bank of India
  - c) Punjab National Bank      d) State Bank of India
4. Who is the founder of Punjab National Bank?
  - a) Bal Gangadhar Tilak      b) Bhagat Singh
  - c) Bipin Chandra Pal      d) Lala Rajpat Rai
5. Who was the first governor of RBI?
  - a) James Braid Taylor      b) Mihir Sen
  - c) Nagendra Singh      d) Osborne Smith
6. Who was the first Indian Governor of RBI?
  - a) C. D. Deshmukh
  - b) Benegal Rama Rau
  - c) R. K. Shanmukham Chetty
  - d) K. G. Ambegaonkar
7. Which is the first bank to introduce savings account in India?
  - a) Bank of Hindustan      b) General Bank of India
  - c) Presidency Bank      d) Bengal Bank
8. Which is the first bank to introduce cheque system in India?
  - a) Bengal Bank      b) Bank of Hindustan
  - c) General Bank of India      d) Presidency Bank
9. Which is the first bank to introduce Internet banking?
  - a) Canara Bank      b) ICICI Bank
  - c) Punjab National Bank      d) State Bank of India
10. Which is the first bank to introduce mutual fund?
  - a) Bank of Baroda      b) ICICI Bank
  - c) Punjab National Bank      d) State Bank of India
11. What is the full form of NAV?
  - a) Net Actual Value      b) Net Annual Value
  - c) Net Asset Value      d) Net Average Value
12. Who issues 'Commercial Papers'?
  - a) A Company to a Bank      b) Banks to Banks
  - c) Banks to Companies      d) Company to its suppliers
13. What is the full form of SWIFT?
  - a) Safe Window for Interbank Financial Transactions
  - b) Safe Window In case of Financial Transaction
  - c) Society for Worldwide Interbank Financial Telecommunication
  - d) Safe Window Institute For Transactions
14. Which of the following is known as the concept of a standard contract to buy or sell a specified commodity at a certain date in future and at a market driven price?
  - a) Forward Contract      b) Futures Contract
  - c) Market Contract      d) Standard Contract
15. Which one of the following set up core banking infrastructure for rural banks?
  - a) IBA      b) NABARD
  - c) RBI      d) SIDBI
16. Which organization provides credit history of the borrowers?
  - a) CIBIL      b) CII
  - c) FRBI      d) IRDA
17. Which one of the following organisations has been set up to facilitate connectivity between the Bank's switches and their ATMs, and inter bank payment gateway for authentication and routing the payment details of various e-commerce transactions?
  - a) IBA      b) IDRBT
  - c) IRDA      d) SIDBI
18. Which is a tool that helps RBI to stabilize money supply and prices of Government securities?
  - a) EOQ      b) EPQ
  - c) JIT      d) OMO
19. Who regulates the Mutual Funds in India?
  - a) FRBI      b) SEBI
  - c) SIDBI      d) RBI

20. What is 'fiat money'?
- The currency is backed by Government Guarantee
  - The currency is backed by tangible assets
  - The currency is backed by gold reserves
  - The currency is backed by budgetary support
21. What is a Lease?
- A rental agreement between owner of a flat/house and the Tenant, whereby the Tenant pays specified amount on specified dates to the owner
  - A legal contract between the owner of an asset and its user, containing many conditions including payment of a specified amount by the user to the Owner for use of the asset
  - Both (a) and (b)
  - None of the above
- A legal contract between the owner of an asset and its user, containing many conditions including payment of a specified amount by the user to the Owner for use of the asset
22. What is Factoring?
- An easy way of raising capital from a factoring company by small business
  - Selling of account receivables on a contract basis for cash payment to a factor before it is due
  - An arrangement for raising short term money against prepaid expenses
  - A method of discounting of long term bills
23. Which one of the following is called as initial repayment holiday given to a borrower for repayment of loan?
- Amortization
  - Moratorium
  - Subvention
  - None of the above
24. Who sets up 'Base Rate' for Banks?
- Individual Banks Board
  - Interest Rate Commission of India
  - RBI
  - None of the above
25. Which of the following are Bank advances of a Bank?
- Bad debts
  - Non-performing Assets

- Out of order accounts
  - Overdrawn accounts
26. Which of the following are benefited through the Reserve mortgage scheme?
- Government employees
  - Minors
  - Senior citizens
  - All the above
- Senior citizens
27. Which of the following are the amounts owed to a company that are not going to be paid?
- Bad debts
  - Non-performing Assets
  - Out of order accounts
  - Overdrawn accounts
28. Whom with Primary Dealers deal in both primary and secondary markets?
- Corporate Bonds
  - Debentures
  - Equities
  - Government Securities
29. What will be the impact if Reserve Bank of India reduces the Bank Rate by 1%?
- Less liquidity in the market
  - More liquidity in the market
  - No change in the market liquidity
  - Mobilisation of more deposits by commercial banks
30. What is the full form of IRR?
- Internal Rate of Return
  - Internal Reserve Ratio
  - Internal Rate of Ratio
  - Internal Recession Rate
- Internal Rate of Return

**ANSWERKEY**

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



# IBPS PO (PRE)

## (Practice Test Paper)

### REASONING ABILITY

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

Eight persons i.e. J, K, L, M, P, Q, R and S are sitting around a Square table with four of them are sitting at the corner of table and are facing towards the centre of table and likes different Food i.e. Biryani, Burger, Pizza and Idli while rest are sitting at the middle side of table and are facing away from the centre of table and likes different drinks i.e. Pepsi, Sprite, Fanta and Coke. All information not necessary in the same order. Two persons sit between J and the one who likes Burger. S sits second to the left of the one who likes Burger. The one who likes Sprite sits opposite to the one who likes Fanta. P sits to the immediate left of the one who likes Sprite. P does not face S and does not like Burger. Q sits to the immediate left of K. K likes drinks. K does not like Fanta. The one who likes Biryani faces the one who likes Idli. Q does not like Idli. K does not like Coke. R likes Food. M does not like Fanta. J does not like Coke

1. Who among the following likes Biryani?  
(A) Q      (B) K      (C) R      (D) L  
(E) None of these
2. How many persons sit between P and the one who likes Burger?  
(A) One      (B) Two      (C) Three      (D) Four  
(E) None of these
3. Who among the following sits opposite to the one who sits second to the right of the one who likes Coke?  
(A) R  
(B) K  
(C) The one who likes Fanta  
(D) The one who likes Biryani  
(E) None of these
4. Which statement among the following is true regarding K?  
(A) K sits to the immediate left of R  
(B) K sits to the immediate right of Q  
(C) K likes Idli  
(D) Q likes Coke  
(E) None is true
5. Four of the following five are alike in a certain way and hence they form a group. Which one of the following does not belong to that group?  
(A) J-Sprite      (B) L-Pepsi      (C) R-Burger      (D) S-Idli  
(E) P-Pizza

**Direction (6-10):- Study the following information carefully to answer the given questions.**

A 2 # V \* N 3 4 \$ K L 6 8 € O â L 9 μ H & E 3

6. Which of the following is the fifth to the right of the ninth element from the right end of the above arrangement?  
(A) H      (B) 9      (C) %      (D) E  
(E) None of these
7. After removing the alphabets and symbols arrange the remaining numbers in descending order. Which of the set of numbers will be correct in the given option?  
(A) 9 8 6 4 3 2 3      (B) 9 8 4 6 3 3 2  
(C) 9 8 6 4 2 3 3      (D) 9 8 6 3 4 3 2  
(E) 9 8 6 4 3 3 2
8. How many such symbols are there in the above arrangement each of which is immediately followed by a alphabet and also preceded by an alphabet?  
(A) None      (B) One      (C) Two      (D) Three  
(E) More than three
9. If all the symbols in the above arrangement are dropped, then which of the following will be the tenth element from the left end?  
(A) 2      (B) 8      (C) I      (D) 9  
(E) None of these
10. How many such symbols are there in the above arrangement each of which are immediately preceded by a number and followed by an alphabet?  
(A) Three      (B) Two      (C) One      (D) Four  
(E) More than Four

**DIRECTION (11-13):- Study the following information carefully and answer the given questions.**

In a certain code language

'neat clean take give' is written as 'ta nakege',

'dream bless happy neat' is written as 'de hpbs ta'

'sad clean take dream' is written as 'de nafake'.

11. What is the code for 'dream'?  
(A) ta      (B) de      (C) ge      (D) fa  
(E) None of these
12. 'neat dream sad' can be coded as  
(A) ge de ta      (B) fabs de  
(C) defa ta      (D) Can't be determined  
(E) None of these
13. What is the code for 'happy'?  
(A) hp      (B) bs      (C) Either hp or bs      (D) de  
(E) None of these

**DIRECTION (14-15):- Study the following information to answer the given questions.**

There are eight family members in a family A, B, C, D, W, X, Y and Z of three generations. Y is grand-daughter of A. D is the only son of A. W is brother-in-law of D. B is daughter-in-law of C. X is grand-son of C. Z is brother-in-law of X, who is unmarried. C is a male.

14. If P is the wife of X then how is B related to P?

- (A) Sister (B) Mother-in-law  
(C) father-in law (D) Mother  
(E) Can't be determined

15. How is Z related to D?

- (A) Sister (B) Son-in-law  
(C) Daughter-in law (D) Brother  
(E) Can't be determined

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

Ajay, Rahul, Suman, Subin, Suresh, Priya, Ankit, Ajit, Shweta, and Sagar were born between 2000 and 2010. No two people share the same birth year.

The one whose name ends with a vowel was born in 2003. Rahul is elder than Suresh and Sagar. Ankit was born in an even-numbered year. Ajay, Priya, Ajit were born in a leap year. Ajay is the eldest. Ajit is younger to Priya. Suresh was born in an even-numbered year. No one was born in the immediately preceding year in which Suresh was born. Suman is the youngest but was not born in 2009. Subin was born in the immediate next year after Ajit.

16. Suresh was born in which year?

- (A) 2002 (B) 2006 (C) 2008 (D) 2009  
(E) 2004

17. Who was born in 2003?

- (A) Ankit (B) Shweta (C) Suresh (D) Sagar  
(E) Subin

18. Subin was born in which year?

- (A) 2004 (B) 2005 (C) 2006 (D) 2007  
(E) None of these

19. In which year Rahul was born?

- (A) 2001 (B) 2002 (C) 2003 (D) 2004  
(E) 2005

20. What is the difference between the age of Rahul and Priya?

- (A) 1 (B) 2 (C) 3 (D) 4  
(E) 5

**DIRECTION (21-23):- Study the following information carefully and answer the questions given below.**

Point P is 5m to the South of Point Q. Point R is 5m to the East of Point Q. Point S is 5m to the East of Point R. Point T is 10m to the South of Point S. Point V is 10m to the East of Point T. Point U is 5m to the West of Point V. Point W is 5m to the North of Point V.

21. In which direction is point P with respect to Point W?

- (A) North (B) East (C) West (D) South  
(E) None of these

22. What is the shortest distance between Q and V?

- (A)  $10\sqrt{5}$  (B)  $10\sqrt{2}$  (C)  $2\sqrt{5}$  (D)  $2\sqrt{10}$   
(E) None is true

23. Four of the following five are alike in a certain way and hence they form a group. Which one of the following does not belong to that group?

- (A) Q-R (B) R-S (C) T-U (D) U-V  
(E) P-W

**DIRECTION (24-25):- In these questions relationship between different elements is shown in the statements. These statements are followed by two conclusions. Read the statements and then decide which of the following conclusion follow from the given statements and mark your answer as:**

24. Statements:

$O < P \leq B < T : J \leq T = L < K < H > Z$

Conclusion:

I.  $O > L$  II.  $T \geq O$

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

25. Statements:

$S > N > W > U = B; W \geq A \leq H < V < D$

Conclusion:

I.  $B < S$  II.  $N > D$

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

**Direction (26-28):- 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.**

26. Statement:

All tables are stools.

Some stools are horses.

Conclusions:

I. All horses being table is a possibility.

II. All horses are stools.

- (A) All follows (B) Only I follows  
(C) Only II follows (D) Either I or II follow  
(E) None follows

**27. Statements:**

All pink are peach. No peach is black.

**Conclusions:**

- I. Some blacks are pink. II. No black is pink.  
 (A) All follows (B) Only I follows  
 (C) Only II follows (D) Either I or II follows  
 (E) None follows

**28. Statements:**

Some chocolates are candies.  
 All candies are cake.  
 All cakes are outlet.

**Conclusions:**

- I. All outlets are chocolates. II. All outlets are candies.  
 (A) Both I and II follows (B) Only I follows  
 (C) Only II follows (D) Either I or II follows  
 (E) Neither I nor II follows

**29.** How many such pairs of letters are there in the word IMPLICIT 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) Four  
 (E) None

**30.** Some girls are sitting in a row, Naira is sitting 14th from the left and Dhani is 7th from the right. If there are four girls between Naira and Dhani. Maximum number of girls there in the row are?  
 (A) 25 (B) 21 (C) 23 (D) 19  
 (E) None of these

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

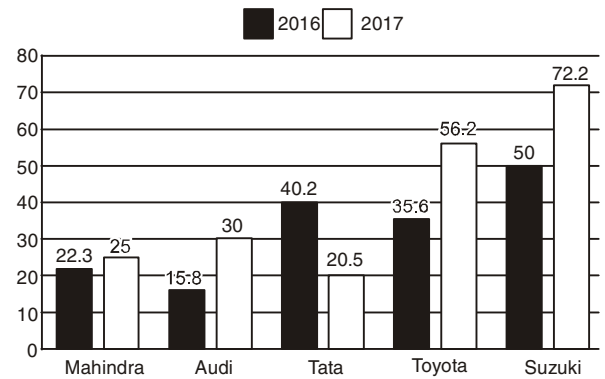
Eight Boxes i.e. P, Q, R, S, J, K, L and M are kept one above other. Each box have different number of balls i.e. 3, 4, 8, 13, 21, 23, 24 and 28. All information not necessary in the same order. Three boxes were kept in between the box R and Box K. Box R is kept above Box K. Three boxes were kept between the one who has 4 balls and K. The box which contains 24 balls is kept just below K. Three boxes were kept between Box Q and the one which contain 24 balls. The box which contain 13 balls is kept just below the box which contain 8 balls and just above the one which contain 21 balls. K does not contain 21 balls. Two boxes were kept between the box which contain 13 balls and L. Box L is kept below box R. More than five boxes are kept between box P and Box M. The box which contain 28 balls is kept below box L. P does not contain 28 balls. Box S is kept just above box J. Box P contains less balls than R.

- 31.** Which among the following box contains 13 balls?  
 (A) P (B) R (C) S (D) J  
 (E) None of these
- 32.** How many boxes were kept between R and L?  
 (A) One (B) Two (C) Three (D) Four  
 (E) More than four

- 33.** Box R contains how many balls?  
 (A) 4 (B) 8 (C) 13 (D) 21  
 (E) 24
- 34.** Which statement among the following is true regarding J?  
 (A) J lives just below of K (B) J lives just above of S  
 (C) J contains 23 balls (D) J contains 28 balls  
 (E) None is true
- 35.** What is the difference of number of balls that Box L and Box J contain?  
 (A) One (B) Two (C) Three (D) Four  
 (E) More than four

**QUANTITATIVE APTITUDE**

**Direction (36-40):- The following graph shows the number of cars sold by different brands in the year 2016 and 2017 (in thousands).**



- 36.** What is the average numbers of cars sold by Audi in 2016 and 2017 taken together?  
 (A) 17500 (B) 31200 (C) 24700 (D) 22900  
 (E) 21000
- 37.** What is the percentage (approx.) increase in the sales of Toyota from 2016 to 2017?  
 (A) 58% (B) 65% (C) 34% (D) 12%  
 (E) 64%
- 38.** What is the ratio between number of cars sold by Mahindra in 2017 and number of cars sold by Tata in 2017?  
 (A) 31 : 20 (B) 41 : 50 (C) 20 : 31 (D) 50 : 41  
 (E) 48 : 47
- 39.** What is the total number of cars sold in 2017?  
 (A) 220500 (B) 203900 (C) 210100 (D) 228900  
 (E) 220000
- 40.** What is the difference between number of cars sold by Audi and Toyota in 2017 together to number of cars sold by Tata and Suzuki in 2016 together?  
 (A) 2500 (B) 5050 (C) 4000 (D) 4020  
 (E) 3600



**DIRECTION (41-45):- Find the approximate value of (?) in the following questions?**

41.  $\left[ 2197.02^{\frac{1}{3}} + 343.99^{\frac{1}{3}} \right] = \sqrt{?^2 - 39.991} + 10.95$   
 (A) 13 (B) 15 (C) 14 (D) 11  
 (E) 12
42.  $\frac{29.99\% \text{ of } 625.03}{4.97\% \text{ of } 999.989} \times 24.010 - 39.991 = ?^3 - 21.04 \times 22.06$   
 (A) 8 (B) 12 (C) 5 (D) 15  
 (E) 11
43.  $79.998\% \text{ of } 2499 + 226.067 - 412.001 - 4.034 = ?^3 + (20.99)^2$   
 (A) 38 (B) 35 (C) 42 (D) 40  
 (E) 37
44.  $? \% \text{ of } (843.05 - 126.960 - 116.054) = 522.02$   
 (A) 81 (B) 87 (C) 93 (D) 95  
 (E) 77
45.  $? + 150.01\% \text{ of } 249.98 = 45.954 \times 12.002$   
 (A) 183 (B) 177 (C) 189 (D) 181  
 (E) 173
46. Radius of the concentric circle is 7 cm and 14 cm. The difference between the area of the circles is .....% of the area of the larger circle.  
 (A) 75 (B) 70 (C) 60 (D) 58  
 (E) 52
47. 450 kg of type 1 rice of price Rs. 96 per kg and 550 kg of type 2 rice are mixed. The average price of the mixture is Rs. 66. 30. What is the price per kg of type 2 rice?  
 (A) Rs. 39 per kg (B) Rs. 40 per kg  
 (C) Rs. 44 per kg (D) Rs. 45 per kg  
 (E) None of the above
48. A product was sold for Rs. 1840 after giving a discount of 15% on the marked price. Find the marked price of the product.  
 (A) Rs. 1600 (B) Rs. 1995 (C) Rs. 2165 (D) Rs. 2425  
 (E) Rs. 2760
49. Amount received at the end of 2 year at 10% per annum of the investment of Rs. 75200 is Rs. \_\_\_\_\_ under compound interest.  
 (A) 79,452 (B) 82,476 (C) 86,293 (D) 90,992  
 (E) 93,679
50. B is 50% more efficient than A & 20% more efficient than C. If B can complete a work in 20 days, how many days will A & C together take to complete the same work.  
 (A)  $13\frac{1}{3}$  days (B) 14 days (C) 16 days (D) 12 days  
 (E)  $12\frac{1}{2}$  days
51. Ratio of age of Ravi to Vicky, 4 years ago was 5: 6, while ratio of present age of Rocky to that of Vicky is 5: 4. If 2 years later sum of age of Ravi and Rocky will be 63 years,

then find the difference between present age of Ravi and Vicky?

- (A) 4 years (B) 2 years (C) 8 years (D) 6 years  
 (E) 5 years
52. An article is sold at 40% discount on M.P. and ratio of C.P. to S.P. is 5: 8 then what is the M.P. of article if the profit obtained on the article is Rs. 450.  
 (A) Rs. 1400 (B) Rs. 2400 (C) Rs. 1600 (D) Rs. 2200  
 (E) Rs. 2000
53. If two dices are rolled together, then find the probability of getting a sum of numbers on both the dice an even number?  
 (A)  $\frac{3}{4}$  (B)  $\frac{2}{3}$  (C)  $\frac{1}{6}$  (D)  $\frac{5}{6}$   
 (E)  $\frac{1}{2}$
54. The average of 'x' numbers is 24. If  $\frac{1}{4}$  of the numbers are increased by 6 each and remaining are decreased by 4 each then what is the new average?  
 (A) 21.5 (B) 22.5  
 (C) can't be determined (D) 23  
 (E) none of these
55. Excluding stoppages, the speed of a train is 48 km/hr and including stoppages it is 40 km/hr. What is the stoppages time of the train (in minutes) per hour?  
 (A) 12 (B) 14 (C) 20 (D) 10  
 (E) can't be determined

**DIRECTION (56-59):- What should come in place of question mark '?' in the following number series?**

56. 3, 5, 11, 26, 57, 113, ?  
 (A) 149 (B) 159 (C) 300 (D) 110  
 (E) 205
57. 19, 29, 47, 77, 125, ?  
 (A) 100 (B) 200 (C) 175 (D) 150  
 (E) 125
58. 31, 15, 21, 50, ?, 767.25  
 (A) 160.5 (B) 171.5 (C) 156.5 (D) 122.5  
 (E) 143.5
59. 8, 28, 56, 92, ?  
 (A) 136 (B) 128 (C) 152 (D) 148  
 (E) 160

**DIRECTION (60-64):- Study the passage given below carefully and answer the following questions.**

In a school, there are total of 243 students in 5 classes (i.e. class – I, II, III, IV & V). Students in Class – IV are 50% more than students in Class – II and students in Class – III are 10 more than students in Class – II. Students in Class – V are 80% of students in Class – IV and ratio of students in Class – I to that of in Class – V is 15 : 16.

60. If ratio of boys to girls in Class – I & IV is 3 : 2 and 8 : 7 respectively, then find number of girls in Class – I & IV together is what percent of total students in Class – II?  
 (A) 115% (B) 130% (C) 120% (D) 135%  
 (E) 125%



61. If ratio of students who play basketball, football and cricket in Class – III & V is 2 : 1 : 2 and 2 : 3 : 3 respectively, then find ratio of students who play football in these 2 classes together to students who play cricket in these two classes together.  
 (A) 11 : 9 (B) 1 : 1 (C) 7 : 4 (D) 6 : 1  
 (E) None of the above
62. If ratio of girls to boys in Class – II is 2 : 3 and average weight of boys in Class - II is 40kg and average weight of girls in Class – II is 25kg, then find the average weight of Class – II.  
 (A) 33 kg (B) 34 kg (C) 37 kg (D) 36 kg  
 (E) 35 kg
63. Find average number of students in Class – II, III & V.  
 (A) 52 (B) 46 (C) 45 (D) 42  
 (E) 49
64. If total students in Class - VI are equal to 150% of average number of students in Class – II & V, then find difference between total students in Class - VI and total students in Class - IV.  
 (A) 18 (B) 9 (C) 12 (D) 6  
 (E) 15

**DIRECTION (65-69):- Study the following table carefully and answer the questions given below it.**

Number of Teachers in various Universities - Males and Females and percentage of PhDs amongst them.

Universities	Males		Females	
	No. of Teachers	% of PhDs	No. of Teachers	% of PhDs
A	A	35	150	50
B	B	75	120	40
C	C	45	125	60
D	D	70	80	80
E	E	30	100	40

65. What is the average number of male teachers in all the Universities together?  
 (A) 156 (B) 186 (C) 226 (D) 256  
 (E) 272
66. What is the total number of PhD female teachers from University B and C together?  
 (A) 97 (B) 113 (C) 123 (D) 147  
 (E) None of these
67. What is the respective ratio of the non - PhD female teachers from University A to the non - PhD male teachers from the same University?  
 (A) 27 : 25 (B) 25 : 27 (C) 29 : 25 (D) 25 : 39  
 (E) None of these
68. What is the difference between the number of male PhD teachers from University D and female PhD teachers from the same University?  
 (A) 201 (B) 181 (C) 151 (D) 137  
 (E) None of these

69. The number of PhD teachers in University E is approximately what per cent of the total number of teachers in the University E?  
 (A) 24 (B) 33 (C) 52 (D) 56  
 (E) 62
70. A certain money becomes  $\frac{7}{4}$  th of itself in 6 years at a certain rate of simple interest. Find the rate of interest (in %).  
 (A) 25 (B) 30 (C) 12.5 (D) 6.25  
 (E) 10

## ENGLISH LANGUAGE

**DIRECTION (71-75):- Read each sentence to find out if there is any error in it. The error, if any will be in one part of the sentence. The number of that part is the answer if there is no error, the answer is (E).**

71. ET studied records by (A) / the Lucknow district court (B) / and found that the CBI filed a (C) / charge sheet against MLA Kuldeep Singh (D) / No Error (E)  
 (A) A (B) B (C) C (D) D  
 (E) E
72. Ram completed the basics (A) / of the project and hoped (B) / that it would be (C) / completed within one month (D) / No error (E)  
 (A) A (B) B (C) C (D) D  
 (E) E
73. Because he has been (A) / working for a month (B) / so he does not (C) / come to the office (D) / No error (E)  
 (A) A (B) B (C) C (D) D  
 (E) E
74. She was (A) / not only sympathetic to the (B) / needy humans but (C) / also to the animals (D) / No error (E)  
 (A) A (B) B (C) C (D) D  
 (E) E
75. The tweet ended up (A) / dividing Twitter users on (B) / religious lines and could (C) / stokes communal disharmony (D) / No error (E)  
 (A) A (B) B (C) C (D) D  
 (E) E

**DIRECTION (76-80):- A passage is given below with five blanks labeled (A)-(E). Below the passage, four options are given for each blank. Choose the word that fits each blank most appropriately in the context of the passage, and mark the corresponding answer.**

Poorer countries could raise taxes, but they don't because they have relied on market studies paid for by tobacco companies. These suggest that high taxes on cigarettes cause a surge in smuggling and, \_\_\_(A)\_\_\_, reduce overall tax revenues. Now, independent studies by the World Bank and others have shown that this conclusion is wrong. The black market is not as \_\_\_(B)\_\_\_ as it seems and the revenues raised by higher cigarette taxes can help suppress it. The secret is to make the tax predictable and \_\_\_(C)\_\_\_ . A uniform tax of, say, \$1 a pack on all brands helps governments

monitor compliance and predict tax revenues. As a rule, the World Health Organisation says, taxes should be at least 75% of the retail price of the most popular brand of cigarettes and rise with inflation and income growth.

The other step is to crack down on smuggling and tax evasion. Tax stamps that are difficult to \_\_\_(D)\_\_\_ are a good start. Brazil, the Philippines, and Turkey print encrypted codes on stamps in invisible ink. Kenya fits tobacco \_\_\_(E)\_\_\_ with devices that transmit their routes to the authorities, helping them keep tabs on the merchandise.

76. Which of the following words most appropriately fits the blank labelled (A)?  
 (A) Abstruse (B) Perversely  
 (C) Accost (D) Dispel  
 (E) None of the above
77. Which of the following words most appropriately fits the blank labelled (B)?  
 (A) Menacing (B) Edict  
 (C) Ebullient (D) Impetuous  
 (E) None of the above
78. Which of the following words most appropriately fits the blank labelled (C)?  
 (A) Inexorable (B) Punitive  
 (C) Laconic (D) Knell  
 (E) None of the above
79. Which of the following words most appropriately fits the blank labelled (D)?  
 (A) Potentate (B) Puerile  
 (C) Staid (D) Counterfeit  
 (E) None of the above
80. Which of the following words most appropriately fits the blank labelled (E)?  
 (A) Stolid (B) Plaudit (C) Lorries (D) Sanguine  
 (E) None of the above

**DIRECTION (81-85):- Given sentences are not in their exact position. Rearrange them to make a coherent paragraph and then answer the questions given below.**

- (A) In the 2014-2016 period, of the 21 large States, only two — Kerala and Chhattisgarh — had an SRB of above 950 girls per 1000 boys.  
 (B) Female foeticide continues to increase at an alarming rate, as per the Sample Registration System data  
 (C) Thus at present, at least 5% of girls are 'eliminated' before they are born, despite the promises of the Beti Bachao Beti Padhao scheme.  
 (D) As a result the sex ratio at birth (SRB) has been dropping continuously since Census 2011,  
 (E) This has come down from 909 girls per thousand boys in 2013 to 896 girls in 2017,

81. Which of the following should be the FIRST sentence after the rearrangement?  
 (A)A (B)B (C)C (D)D  
 (E)E

82. Which of the following should be the FOURTH sentence after the rearrangement?  
 (A)A (B)B (C)C (D)D  
 (E)E
83. Which of the following should be the SECOND sentence after the rearrangement?  
 (A)A (B)B (C)C (D)D  
 (E)E
84. Which of the following should be the THIRD sentence after the rearrangement?  
 (A)A (B)B (C)C (D)D  
 (E)E
85. Which of the following should be the LAST sentence after the rearrangement?  
 (A)A (B)B (C)C (D)D  
 (E)E

**DIRECTION (86-93):- Read the following passage carefully and answer the questions given below it. Certain words have been highlighted for your attention.**

Researchers from Mahatma Gandhi University, Kerala have identified a native roadside plant that can take up lead from the soil and thus help in removing the metal from the environment. The plant was found to accumulate lead at about 12,000 microgram/g of dry weight in the root and 7,000 microgram/g of dry weight in its shoot.

“These plants grow in soils that are continuously exposed to lead from vehicle exhausts. Though lead additives in petrol and diesel are banned now, some low-quality fuels still have a huge percentage of lead,” explains Dr. Joseph George Ray from the School of Biosciences at the University and corresponding author of the work published in Ecotoxicology and Environmental Safety.

Among the hundreds of native plants **screened**, research done earlier by the group shortlisted three plants. The present study found that *Eclipta prostrata* had the highest lead tolerance. *E. prostrata* or 'False Daisy' is found across the Indian subcontinent. Known 'Bhringraj' (Karisalankanni in Tamil), it is used as a 'hair-growth stimulant' and in many ayurvedic preparations. “The plant may be using the lead to protect itself from the pests, or other predators. Tribal people use it an antidote for snake bites and treatment of scorpion stings,” adds Dr Ray. Spectrophotometric studies showed increased levels of many enzymes that are known to induce **tolerance** in plants. “Hi-tech microscopic analysis showed that the lead travelled to the leaves and was deposited as lead nanoparticles in its cell wall, cytoplasm and chloroplast. Though we noticed a little distortion in the structure of these organelles no toxicity was seen,” explains Chandana Chandrasekhar, the first author of the paper. Dr Ray further explains that the plants can be burned up after they have taken up the lead. In this way, the metal can be effectively contained and later disposed of safely. This study has provided evidence that the plant is a lead hyperaccumulator that has suitable biochemical machinery.

But as the present experiment was carried out using a soluble salt of lead (lead nitrate), more studies are needed in contaminated environments where lead is usually found in insoluble forms.

86. Which of the below sentences summarizes the key idea of the passage?  
 (A) Deforestation  
 (B) Increasing pollution and soil erosion  
 (C) Degradation in the quality of soil  
 (D) The life of a plant  
 (E) Plants might be able to remove lead from soil: study
87. Which of the following words is the most similar in meaning to the word 'screened' as given in the passage?  
 (A) Tangible (B) Distortion  
 (C) Presented (D) Consolidated  
 (E) Concrete
88. Which of the following words is the most opposite in meaning to the word 'tolerance' as given in the passage?  
 (A) Abnegation (B) Bereft  
 (C) Camaraderi (D) Insularity  
 (E) Debunk
89. Which of the following can be inferred from the passage?  
 (A) Eclipta prostrata, found across the Indian subcontinent, has the highest lead tolerance.  
 (B) Eclipta prostrata is used as a 'hair-growth stimulant' and in ayurvedic preparations.  
 (C) Tribal people use Bhringraj as an antidote for snake bites and treatment of scorpion stings.  
 (D) Karisalankanni is used as a 'hair-growth stimulant'.  
 (E) All of the above
90. How does the Eclipta prostrata helps in eliminating lead from the soil?  
 (A) By growing the plants in great numbers so that they can soak all the lead and can later die on their own disposing off the metal with them.  
 (B) By burning the plants after they have taken in all the lead.  
 (C) By using the plant to collect lead and then use it to manufacture other lead based products.  
 (D) By burning the plants as soon as they start growing as they have high led content and can infect the soil.  
 (E) Not mentioned in the passage.
91. The Eclipta prostrata grows in soils that are continuously exposed to lead from \_\_\_\_\_.  
 (A) Low-quality fuels (B) Lead additives  
 (C) Petrol and Diesel (D) Vehicle exhausts  
 (E) All of the above
92. What is the name of the native roadside plant discovered to have the highest lead tolerance?  
 (A) Eclipta prostrate (B) False Daisy  
 (C) Bhringraj (D) Karisalankanni  
 (E) All of the above
93. Which of the following stands false as per the reading of the given passage?  
 (A) Dr. Ray is a corresponding author of the work published in Ecotoxicology and Environmental Safety.

(B) The present experiment was carried out using the salt named lead nitrate.

(C) A little distortion was noticed in the structure of E. prostrata and it was highly toxic.

(D) Microscopic analysis showed that the lead travelled to the leaves and was deposited as lead nanoparticles in its cell wall, cytoplasm and chloroplast.

(E) None of the above

**DIRECTION (94-96):- In the following questions two columns are given containing three sentences/phrases each. In first column, sentences/phrases are A, B and C and in the second column the sentences/phrases are D, E and F. A sentence/phrase from the first column may or may not connect with another sentence/phrase from the second column to make a grammatically and contextually correct sentence. Each question has five options which display the sequence(s) in which the sentences/phrases can be joined to form a grammatically and contextually correct sentence. Choose the pair(s) which make(s) a grammatically meaningful sentence.**

94.	Column (1)	Column (2)
	(A) Tourists and the Amarnath pilgrims were directed to	(D) People sometimes confused caste with gotra
	(B) Census 2021 is unlikely to collect "caste wise" data	(E) against the controversial legislation criminalising triple talaq
	(C) Muslim and Dalit organisations staged protests	(F) suggest specific threat to the yatra

(A) C-F and A-D

(B) B-F

(C) A-F

(D) C-E

(E) B-D and A-F

95.	Column (1)	Column (2)
	(A) State Bank of India (SBI), the country's largest lender	(D) vast range of public sector for private
	(B) A spate of reforms undertaken by the government has led to	(E) challenging times in terms of investment
	(C) India has failed to capitalise on opportunities	(F) reported a net profit of <sup>1</sup> 2,312 crore for the April-June quarter

(A) C-F and A-D

(B) B-F

(C) A-F

(D) C-E

(E) B-D and A-F

Column (1)	Column (2)
(A) Equitas Holdings Ltd. (EHL) has sought extension	(D) approved the composite scheme of arrangement.
(B) The Reserve Bank of India (RBI) has imposed a	(E) director can be appointed for three years
(C) The RBI has come out with guidelines on	(F) a monetary penalty on eight banks for violating various norms.

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

**DIRECTION (97-98):-** 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 alternative that indicates 'No improvement'.

97. If you read ten pages of a good book letter by letter, that is to say with real accuracy, you are forevermore in some measure an educated person.  
 A. You will forevermore in some measure  
 B. You are forever more in some measure  
 C. You are forevermore in little measure  
 (A) Only A (B) Both A and C

- (C) Only C (D) Both B and C  
 (E) No improvement

98. There is only one cure for the evils which newly acquiring freedom produces and that cure is freedom.

- A. Which newly acquired freedom  
 B. Which newly procured freedom  
 C. Which new procuring freedom  
 (A) Only A (B) Both A and B  
 (C) A, B and C (D) Only C  
 (E) No improvement

**DIRECTION (99-100):-** In the following questions, a sentence is divided into four parts consisting of a highlighted word in each part. Choose the option reflecting the word which is either misspelt or grammatically incorrect. If all the highlighted words are correct, choose option (E) i.e. "all are correct" as your answer choice

99. Chief Minister Arvind Kejriwal on Thursday **announced** free electricity for people **consuming** up to 200 units under a **domestic** connection.  
 (A) Minister (B) announced  
 (C) Consuming (D) Domestic  
 (E) All are correct
100. **Formar** Vice President of Maldives Ahmed Adeb Abdul Ghafoor, who **secretly** fled the Maldives on a **boat** to India, was held by Indian **authorities**.  
 (A) Formar (B) Secretly  
 (C) Boat (D) Authorities  
 (E) All are correct

**ANSWER KEY**

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

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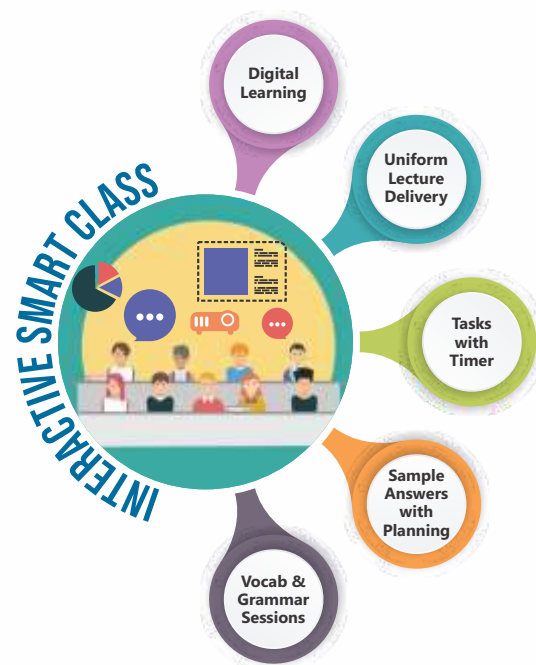
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