G.K. LAST 6 MONTHS

MAY-2019

make **MY** exam

₹ 60 Only

A Comprehensive Magazine for Banking, SSC & other Competitive Exams

India Joins Elite Space Club with

MISSION SHAKTI

Most Awaited
SBI PO 2019
2000 POSTS
Exam Notification Out

SOLVED PAPERS

● RRB NTPC (PRE) Practice Test Paper

● SSC CHSL (Tier-I) Practice Test Paper

● IBPS PO (PRE) Practice Test Paper

Inside Story

IMPORTANT RATES
(04-04-2019)

Repo Rate	6.00%
Reverse Repo Rate	5.75%
Marginal Standing Facility Rate	6.25%
Statutory Liquidity Ratio	19.25%
Cash Reserve Ratio	4%
Bank Rate	6.25%

IMPORTANT DAYS IN APRIL

April 02	World Austim Awarness Day
April 05	National Maritime Day
April 07	World Health Day
April 10	World Homeopathy Day
April 11	National Safe Motherhood Day
April 18	World Heritage Day
April 25	World Malaria Day
April 29	International Dance Day.

IMPORTANT DAYS IN MAY

May 01	International Labour Day
May 03	Press Freedom Day
May 07	World Asthma Day
May 08	World Red Cross Day
May 11	National Technology Day
May 18	World AIDS Vaccine Day
May 21	National Anti-Terrorism Day
May 31	Anti-tobacco Day

Success Story

Name: Gurleen Kaur
Education: B.Sc eco., M.A. English
Final Selection: Punjab and Sindh Bank
Examination Name: IBPS Clerk

IBT: "You have the caliber to do whatever you can dream. I hope you feel proud of yourself and self-assured to rise to your next challenge." You've earned every bit of the success you're enjoying. I wish you many Congratulations.

Gurleen: Thank you, sir.

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

Gurleen: I am really very glad, sir. My efforts and hard work have proved to be fruitful. I was alike every other student, little scared if I would be able to crack any exam. But, I tried to overcome my fear and succeed. And finally my dedication and sincerity helped me to crack the same. I really feel overwhelmed.

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

Gurleen: Sir, I always wanted to join a government job. My family also wanted the same. After completing my studies, I thought of joining the best institute to prepare for my ultimate dream. I have taken some government exams during my graduation but I analysed that I was lacking in one or the other subject. This is the reason I joined IBT Institute which I think is the best decision of my life as it is the most prestigious institute.

IBT: How did you prepare to achieve your goal?

Gurleen: Sir, I focused on attending all the classes regularly so that I can clear the basics of each and every topic. I also used to revise the same at home. 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. In this way I prepared well for the exams. Thus, lectures and separate doubt sessions helped me to achieve my goal.

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

Gurleen: Diligence is the key to crack any exam. This would not work if one studies irregularly. Secondly, students must not only pay attention to attend the classes regularly but also should practice the same topics at home. They must analyze their own performance by taking online mock tests provided by the Institute. This way they will came to know about their strong and weak areas. This will help the students a lot to do well in the exams.

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

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

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

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

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

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

IBT: Who would you attribute your success to?

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

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

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

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

Gurleen: Thank you very much, sir!

Precious Words

"The expert in anything was once a beginner."

SBI PO-2019 (2000 VACANCIES)

EXAM NOTIFICATION

State Bank of India has released the Recruitment notification for eligible Indian Citizens for appointment as PO (Probationary Officer). The application is start from 2 April 2019 and will close on 22 April 2019. All the eligible candidates can apply for the same. Given are the Notification Details.

Category Wise No. of Vacancies :

VACANCIES						VACANCIES (PWD)			
General	EWS	OBC	SC	ST	Total	LD	VI	HI	Total
810	200	540	300	150	2000	20	20	73	2113

Important dates of SBI PO 2019:

Activity	Dates
Online Registration	2-4-2019 TO 22-04-2019
Payment of Application Fees	2-4-2019 TO 22-04-2019
Online Examination - Pre	8th,9th,15th & 16th Jun-19
Online Examination - Main	20-07-2019
Group Exercises & Interview	Sep-2019
Declaration of Final Result	2nd week of Oct-2019

SBI PO Eligibility Criteria:

(A) Age Limit: (As on 01.04.2019): 21 years - 30 years.

(B) Essential Academic Qualifications: (AS ON 31.08.2019)- Graduation/Final Year.

Selection Process: The selection for SBI PO is will be done through three phases.

PHASE-I: Preliminary Examination:

SBI PO Preliminary Exam Pattern:

S.N.	Test name	Max. que.	Max. Marks	Time
1.	Reasoning Ability	35	35	20 min.
2.	Quantitative Aptitude	35	35	20 min.
3.	English Language	30	30	20 min.
	Total	100	100	60 min.

Note: Total Duration/ Timing for Visually Handicapped candidates: 1 hour 20 Mins

PHASE-II: Mains Examination:

SBI PO Mains Objective Exam Pattern

S.N.	Test name	Max. que.	Max. Marks	Time
1.	Reasoning Ability Computer Aptitude	35	35	20 min.
2.	Data Interpretation	35	35	20 min.
3.	General/Economy/ Banking Awareness	30	30	20 min.
4.	English Language	35	40	40 min.
	Total	100	100	60 min.
Descriptive Exam Pattern				
Latter and Essay Writing	2	50	30 Min.	

PHASE-II: Interview (30 Marks) & Group Discussion (20 Marks) -:50 Marks

The aggregate marks of candidates qualifying in both the objective tests and the descriptive tests will be arranged in descending order in each category. the candidates who clear the SBI PO cut off score of the Main examination would then be called for a Group discussion and Personal interview test where the candidates will have to face an interview board. The final merit list would be released on the basis of the candidate's performance in the Mains and interview.

NUMBER OF CHANCES

General / EWS-4, GENERAL /EWS (PWD)-7, OBC-7, OBC (PWD)-7, SC/ SC (PWD)/ ST/ ST (PWD)-No restriction

IBT
Institute
Pvt. Ltd

MISSION SHAKTI (ASAT)

India shot down one of its satellites in space on Wednesday with an anti-satellite missile to demonstrate this complex capability, Prime Minister Narendra Modi announced, making it only the fourth country to have used such a weapon.

Declaring India has established itself as a global space power after the success of the operation 'Mission Shakti', Modi said the missile hit a live satellite flying in a Low Earth Orbit after it traversed a distance of almost 300 km from earth within three minutes of its launch.

Modi said the space mission in which scientists including from the state-owned Defence Research and Development Organistion(DRDO) were involved gave the country a 'new strength' and was an effort to secure a 'fast growing India'. "A strong India can be a guarantor of peace in the region and beyond. Our strategic objective is to preserve peace, not prepare for war."

"A short while ago, India's scientists have successfully hit a target in space with an Anti-satellite or ASAT missile. The target was a live satellite which was flying in a Low Earth Orbit. The missile travelled a distance of almost 300 km from earth and hit the target within three minutes of its launch," Modi said shortly after noon in his address which he said is for a 'very special purpose'. The address comes a fortnight before the start of the multi-phase Lok Sabha polls.

Reddy said the clearance for the project was given over two years ago.

"It is a great achievement for India," he told PTI.

Experts and former scientists said though India had the capability by 2012 to carry out a similar test, the political leadership at that time did not give a clearance to it.

According to former DRDO chief Vijay Saraswat, India had the capability to carry out the test in 2012-13 but there was no political clearance.

Former ISRO chairman G Madhavan Nair also said India had the anti-satellite missile capability over a decade ago but there was no political will at the time to demonstrate it. The Congress-led UPA was in power from 2004 to 2014.

The Ministry of External Affairs(MEA) came out a 10-point explainer to say the anti-satellite missile test was carried out to verify India's capability to safeguard space assets and that it was not directed against any country.

The MEA said the test was done in the lower atmosphere to ensure there is no space debris. "Whatever debris that is generated will decay and fall back onto the earth within weeks."

India has successfully demonstrated its capability to interdict and intercept a satellite in outer space based on complete indigenous technology, it said, adding that the satellite used in the mission was one of India's existing satellites operating in lower orbit while a ballistic missile defence interceptor was used to hit it.

Noting that India has achieved a remarkable success, Modi in his address said so far only three countries in the world - USA, Russia and China had this capability.

"Today, India has become the fourth country to acquire this status as a space power. There can be no bigger moment of pride for every Indian than this."

Modi assured the international community that the new capability is not directed against anyone and it does not violate any international law or Treaty obligation to which India is a party.

"India has no intention to threaten anyone. This is an effort to secure a fast growing India," he said, adding that defending and securing valuable space assets is equally important.

"From the point of view of India's security and economic development, today's ASAT missile will give the country new strength."

"In the journey of every nation there are moments that bring utmost pride and have a historic impact on generations to come. One such moment is today." The announcement was preceded by a meeting of the Cabinet Committee on Security(CCS) presided by the prime minister.

The Congress accused Modi of indulging in theatrics and playing politics over scientists' achievements while other opposition parties complained to the Election Commission alleging violation of Model Code of Conduct(MCC).

Sources in the Election Commission said issues related to national security and disaster management do not fall under the ambit of the model code.

NATIONAL NEWS

MARCH 2019

RAJNATH SINGH INAUGURATES WASTE TO WONDER PARK IN DELHI

✦ Union Home Minister Rajnath Singh inaugurated a new park which houses the replicas of seven wonders of the world at Sarai Kale Khan

✦ The park, which is called the 'Waste to Wonder Park', was built by the South Delhi Municipal Corporation (SDMC).

✦ It is the first-of-its-kind tourist attraction in the world, with the replicas of the Taj Mahal, the Great Pyramid of Giza, Eiffel Tower, Leaning Tower of Pisa, Christ the Redeemer statue of Rio de Janeiro, Rome's Colosseum, and the Statute of Liberty.

UNION MINISTER RAVI SHANKAR PRASAD INAUGURATED VIVID 2019

✦ VIVID-Vision Insight and Voices as India goes Digital"-the District Informatics Officer (DIO) meet, is being organised by National Informatics Centre (NIC)

✦ The meet is held as an initiative to interact with the DIO's and to share their experiences as well as contribution, as digital change-makers at the grass-root level in the States.

✦ The National meet will cover a wide range of relevant topics in various technical sessions sessions including Emerging Technologies , Cyber Threats & Counter , Enterprise Level Applications, and many other relevant topics.

ODISHA APPROVES RS 466 CRORE SANITARY NAPKIN SCHEME FOR GIRLS.

✦ Odisha government Friday approved a Rs 466 crore Khusi scheme aimed at improving menstrual hygiene among adolescent girl students in the state.

✦ The state cabinet approved the scheme Khusi with an outlay of Rs 466.08 crore over a period of five years.

✦ Under the scheme, free sanitary napkins will be provided to 17.25 lakh adolescent girl students of Class-VI to XII studying in government and non-government aided schools of the state.

ODISHA LAUNCHES BOAT AMBULANCE SERVICE FOR REMOTE AREAS

✦ The Odisha government has launched a boat ambulance service to ferry patients to hospitals in remote areas at a cost of Rs 5.40 crore.

✦ While the first such boat ambulance was introduced at Batighar under Mahakalpada tehsil in the coastal Kendrapara district.

✦ The floating ambulances will cater to the needs of people in areas where the '108' ambulance service has failed to make headway, due to lack of proper road route.

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

✦ Tamil Naidu became the first state in the country to get a second Coast Guard district headquarters - Thoothukudi.

✦ Inaugurated by state Governor Banwarilal Purohit, the Thoothukudi district headquarters has been set up with an aim to augment security mechanism on the eastern coast and the state in particular.

✦ This is the first state to have two district headquarters, which were necessitated by frequent issues pertaining to fishermen.

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

✦ Railway Minister Piyush Goyal launched Rail Drishti Dashboard in New Delhi.

✦ Mr Goyal said the Dashboard has been launched to keep people informed about the work going on in the Railways across the country.

✦ People will get useful information from Rail Drishti through Railway WiFi facilities that are continuously expanding in the country.

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

✧ Prime Minister Narendra Modi dedicated a new National War Memorial, situated in the India Gate complex in New Delhi, to the nation.

✧ The National War Memorial complex, spread across 40 acres, includes a central obelisk, an eternal flame, and six bronze murals depicting famous battles fought by the Army, the Air Force and the Navy.

✧ The design of the National War Memorial has a layout comprising four concentric circles, namely, the 'Amar Chakra' or Circle of Immortality, the 'Veerta Chakra' or Circle of Bravery, the 'Tyag Chakra' or Circle of Sacrifice, and the 'Rakshak Chakra' or Circle of Protection.

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

✧ Union minister Ashwini Kumar Choubey launched a national programme aimed at eliminating viral hepatitis, recognized as an important public health problem.

✧ The minister of state for health launched the National Action Plan - Viral Hepatitis at Mumbai in presence of Amitabh Bachchan, the goodwill ambassador for hepatitis,

✧ The Minister said, the aim of the programme is to combat hepatitis and achieve countrywide elimination of Hepatitis C by 2030.

RISING INDIA SUMMIT 2019 HELD IN NEW DELHI

✧ PM Narendra Modi delivers the keynote speech at the News18 Rising India Summit 2019 in New Delhi.

✧ Chief Minister of Madhya Pradesh, Kamal Nath fields a question during 'Matters of States' session at the News18 Rising India Summit in New Delhi.

MADHYA PRADESH ROLLS OUT 100-DAY EMPLOYMENT SCHEME FOR YOUTHS

✧ The Congress government in Madhya Pradesh rolled out its flagship 'Mukhyamantri Yuva Swabhiman Yojana' that guarantees 100 days of employment every year to urban youths from economically weaker sections (EWS).

✧ The scheme, as part of which youths would be imparted skill development training, was launched by Chief Minister Kamal Nath here.

✧ Only those youths, whose family's annual income is less than Rs 2 lakh and who are in the age group of 21-30 years, are eligible for the scheme.

ASSAM LAUNCHES PRANAM COMMISSION

✧ Assam Chief Minister Sarbananda Sonowal had launched the PRANAM Commission, a panel set up to look after the issues concerning a Bill ,for protection of parents of state government employees.

✧ Assam government would ensure that no state government employee can ignore their elderly parents and unmarried differently abled siblings.

✧ PRANAM Bill, which was approved by the cabinet last year, makes it mandatory for state government employees to look after their parents and unmarried Divyang siblings who do not have their own sources of income.

UNION TEXTILE MINISTER INAUGURATES TITANWALA MUSEUM IN RAJASTHAN

✧ Union Textiles Minister Smriti Irani inaugurated the 'Titanwala Museum' in Bagru that showcases the Chhipa community's hand-block printing.

✧ The museum is an example that art and culture are not dependent on the government for being nurtured or preserved.

✧ The museum is an effort towards preserving the art of traditional Bagru block printing.The museum will be open from Monday to Sunday between 9 am and 6 pm.

PM MODI UNVEILS 'WORLD'S LARGEST BHAGAVAD GITA' AT DELHI'S ISKCON TEMPLE

✧ A giant Bhagavad Gita, running into 670 pages and weighing about 800 kgs, was unveiled at Delhi's ISKCON temple by Prime Minister Narendra Modi.

✧ Modi termed the Bhagavad Gita as the "largest manual for human beings" and claimed that the holy book has solutions to all problems one faces in life.

✧ According to ISKCON, this book will have the largest principle sacred text ever to be printed. The book has an artistic touch of 18 exquisite paintings.

IRCTC LAUNCHES 'IRCTC IPAY', ITS OWN PAYMENT GATEWAY

✧ Indian Railway Catering and Tourism Corporation (IRCTC), which handles catering, tourism and online ticketing operations for the Indian Railways, has launched its own payment aggregator called 'IRCTC iPay'.

✧ With the launch of IRCTC iPay, passengers will not need any third-party platforms as all payment options like credit card, debit dard, UPI - Unified Payment Interface, International Card are integrated into the platform.

✧ The option of IRCTC Prepaid Card cum wallet, Auto Debit shall also be available shortly.

TEXTILE MINISTRY LAUNCHES SCHEME TO DEVELOP KNITTING AND KNITWEAR SECTOR

✧ The Union Textile Ministry has launched a comprehensive Scheme for the development of the knitwear sector under PowerTex India.

✧ Apart from financial incentives the two key interesting elements are Yarn Bank and financial assistance for the solar energy scheme. The scheme was launched simultaneously in three major clusters, Tirupur, Ludhiana and Kolkata.

✧ The yarn bank scheme for knitting and knitwear units will provide an interest-free corpus fund of a maximum of up to Rs 2 crore per yarn bank to a Special Purpose Vehicle (SPV).

CABINET APPROVES 'PRADHAN MANTRI JI-VAN YOJANA' FOR FINANCIAL SUPPORT TO INTEGRATED BIOETHANOL PROJECTS

✧ The Cabinet Committee on Economic Affairs, chaired by Prime Minister Narendra Modi approved the 'Pradhan Mantri Jaiv Indhan- Vatavaran Anukool fasal awashesh Nivaran (JI-VAN) Yojana' for providing financial support to the Integrated Bioethanol Projects.

✧ The scheme aims to incentivise 2G Ethanol sector and support the industry by creating a suitable ecosystem for setting up commercial projects and increasing Research & Development in this area.

✧ The Pradhan Mantri JI-VAN Yojana will be supported with the total financial outlay of Rs 1969.50 crore for the period 2018-19 to 2023-24.

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

✧ Prime Minister Narendra Modi launched One Nation, One Card for transport mobility at a function in Ahmedabad.

✧ The Indigenous Automatic Fare Collection System based on One Nation One Card Model i.e. National Common Mobility Card (NCMC) is the first of its kind in India.

✧ The customer may use this single card for payments across all segments including metro, bus, suburban railways, toll, parking, smart city and retail.

FEBRUARY 2019

SHRI NITIN GADKARI TO INAUGURATE FOUR NATIONAL HIGHWAY PROJECTS IN BIKANER AND NAGAUR IN RAJASTHAN

✧ Shri Nitin Gadkari will inaugurate and lay the foundation stone for four NH projects in Rajasthan on the 28th of January. These include three projects in Bikaner and one in Nagaur.

✧ This road is being built under Bharatmala on EPC mode at a cost of Rs 687.07 crore.

✧ At Bikaner the first project for laying of foundation stones is the 162.46 kms , 2 lane section of NH from Raisinghnagar to Poogal.

INDIAN RAILWAYS' FASTEST TRAIN 18 NAMED VANDE BHARAT EXPRESS: PIYUSH GOYAL

✧ India's first indigenously built engineless semi-high speed train, Train 18, has been named Vande Bharat Express.

✧ The train is set to run between Delhi and Varanasi at a maximum speed of 160 kmph and will soon be flagged off by Prime Minister Narendra Modi.

✧ The 16-coach train, built in 18 months at a cost of Rs 97 crore by the Modern Coach Factory, Rae Bareli, is regarded as a successor to the 30-year-old Shatabdi Express. It's also the first locomotive-less train in the country.

SUGARCANE JUICE DECLARED AS NATIONAL DRINK OF PAKISTAN

✧ Government of Pakistan has declared sugarcane juice as the nation juice of Pakistan

✧ Poll includes three option including orange juice, carrot juice and sugarcane juice. But it is sugarcane juice which won the poll with 81 percent votes.

MIZORAM GOVT BANS IMPORT OF PIGS AND PIGLETS

✧ Deputy Commissioners of all the eight districts in Mizoram have issued orders banning import of pigs and piglets from other countries in view of possible outbreak of the Porcine Reproductive and Respiratory Syndrome

✧ The orders were issued as the dreaded PRRS outbreak always occurred from March to July, during a dry spell after pre-monsoon downpours.

✧ It was suspected that the PRRS outbreak was due to illegal and even legal import of pigs and piglets from Myanmar where there was reported prevalence of the porcine disease.

ASSAM TOPS IN BUDGETARY PRACTICES FOLLOWED BY STATES: TRANSPARENCY INTERNATIONAL

✧ Assam occupied the top slot in the ranking of best practices followed by states in Budget formulation, followed by Andhra Pradesh and Odisha, says a survey by Transparency International.

✧ The survey is based on 4 parameters which include public disclosure, budgetary process, post budget fiscal management and efforts to make budget more transparent and citizen friendly.

✧ The states which figured lower in the ranking were Meghalaya, Manipur and Punjab.

UP TO BUILD WORLD'S LONGEST EXPRESSWAY: YOGI ADITYANATH

✧ The Uttar Pradesh cabinet met at Prayagraj, the venue of the Kumbh and cleared the decks to construct what is being touted as the world's longest highway -- the Ganga Expressway between Meerut and Prayagraj.

✧ The proposed Ganga Expressway will weave through Meerut-Amroha-Bulandshahr-Budaun-Shahjahanpur-Kannauj-Unnao-Rae Bareli-Pratapgarh and end at Prayagraj, earlier known as Allahabad.

✧ The cabinet also decided to make tax free the Bollywood film "Uri", based on the Indian Army's surgical strike on terror bases in Pakistan.

FINANCE MINISTER PIYUSH GOYAL PRESENT THE INTERIM BUDGET

✧ Finance minister Piyush Goyal will present the Interim Budget for 2019-20 amid heightened expectations that he will announce an income support scheme for distressed farmers who have seen their incomes stagnate because of plunging prices, barely enough to pay for loans and input costs.

✧ The budget, the last before April-May Lok Sabha elections, will be keenly watched for cues about the government's intent on creating jobs, in the face of the latest set of data showing four-decade high unemployment rates.

✧ Prime Minister Narendra Modi-led government's sixth and final budget before the polls due by May is supposed to be an interim budget or a Vote on Account.

GOVERNMENT SETS UP COMMITTEE TO EXPLORE PREPAID PAYMENTS BY DISCOMS TO GENERATOR COMPANIES

✧ The government has constituted a committee under the Central Electricity Authority (CEA) to explore prepaid payments by state electricity distribution companies to power plants

✧ The formed committee, consist of The chairman of distribution companies of Tamil Nadu and Maharashtra, and representatives from Union power ministry and power associations to look into problems of delayed payments from distribution companies to power generators .

✧ The committee will study working capital cycles of power distribution companies and generation companies and identify gaps contributing to stress in the sector.

NEW CAMPUS OF NATIONAL MUSEUM INSTITUTE INAUGURATED AT NOIDA

✧ The new Campus of the National Museum Institute was inaugurated by Shri Prakash Javadekar

✧ Speaking at the inauguration, the Chief Guest Shri Prakash Javadekar, Union Minister for Human Resource Development said that that there is a huge scope for the courses offered by the Institute like history of arts, conservation, museology among others.

✧ He also proposed that Ministry of Culture should consider setting up a national museum of educational history so that the future generations could understand the evolution of education.

PUNJAB GOVT GAVE APPROVAL FOR SMART VILLAGE CAMPAIGN WORTH OF RS 385 CRORES

✧ Punjab government approved a rural development scheme"'Smart Village Campaign" worth Rs 384.40 crore to build village infrastructure and provide essential amenities.

✧ Getting approved by Chief Minister Amarinder Singh, Reformation and implementation of the scheme would be financed with funds from the 14th Financial Commission and MGNREGA.

✧ Projects worth Rs 25 lakh would be approved by a committee of deputy commissioner and additional deputy commissioner (Development) while those above Rs 25 lakh would be given sanction by a state-level committee headed by the joint development commissioner.

GOVT REDUCES IMPORT DUTIES ON ELECTRIC VEHICLE PARTS

✧ The customs duty on electric vehicle components which are imported in a knocked-down or semi knocked down state, have been reduced to 10%-15%

✧ This reduction of the taxes is aimed at encouraging global automobile companies to assemble electric vehicles in India.

✧ The Custom duty on battery packs for mobile phones has been doubled by CBIC and hence they will attract a tax of 20% on import.

PAYTM ENTERS HOTEL BOOKING BUSINESS, BUYS NIGHTSTAY

✧ Paytm has launched hotel bookings on its platform and acquired NightStay, which offers deals on last-minute bookings at luxury hotels

✧ Its hotel partners include chains like Sarovar, Zuri, Treebo, Indian Hotels Co's Ginger, Sterling and Vresorts.

✧ Paytm planned to invest 70 million for its growth in the travel segment.

JANUARY 2019

PRESIDENT RAM NATH KOVIND INAUGURATES THE 12TH GLOBAL HEALTHCARE SUMMIT IN MUMBAI

✧ The President of India, Ram Nath Kovind, inaugurated the 12th Global Healthcare Summit organized by the American Association of Physicians of Indian Origin in Mumbai.

✧ He said India and the US shared complementarities in the pharmaceutical field - in clinical research, drug discovery and manufacture.

✧ The President said that the goal of 'Health for All' must be integral to our programmes and policies. The President also addressed The Yoga Institute, Mumbai, which had marked 100 years of its establishment.

11TH BENGALURU INTERNATIONAL FILM FESTIVAL TO KICK START IN FEBRUARY

✧ With a special theme of 'Nature's Fury,' The Bengaluru International Film Festival (BIFFES) is all set for its 11th edition, which will be held from February 07, 2019 to February 14, 2019, in Bengaluru.

✧ Being organised by the Karnataka Chalanachitra Academy and Department of Information and Public Relations of Government of Karnataka, the opening event of the festival will be held in the presence of National and International delegates, filmmakers and celebrities in Bengaluru at Banquet Hall, Vidhanasoudha.

✧ While the closing event for the conferring of awards will be held on February 14, 2019. To give it a definite date, the festival is always held on first Thursday of February every year.

PM NARENDRA MODI LAUNCHES PRAVASI TEERTH DARSHAN YOJANA

✧ Prime Minister Narendra Modi on January 22, 2019 launched the Pravasi Teerth Darshan Yojana under which a group of Indian diaspora will be taken on a government-sponsored tour of religious places in India twice a year.

✧ The first batch of 40 Indian-origin people are at the Pravasi Bharatiya Divas and they would be beginning their tour from there.

✧ He also released two books 'Kashi: The Universe of Crafts and Textiles' and 'Indian Textiles: History, Splendour, Grandeur'.

DELHI POLICE BECOMES FIRST POLICE FORCE IN COUNTRY TO DIGITISE ALL MALKHANAS

✧ The Delhi Police become the first police force in the country to digitize all malkhanas, rooms for keeping seized arms and ammunition, across every police station in the state.

✧ Delhi Police Commissioner Amulya Patnaik inaugurated the e-malkhana project of the remaining 10 districts at Chinamaya Mission here.

✧ Underlying the importance of the project, Patnaik said that digitization of service delivery mechanism will definitely make the whole system faster, smoother and easier, the release stated.

PM MODI RELEASES COMMEMORATIVE STAMP ON MAHARAJA SUHELDEV

✧ Prime Minister Narendra Modi released the commemorative stamp on Maharaja Suheldev and described him as a brave warrior.

✧ "Maharaja Suheldev is among those bravehearts who had struggled for the honour of `Maa Bharti'. The PM's rally in Ghazipur is also being seen as an effort by the Bharatiya Janata Party to woo the Rajbhar community, which reveres Maharaja Suheldev.

✧ Maharaja Suheldev is a semi-legendary king whose references are found somewhere between the boundary of fiction and history.

PM MODI RENAMES 3 ANDAMAN & NICOBAR ISLANDS AS TRIBUTE TO NETAJI

✧ Prime Minister Narendra Modi announced renaming of three islands of Andaman and Nicobar archipelago as a tribute to Netaji Subhas Chandra Bose.

✧ The Ross Island was renamed as Netaji Subhas Chandra Bose Dweep, the Neil Island as Shaheed Dweep and the Havelock Island as Swaraj Dweep, Modi said during a speech amidst thunderous applause from the audience here. The three islands are major tourist spots.

✧ Earlier in the day, the Prime Minister inaugurated a slew of development projects and laid foundation stones of several others related to energy, connectivity, education, tourism and health sectors.

GOVERNMENT SETS UP EXPORT PROMOTION CELL FOR MSMES

✧ The MSME ministry has established an export promotion cell to create a sustainable ecosystem for micro, small and medium enterprises (MSMEs).

✧ The benefits likely to accrue from the setting up of the cell include integration MSMEs into global value chain, evaluation of readiness of MSMEs to export their products and services.

✧ The ministry has also proposed to formulate a governing council that will be chaired by secretary of the MSME ministry and co-chaired by the development commissioner, MSME.

NEW SCHEMES TO PROVIDE RS 2 LAKH COMPENSATION FOR FARMERS' DEATHS

✧ West Bengal Chief Minister Mamata Banerjee announced schemes for farmers, months ahead of the 2019 Lok Sabha elections.

✧ The chief minister said the 'Krishak Bandhu' schemes are expected to benefit over 72 lakh farmers in the state.

✧ In case a farmer between the age of 18 to 60 dies, compensation of up to Rs 2 lakh will be provided to their family. The money will be available through the agriculture department.

NEW FACILITY FOR RECEIVING COMPLAINTS BY NHRC THROUGH MOBILE TELEPHONE

✧ With a view to facilitating contact by the public with the National Human Rights Commission in case of emergencies after office hours and on holidays, the Commission has designated a special telephone number for receiving complaints.

✧ A senior officer of the Commission will be in-charge of this facility and will attend to the complaints. The Commission hopes that this arrangement will prove useful to the public.

✧ On working days, during the office hours, the public are free to contact the Commission on its regular phone numbers. The officer receiving the call on mobile phone will render assistance and offer advice to the complainant.

PM MODI'S VISIT TO UTTAR PRADESH: ONE DISTRICT, ONE PRODUCT REGIONAL SUMMIT HELD; 6TH INTERNATIONAL RICE RESEARCH INSTITUTE INAUGURATED

✧ Prime Minister Narendra Modi on December 29, 2018 visited Varanasi and Ghazipur in Uttar Pradesh on December 29, 2018.

✧ The Prime Minister laid the foundation stone of medical College in Ghazipur during the visit in the presence of Chief Minister Yogi Adityanath. He took stock of the preparations for the Pravasi Bharatiya Divas

INTERNATIONAL NEWS

MARCH 2019

4TH GLOBAL DIGITAL HEALTH PARTNERSHIP SUMMIT INAUGURATED

✧ Union Minister of Health and Family Welfare J P Nadda along with Union IT Minister Ravi Shankar Prasad inaugurated the 4th Global Digital Health Partnership Summit in New Delhi.

✧ The Global Digital Health Partnership is an international collaboration of governments, government agencies and multinational organisations dedicated to improving the health and well-being of their citizens through the best use of evidence-based digital technologies.

✧ The summit will provide an opportunity to support governments and health system reformers to improve the health and well-being of their citizens through digital technologies.

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

✧ India based global audio and music streaming service JioSaavn announced that it has secured the first rank India-wise and 28th rank globally in the 2019 list of "50 Most Innovative Companies".

✧ JioSaavn is the only Indian company that made it to the list, published by US-based business publication Fast Company.

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

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

✧ Indian passport is gaining strength on the global index as more and more countries are offering visa on arrival and visa-free entry to Indians.

✧ As per the 2019 Passport Index, the Indian passport has steadily strengthened its position over the past five years. It has jumped from 77th position in 2015 to 67th position in 2019.

✧ The Tourism Ministry for India is also offering e-tourist visa facilities to 166 countries, following a number of amendments in the e-visa regime of the country in order to make this process more tourist friendly.

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

✧ Afghanistan began exports to India through an Iranian port as the landlocked, war-torn nation turns to overseas markets to improve its economy.

✧ Chabahar port is the result of healthy cooperation between India, Iran and Afghanistan this will ensure economic growth.

✧ At the inauguration of the new export route, President Ashraf Ghani said Afghanistan was slowly improving its exports in a bid to reduce its trade deficit.

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

✧ India has been ranked 47th in the overall "Inclusive Internet Index 2019" score while Sweden topped the chart, followed by Singapore and the US, a Facebook-led study has revealed.

✧ The 'Inclusive Internet' score was based on the scores of availability, affordability, relevance and readiness categories.

✧ The United Kingdom, Namibia and Ireland are top performers of the year.

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

✧ West Bengal Education Minister Partha Chatterjee inaugurated a web portal, which is set to provide real-time data on state-run and aided schools.

✧ This is probably the first-of-its-kind online initiative in the state as well as in the country.

✧ The system will enable the headmaster and class teacher to access the academic performance of a student.

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

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

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

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

INDIA TOPS GLOBAL CONSUMER CONFIDENCE SURVEY

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

OVER 1,000 PEOPLE SET GUINNESS WORLD RECORD IN YOGA IN HONG KONG

- ✧ Over a thousand yoga enthusiasts attempted to do the Virabathrasan for three minutes at one place, setting a Guinness World Record in Yoga.
- ✧ The record is a first of its kind in the history of Hong Kong, beating the previous record of 387, when more than 1011 yoga practitioners attempted the Virabathrasan.
- ✧ The previous record was of 387 people.

INDIA LAUNCHES 3RD IT CORRIDOR IN CHINA

- ✧ India has launched its third IT corridor in China that will facilitate partnerships between Indian and Chinese companies.
- ✧ The National Association of Software and Services Companies (NASSCOM) entered into a partnership with China's Xuzhou city from Jiangsu Province in China to help develop the IT corridor.
- ✧ The primary aim of this IT corridor will be to facilitate partnerships between Indian and Chinese companiesIndia launches 3rd IT corridor in China.

INDIA, ASEAN CLOCK FASTEST GROWTH FOR E-COMMERCE, DIGITAL TRADE SECTORS

- ✧ India and 10-member ASEAN are among the fastest growing economies in the world with even faster growth rates for e-commerce and digital trade sectors.
- ✧ By 2021, global e-commerce sales are expected to reach 4.5 trillion dollars, up from 1.3 trillion dollars in 2014.
- ✧ The e-commerce market in India is estimated to reach 165.5 billion dollars by 2025 while the ASEAN is estimated to reach a volume of 90 billion dollars.

UN-FOUNDED UNIVERSITY FOR PEACE CONFERS HONORARY DOCTORATE ON VICE PRESIDENT VENKAIAH NAIDU

- ✧ Vice President Venkaiah Naidu conferred with an Honorary Doctorate by the University for Peace founded by the United Nations Organisations (UNO) for his contribution "to the Rule of Law, democracy and sustainable development in India".
- ✧ He received the degree of "Doctor Honoris Causa" from the Dean of the University for Peace in Costa Rica .
- ✧ The University of Peace aims to be a forward-thinking, transformational and inspirational educational institution dedicated to the goals of quality teaching, research and service for serving humanity in building a peaceful world.

FEBRUARY 2019

ARGENTINA SIGN THE FRAMEWORK AGREEMENT OF THE INTERNATIONAL SOLAR ALLIANCE

✦ Argentina became the 72nd country to sign the Framework Agreement of the International Solar Alliance (ISA).

✦ Countries which have signed the agreement until now include India, France, Australia, UAE, UK, Japan amongst others. The agreement was opened for signature during the COP22 at Marrakech on November 15, 2016.

✦ The International Solar Alliance (ISA) is a group of 121 solar resource-rich countries with headquarters in Gurugram, India.

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

DINESH BHATIA APPOINTED AS THE AMBASSADOR OF INDIA TO ARGENTINA

✦ Dinesh Bhatia appointed as the next Ambassador of India to republic of Argentina

✦ He is presently Consul General, Consulate General of India at Toronto .He is Indian Foreign Service Officer of 1992 batch.

✦ Capital of Argentina- Buenos Aires

ELECTION COMMISSION OF INDIA HOSTS INTERNATIONAL CONFERENCE ON 'MAKING OUR ELECTIONS INCLUSIVE AND ACCESSIBLE'.

✦ The Chief Election Commissioner of India, Shri Sunil Arora and Election Commissioner Shri Ashok Lavasa inaugurated an International Conference on 'Making our Elections Inclusive and Accessible'.

✦ On the sidelines of the conference, the poll panel will also renew Memorandum of Understanding with the Election Commission of Bhutan for co-operation in the field of election management.

✦ The Election Commission's quarterly magazine 'Voice International' also released in event.

UNION MINISTER GADKARI INAUGURATES ATAL SETU IN GOA

✦ Union Minister Nitin Gadkari inaugurated four-lane, 5.1-kilometer long "Atal Setu", the third Cable bridge across river Mandovi in Panaji, Goa.

✦ Infrastructure works worth 15 Thousand crore rupees have been sanctioned for the state of Goa.

✦ This is the third bridge across Mandovi River. This bridge would overcome the bottlenecks and curb traffic jams at Panaji Circle and Panaji entrance. It is reported that about 66,000 vehicles use this route every day.

GST ON HAJ REDUCED FROM 18% TO 5%

✦ Union Minister for Minority Affairs Mukhtar Abbas Naqvi said that GST on Haj has been reduced from 18 percent to 5 percent and this will significantly lower the airfare thus saving Haj pilgrims' 113 crore rupees this year.

✦ He was speaking at the inauguration ceremony of a new conference hall and passport section at the Haj House in Mumbai.

✦ Mr. Naqvi said this for the first time since the independence that 2,340 women from India will go on 2019 Haj without Mehram.

WHO REAPPOINTS POONAM KHETRAPAL SINGH AS SOUTH-EAST ASIA REGION DIRECTOR

✦ The World Health Organization appointed Dr Poonam Khetrapal Singh as its South-East Asia regional director for a second five-year term.

✦ The WHO Executive Board on Saturday unanimously endorsed Ms Khetrapal Singh, who was earlier unanimously nominated by 11 member-countries of the region for another five years.

✦ She is the first woman to become Regional Director of WHO South-East Asia Region.

ANTI-DUMPING DUTY IMPOSED ON CHINESE CHEMICAL IMPORT

✧ The government has imposed an anti-dumping duty on a chemical from China, used in photography and manufacturing of dyes, for five years to protect domestic producers of the chemical intermediate from cheap shipments.

✧ The anti-dumping duty on Meta Phenylenediamine (MPDA) imported from China will be in the range USD 573.92-USD 1,015.44 a tonne

✧ It is for the second time in a row that anti-dumping duty has been imposed on the import of the chemical from China. The duty was to expire in March 2019.

AFRICA CENTER FOR CLIMATE AND SUSTAINABLE DEVELOPMENT INAUGURATED IN ROME

✧ The Africa Centre for Climate and Sustainable Development was inaugurated by the Italian Prime Minister Giuseppe Conte at Rome.

✧ He also emphasized that global hunger rates are rising in various parts of Africa.. "If we don't step up our actions in the Sahel we will not achieve the Sustainable Development Agenda and the Zero Hunger goal by 2030.

✧ It will facilitate much-needed exchange of information and coordination to increase efficiencies and build synergies across Africa, develop and scale-up innovative solutions for sustainable development and implement the goals of the 2030 Agenda and Paris Climate Agreement.

ICC ROPES IN COCA-COLA AS OFFICIAL SPONSOR

✧ The International Cricket Council (ICC) announced a five-year global partnership deal with beverage manufacturer Coca-Cola Company.

✧ The partnership will see Coca-Cola's brands becoming exclusive non-alcoholic beverage partners of the ICC until 2023.

✧ ICC also signed sponsorship with Alcobev brands, Royal Stag and Bira 91.

FORMER LAW MINISTER OF NEPAL NILAMBAR ACHARYA APPOINTED AS COUNTRY'S AMBASSADOR TO INDIA

✧ Former Law Minister of Nepal Nilambar Acharya has been appointed as country's ambassador to India.

✧ He has been appointed on the recommendation of cabinet. Mr. Acharya served as a member of Eminent Persons Group formed by India and Nepal on bilateral relations. He was Law Minister in the interim government of 1990.

✧ Mr. Acharya had also served as Nepal's envoy to Sri Lanka. The position of Nepalese ambassador to India was lying vacant after Deep Kumar Upadhyay resigned in October 2017 to join politics.

THAILAND MAKES SIAMESE FIGHTING FISH NATIONAL AQUATIC ANIMAL

✧ Tiny, testy and eye-catching with a colourful fin plumage, the Siamese fighting fish was named Thailand's national aquatic animal.

✧ Known in the West as a betta fish, the underwater brawler is popular in home aquariums for its iridescent body and many-hued tail.

✧ The Siamese fighting fish was registered as intangible cultural heritage in 2013.

UAE, SAUDI ARABIAN CENTRAL BANKS LAUNCH COMMON DIGITAL CURRENCY CALLED 'ABER'

✧ The central banks of the United Arab Emirates (UAE) and Saudi Arabia have launched a common digital currency called 'Aber', which will be used in financial settlements between the two countries through Blockchains and Distributed Ledgers technologies.

✧ The UAE central bank said in a statement that it will establish an additional means for the central financial transfer systems of the two countries and enable banks to directly deal with each other in conducting financial remittances.

✧ The UAE's central bank and SAMA hope that their pilot projects will benefit everyone locally and internationally.

JANUARY 2019

UNITED NATIONS ADOPTS TWO RUSSIA SPONSORED RESOLUTIONS BACKED BY INDIA ON INTERNATIONAL INFORMATION SECURITY

✧ The United Nations has adopted two Russian sponsored resolutions backed by India on international information security (IIS) system in what can be described as important steps towards a multipolar world order.

✧ India and Russia joined their efforts for achieving democratic, inclusive and transparent United Nations negotiation process on security in the use of information and communications technologies.

✧ These documents became the world's first code of conduct in the digital sphere, designed to create the foundation for peaceful interaction and to prevent war, confrontation and any other aggressive action.

PAKISTAN CABINET APPROVES ISSUANCE OF 'PANDA BONDS' IN CHINESE CURRENCY

✧ Pakistan's cabinet has approved the issuance of first-ever renminbi-denominated bonds to raise loans from China's capital markets, as the country moved a step forward to give the Chinese currency a status at par with the US dollar.

✧ The 'Panda Bonds' was approved in a Cabinet meeting, led by Prime Minister Imran Khan.

✧ The approval for issuing bonds in the Chinese capital markets came on the heel of the Finance Ministry's decision to delay issuance of dollar-denominated Eurobonds, worth $3 billion.

TRUMP SIGNS ASIA REASSURANCE INITIATIVE ACT IN TO LAW

✧ U.S. President Donald J. Trump signed into law the Asia Reassurance Initiative Act (ARIA), which passed the U.S. Senate earlier that month.

✧ The act "establishes a multifaceted U.S. strategy to increase U.S. security, economic interests, and values in the Indo-Pacific region.

✧ The ARIA Act was introduced into the Senate in April by Senator Cory Gardner, and was co-sponsored by Senators Edward Markey, Marco Rubio, and Ben Cardin.

JUSTICE ASIF SAEED KHOSA APPOINTED NEW CHIEF JUSTICE OF PAKISTAN

✧ Justice Asif Saeed Khan Khosa has been appointed new Chief Justice of Pakistan with effect from January 19.

✧ The Ministry of Law has appointed Justice Asif Saeed Khosa, the senior most judge of the Supreme Court of Pakistan, after President Dr Arif Alvi approved summary to appoint him as Chief Justice.

✧ Justice Khosa was born on 21 December 1954. He has served as Justice of the Supreme Court since 18 February 2010 and also served as judge of the Lahore High Court prior to that.

CHINESE ROVER POWERS UP DEVICES IN PIONEERING MOON MISSION

✧ Chinese spacecraft and rover power up their observation equipment after making a first-ever landing on the far side of the moon, the Chinese National Space Administration said.

✧ The Jade Rabbit 2 rover has succeeded in establishing a digital transmission link with a relay satellite that sends data back to the Beijing control center, the space agency said in a posting late Friday on its website.

✧ Chang'e 4, named after a Chinese moon goddess, is the first craft to make a soft landing on the moon's far side, which faces away from Earth.

CHINA TO 'SINICIZE' ISLAM, PASSES LAW TO MAKE RELIGION COMPATIBLE WITH SOCIALISM

✧ Months after UN flagged China's 're-schooling' campaign against Muslims in the Xinjiang region, Beijing has passed a law to make Islam 'compatible' with socialism within next five years.

✧ The law to implement measures to 'Sinicize' Islam was passed after Chinese government officials met representatives from eight Islamic groups, as per a Global Times report.

✧ The government officials after the meeting agreed to "guide Islam to be compatible with socialism and implement measures to Sinicize the religion"

FORMER INDIAN ENVOY TO MYANMAR, VIKRAM MISRI, TOOK CHARGE AS INDIA'S NEW ENVOY TO CHINA

✧ India's new ambassador to China Vikram Misri took charge of the post on Monday and met top Chinese officials during which they discussed Sino-India ties.

✧ A 1989-batch India Foreign Service (IFS) officer, Misri 54, replaced Gautam Bambawale who retired in November last year.

✧ He has served in various capacities at the headquarters of the Ministry of External Affairs (MEA) as well as in the Prime Minister's Office.

INDIA RANKS 79TH, JAPAN TOPS LIST OF MOST POWERFUL PASSPORTS

✧ According to the Henley Passport Index, which periodically measures the access each country's travel document affords, India jumped two positions from 81st in 2018 to 79th this year.

✧ Japan retained its top spot as the world's most travel-friendly passport due to the document's access to 190 countries.

✧ South Korea edged up the ranking from October's index to join Singapore, offering access to 189 jurisdictions.

INDIA, JAPAN BILATERAL CURRENCY SWAP GETS CABINET NOD

✧ The Union Cabinet ongave its nod to the $75-billion bilateral currency swap arrangement between India and Japan.

✧ The arrangement is expected to bring stability to foreign exchange and capital markets in India.

✧ The Cabinet also approved setting up of 3 new AIIMS at Vijayanagar in Samba in Jammu and Awantipur in Pulwara in Kashmir and Rajkot in Gujarat.

WEF RECOGNISES TATA STEEL'S NETHERLANDS PLANT AS 'FACTORY OF THE FUTURE

✧ The World Economic Forum announced that Tata Steel's plant at IJmuiden in the Netherlands has been inducted into its prestigious community, a distinction awarded to manufacturing facilities which are seen as leaders in technologies of the 'Fourth Industrial Revolution'.

✧ This makes Tata Steel part of a network of just 16 key factories to create the world's leading learning platforms for production.

✧ To aid the learning and adoption of technologies by other companies, the 'Lighthouse' companies are committed to open their doors and share their knowledge with other manufacturing businesses.

Why IBT?

100+ Centers Across India

8000+ Selection in last year

13500+ Selections in SSC FCI/LIC & State Level

3500+ Selections in SSC CGL Examination

2000+ Final Selections in IBPS CLERK-2016

500+ Final Selections in IBPS PO-2016

IBT Institute Pvt. Ltd

500+ G.K. One Liner Questions

NATIONAL NEWS

☞ West Bengal Education Minister Partha Chatterjee inaugurated a web portal. _____ is the name of it
Banglar Shiksha

☞ _____ Scheme has launched by Union HRD Ministers to provide apprenticeship opportunities to fresh graduates
SHREYAS

☞ Indian Railway Catering and Tourism Corporation (IRCTC), which handles catering, tourism and online ticketing operations for the Indian Railways, has launched its own payment aggregator. _____ is the name of it
IRCTC iPay

☞ Former finance secretary _____ joined the 15th Finance Commission as a member, pursuant to the resignation of Shaktikanta Das.
Ajay Narayan Jha

☞ Shri Arun Jaitley, Union Minister of Finance & Corporate Affairs, released a book titled 'Mann Ki Baat - A Social Revolution on Radio'._____ many episodes it Contains
50

☞ _____ Scheme has been launched by Prime Minister Narendra Modi for seamless travel in Ahmedabad
One Nation, One Card

☞ Ayushman Bharat and _____ ink partnership to facilitate free healthcare for drivers
Uber

☞ _____ gives assent to Ordinance allowing voluntary use of Aadhaar
President

☞ _____ State Government has launched government has announced to distribute laptops to 800 school teachers under the Notun Disha (new direction) initiative
Tripura

☞ Union Minister Mahesh Sharma inaugurated museum, dedicated to the unsung heroes of the country's freedom struggle, on the Red Fort premises. _____ is the name of Museum
Azaadi ke Diwane

☞ Textiles Minister Smriti Irani inaugurated the refurbished Handloom Haat at Janpath in New Delhi. _____ is the Objective of it
infrastructure support to handloom agencies

☞ According to data released by IQAir AirVisual and Greenpeace, _____ city is the world's most polluted city in 2018
Gurugram

☞ In _____ State Union Home Minister Shri Rajnath Singh will inaugurate and lay the foundation stones for National Highways projects worth Rs 1,10,154 crore
Uttar Pradesh

☞ _____ System has been launched by Bharat Electronics Limited (BEL) for Automatic Fare Collection **SWAGAT**

☞ India got its 61st Grandmaster when P Iniyan defeated GM Fedorchuk at the ongoing Noisiel Open in France. P Iniyan belongs to _____ State
Tamil Nadu

☞ Uttarakhand Chief Minister Trivendra Singh Rawat launched _____ Yojana in Dehradun under which 2.5 lakh children at 20,000 Anganwadi kendras in the state will be given 100 ml milk twice a week for free
Mukhyamantri Anchal Amrit Yojna

☞ The Biju Patnaik International Airport (BPIA) has won the 2018 Airport Service Quality (ASQ) award as the leading airport in size and region. Biju Patnaik International Airport has situated in _____ State
Odisha

☞ Income Tax exemption limit on gratuity has been doubled from the existing Rs _____.
10 Lakh

☞ In _____ City Prime Minister Narendra Modi inaugurates the Pandit Deendayal Upadhyaya Institute of Archaeology
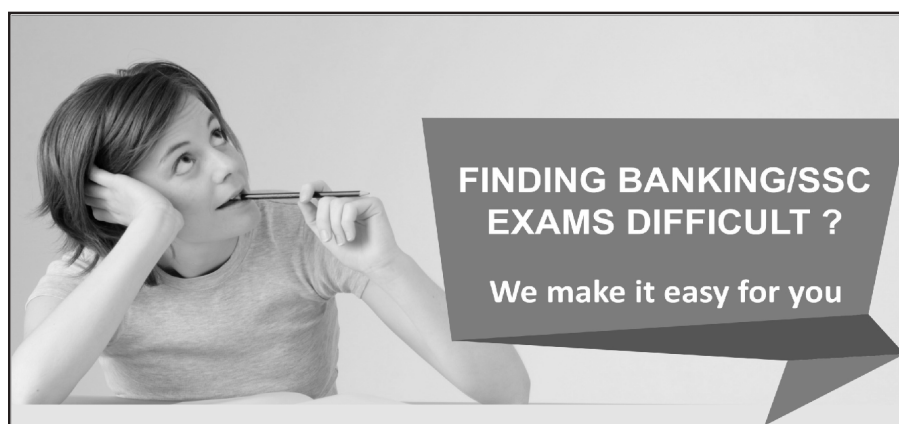**Noida**

☞ Under _____ Scheme Government achieves 87 per cent of 8 crore free LPG connections target	**Pradhan Mantri Ujjwala Yojana (PMUY)**
☞ Industry lobby CII released a 'Suggested Election Manifesto' for political parties to achieve an average growth rate of _____per cent per annum in the next five years.	**8 %**
☞ Gir National Park is situated in _____ State of India	**Gujarat**
☞ India has decided to Ban _____ plane after the Ethiopian Airlines crash that killed 157 people	**Boeing 737 MAX**
☞ _____ State Governor has approved an ordinance to increase reservation for Other Backward Classes (OBCs) from 14 per cent to 27 per cent	**Madhya Pradesh**
☞ _____ became the third Indian company after Reliance and TCS to achieve a market value of more than ?6 trillion	**HDFC**
☞ 12 states in India have banned Electronic Nicotine Delivery Systems (ENDS)._____ State is not included in it	**Andhra Pradesh**
☞ President Ram Nath Kovind conferred three Kirti Chakras and fifteen Shaurya Chakras. Kirti Chakra has been given in _____ field	**Military**
☞ In_____ State President Ramnath Kovind inaugurated the Festival of Innovation and Entrepreneurship	**Gujarat**
☞ Bajaj Finserv Chairman and Non-Executive Director _____ has resigned and will take over as the Chairman Emeritus.	**Rahul Bajaj**
☞ In _____ City 3rd Indo-Japan Workshop on Disaster Risk Reduction held	**New Delhi**
☞ _____ Former Supreme Court judge has been set to be India's First Lockpal	**Pinaki Chandra Ghose**
☞ Two day national convention of war decorarted india held in_____	**Chandimandir**
☞ _____ State government approved a rural development scheme"'Smart Village Campaign" worth Rs 384.40 crore to build village infrastructure and provide essential amenities	**Punjab**
☞ _____ State Government has imposed ban on import of pigs and piglets	**Mizoram**
☞ Jim Corbett National Park has situated in _____ State	**Uttarakhand**
☞ In _____ city Dance and Music festival Sopan 2019 has been started	**New Delhi**
☞ _____launched the 'Zero Fatality Corridor' (ZFC) to assess the cause for crashes on the stretch between urari Chowk and Bhalswa chowk on the outer ring road.	**Delhi**
☞ _____Campaign was launched by Swachh Bharat Mission (Grameen) on February 6, 2019 campaign for sustainability of the Open Defecation Free (ODF) status of villages across the country.	**'Darwaza Band -Part 2'**
☞ The government's push to provide clean cooking fuel to every household has turned India into the world's _____ largest LPG consumer whose demand is projected to rise 34 per cent by 2025	**Second**
☞ _____ among the following is the highest revenue generating monuments for 2015-2018	**Taj Mahal**
☞ The Institute of Chartered Accountants of India (ICAI) has signed a pact with _____Agency to promote foreign investments in the country and Indian investments abroad	**Invest India**
☞ The first IFSC in India was set up at GIFT City in _____, Gujarat	**Gandhinagar**
☞ In _____ of the following state has the highest number of hospitals empanelled under Pradhan Mantri Arogya Yojna	**Gujarat**
☞ India has set a target to eliminate Tuberculosis in _____.	**2025**
☞ _____ topped the Hurun India Philanthropy List 2018, with the highest contribution of Rs437 crore between October 2017 and September 2018	**Mukesh Ambani**
☞ With the aim to protect and conserve the worlds last ranging free population of Asiatic Lions, the Ministry of Environment launched a three-year Asiatic Lion Conservation Project in collaboration with _____State	**Gujarat**
☞ _____ State govt Decided to rename Dikkibandi stadium after P A Sangma	**Meghalaya**

☞ Governor Lalji Tandon and Union Agriculture Minister Radha Mohan Singh jointly inaugurated the three -day Krishi Kumbh in _____ State	**Bihar**
☞ Clouded Leopard is one of the wild cats that inhabit the forests of Garo, Khasi and Jaintia Hills, to be Mascot of national Games 2022. Clouded Leopard is State animal of _____ State	**Meghalaya**
☞ PM Modi launch projects include National Cancer Institute, Jhajjar and Shri Krishna Ayush University in _____ state	**Haryana**
☞ Rajasthan government introduced a bill in the assembly to give a_____ quota in jobs and educational institutes to Gujjars and four other communities agitating for it.	**five Per cent**
☞ Banned Punjabi poem on Jallianwala massacre to be published in _____ language after 9 9 years	**English**
☞ India's First agromet forecast Centre has Inagurated in _____ of the following States	**Karnataka**
☞ India's first fulldome 3D Digital theatre inaugurated by Culture Minister. _____ is the culture Minister of India	**Mahesh Sharma**
☞ _____ is the first women advocate to directly become a judge of the supreme court	**Indu Malhotra**
☞ _____ top most actress became the Brand Ambassador of Swasth Immunised India	**Kareena Kapoor**
☞ Headquarters of World Health Organisation are situated in _____City	**Geneva**
☞ _____ is the only Indian company to included in '50 Most Innovative Companies' list	**JioSaavan**
☞ _____ State becomes First State in India to Have Special Dog Squad For Detecting Liquor Consignment	**Bihar**
☞ Govt releases draft e-commerce policy. _____ is the aim of it	**Sector Growth**
☞ Union Home Minister Rajnath Singh inaugurated a new park houses the replicas of seven wonders of the world at Sarai Kale Khan. What is the name of it	**Waste to Wonder Park**
☞ The Prime Minister congratulated the farmers for the launch of Pradhan Mantri Kisan Samman Nidhi. It has been launched in _____State	**Uttar Pradesh**
☞ The _____government has launched a boat ambulance service to ferry patients to hospitals in remote areas	**Odisha**
☞ Rajnath Singh inaugurates Waste to Wonder Park in _____	**Delhi**
☞ In _____ City Union Minister of Health and Family Welfare J P Nadda inaugurated the 4th Global Digital Health Partnership Summit	**New Delhi**
☞ Govt launches _____Dashboard to keep people informed about ongoing Railway works	**Rail Drishti**
☞ _____ State became the first state in the country to get a second Coast Guard district headquarters	**Tamil Naidu**
☞ The Congress government in Madhya Pradesh rolled out _____ yojna that guarantees 100 days of employment every year to urban youths from economically weaker sections	**Mukhyamantri Yuva Swabhiman Yojana**
☞ Union Textiles Minister Smriti Irani inaugurated the 'Titanwala Museum' in Bagru. Bagru is situated in _____ State	**Rajasthan**
☞ TB Radhakrishnan takes oath as first Chief Justice of _____ High Court	**Telangana**
☞ _____ has been appointed as new railway board chairman after the Ashwani Lohani retires	**V K Yadav**
☞ The MSME ministry has established an export promotion cell to create a sustainable ecosystem for micro, small and medium enterprises (MSMEs)._____ is the Minister of MSME	**Giriraj Singh**
☞ Vice President M Venkaiah Naidu handed over papers for an LPG connection under the Pradhan Mantri Ujjwala Yojana (PMUY) , with a target to give 5 crore connections by March 2019. Pradhan Mantri Ujjwala Yojana started in _____ year	**2016**
☞ West Bengal Chief Minister Mamata Banerjee announced new schemes to provide Rs 2 lakh compensation for farmers' deaths. _____is the name of scheme	**Krishak Bandhu**
☞ Home Ministry approved UP's proposal of renaming Allahabad as _____.	**Prayagraj**

☞ Veer Savarkar International Airport in _____has been declared as an authorized Immigration Check post for entry into/exit from India with valid travel documents for all classes of passengers. *Port Blair*

☞ The Union cabinet meeting chaired by Prime Minister Narendra Modi has approved the bill to amend the ST list of _____ State *Arunachal Pradesh*

☞ In _____ City Indian Panorama Film Festival, being organized by Directorate of Film Festivals, Ministry of I&B, was inaugurated by Secretary, Ministry of I&B *New Delhi*

☞ The Rajya Sabha passed the Right of Children to Free and Compulsory Education (Amendment) Bill, 2019. Right to education added as fundamental right in _____ year *2002*

☞ The Government of India launched a Global Environment Facility- (GEF) assisted project, namely Green-Ag: Transforming Indian agriculture for global environment benefits. _____ is the objective of it *transformative change of India's agricultural sector*

☞ Vijay Mallya becomes first person to be declared a 'fugitive economic offender' under law. In_____ year Fugitive economic offender Bill has been passed *2018*

☞ The two-day mega food international event, which going to be held from January 14, organized by _____ state *Gujarat*

☞ _____ state has become the 'Partner State in the Indus' Food Meet 2019, the two-day mega food international event *Odisha*

☞ Prime Minister Narendra Modi laid foundation stone of revival of six irrigation projects, including North Koel (Mandal Dam) project amounting to _____ crore rupees and Kanhar Stone Pipeline irrigation system *2500*

☞ _____was appointed the next Ambassador of India to the Republic of Liberia who is also the ambassador of India to the Republic of Cote d 'Ivoire *Y.K Sailas Thangal*

☞ First Global Aviation Summit to open in _____ on Jan 15 *Mumbai*

☞ Gita Gopinath joins IMF as its first female Chief Economist. Headquarters of IMF are situated in _____ city *Washington D C*

☞ India's longest 300-metre single lane steel cable suspension bridge was inaugurated in _____ State *Arunachal Pradesh*

☞ Shri Dharmendra Pradhan, Minister for Petroleum and Natural Gas, &Skill Development and Entrepreneurship attended the Global Skill Summit 2019 held in _____ city *Ranchi*

☞ _____ Union Territory ban single-use plastic products from March 1 *Puducherry*

☞ India's largest startup ecosystem inaugurated in_____ State *Kerala*

☞ By _____ year Vice President M. Venkaiah Naidu said that India is committed to be a five trillion dollar economy *2025*

☞ Minister of Youth Affairs and Sports,_____ launched the National Youth Parliament Festival 2019 at a function in New Delhi. *Rajyavardhan Rathore*

☞ In _____ city the second World Orange Festival will be organized *Nagpur*

☞ The _____ High Court disqualified Left-backed Independent MLA Karat Abdul Razack from the Koduvally Assembly constituency for his defamatory campaign against the IUML's M.A. Razack Master during the May 2016 Assembly polls *Kerala*

☞ NITI Aayog's Atal Innovation Mission releases the Atal Tinkering Lab Handbook on eve of National Youth Day. National Youth Day marked birth anniversary of Socialist *Swami Vivekananda*

☞ Govt launches National Clean Air Programme to tackle air pollution. _____ is the Union Minister of Environment *Harsh Vardhan*

☞ _____ State will be the first state to roll out Universal Basic Income (UBI) and has started the process to introduce the unconditional direct cash transfer scheme *Sikkim*

☞ 6 states sign agreement for Renukaji dam multipurpose project. _____state is not included in this Project *Punjab*

☞	Naveen Patnaik launches scheme to distribute free LED bulbs in _____.	***Odisha***
☞	_____ cabinet ratifies renaming Jolly Grant airport after Vajpayee	***Uttarakhand***
☞	'Jhiri Mela' is celebrated in _____ state	***Jammu and Kashmir***
☞	Ayushman Bharat umbrella policy for healthcare announced by the Prime Minister in Independence Day. _____ State tops in implementing Ayushman Bharat Scheme	***Gujarat***
☞	Bihar Chief Minister Nitish Kumar unveiled a _____feet tall statue of Lord Buddha, the second tallest statue of Buddha in the country , at Rajgir in Nalanda district	***70***
☞	"Aadi Mahotsav" organized by Tribal Affairs Ministry continues in full fervour at Dilli Haat. _____ edition of Aadi Mahotsav has been celebrated	***4th editon***
☞	Bihar Chief Minister Nitish Kumar unveiled a 70-feet tall statue of Lord Buddha at Rajgir. Rajgir is situated is _____ District	***Nalanda***
☞	In a bid to connect directly with beneficiaries, ensuring greater transparency and efficiency in delivery of services, the PM Narendra Modi government has launched _____ Portal for Affordable Credit and Interest Subvention Access	***Paisa***
☞	Shri Arvind Saxena recently appointed as Chairman of Union Public Service Commission (UPSC)._____ is the retirement age of UPSC Chairman	***65***
☞	_____ famous personality awarded the Swarnajayanti Fellowship by the central government for 2017-18	***Punyasloke Bhaduri***
☞	India signed a _____million loan agreement with the Asian Development Bank (ADB) to provide round-the-clock water supply to Karnataka's four coastal towns of Kundapura, Mangalore Puttur and Udupi, and to improve sanitation infrastructure in Mangalore town	***$ 75***

☞ The first copy of the book "Making of New India: Transformation under Modi Government" was received by _____	**President**
☞ Nation expected to achieve 100% household electrification by 31st December, 2018.Saubhagya - 'Pradhan Mantri Sahaj Bijli Har Ghar Yojana' was launched in _____ year	**2017**
☞ _____ State became the first Indian state to launch a single emergency number "112" which will connect to police, fire, health and other helplines through an Emergency Response Centre (ERC) in the state	**Himachal Pradesh**
☞ SEBI issues norms for interoperability among clearing corporations. _____ is the aim of it	**Reducing Trading costs**
☞ 49th International Film Festival of India (IFFI) ends with glittering ceremony. 49th International film festival concluded in _____ state	**Goa**
☞ The chairman of UPSC is appointed by President under _____ articles of constitution	**Article 316**
☞ Reported by Bain & Company ; India is fastest growing e-commerce market. The Country's online retail market witnessed a compound annual growth rate of _____ for the period 2013 to 2017.	**53%**
☞ _____ took Charge as 23rd Chief Election Commissioner (CEC) of India and will oversee the mammoth Lok Sabha elections taking place next year	**Sunil Arora**
☞ _____ state of India has recently signed agreement with Estonian academy on e-governance	**Nagaland**
☞ The Delhi government launched a common mobility card _____ can be used by people for travelling in metro trains, DTC and cluster buses. What is the tagline of card	**One Delhi, One Ride**
☞ Ministry of Home affairs introduce 'A Handbook for Students on Cyber Safety' to Aware Students & Adolescents About _____ issues	**Online Crimes and Threats**
☞ "Development of Tribal Circuit: Peren-Kohima-Wokha Project" will be inaugurated by the Chief Minister of Nagaland. This Project is launched under _____ Scheme	**Swadesh Darshan**
☞ _____ government launched a common mobility card which can be used by people for travelling in metro trains, DTC and cluster buses	**Delhi**
☞ _____Online lending marketplace has launched a new feature by the name of 'Chance of Approval' on its website which will help its loan applicants chose the most suited lender on the platform	**Paisabazaar**
☞ Forbes releases India Celebrity 100 list of 2018. _____ Celebrity tops in Forbes' richest Indian celebrity list for third time	**Salman Khan**
☞ Online lending marketplace Paisabazaar has launched a new feature by the name of 'Chance of Approval' on its website _____ will help its loan applicants chose the most suited lender on the platform	**Naveen Kukreja**
☞ _____ State Government launched a new programme for transparency and awareness on various government schemes	**Odisha**
☞ S Ramakrishnan has been honoured with Sahitya Akademi award for his novel Sancharam which deals with the lives of nadhaswaram artistes. He belongs to _____ State	**Tamil Naidu**
☞ Fitch Ratings slashed India's GDP growth forecast to _____ per cent for current fiscal , citing higher financing cost and reduced credit availability	**7.2**
☞ 'Mukhyamantri Tirth Yatra Yojana' which offers free travel packages for senior citizens to five religious circuits. 1,100 senior citizens from every constituency has been launched by _____ city	**Delhi**
☞ Asian Games gold medalist Swapna Barman has become the brand ambassador for _____ digital banking platform	**YONO**
☞ Sahitya Akademi announces winners in 24 languages. In _____language Sahitya Akademi award has not been given	**Punjabi**
☞ Cabinet approves Amendment of the Jallianwala Bagh National Memorial Act _____	**1951**
☞ Mumbai was termed as the world's_____ richest city with a total wealth of $950 billion	**12th**

INTERNATIONAL NEWS

☞ _____ Country and India signed an agreement for the exchange of information in tax matters which will help curb tax evasion and tax avoidance
Brunei

☞ India, Brunei Sign Agreement to Exchange Information on Tax And Banking Matters. _____ is the Currency of Brunei
Brunei Dollar

☞ _____ Country tops Global Consumer Confidence Survey 2019
India

☞ According to the Delta ranking report released by NITI Aayog, Assam's _____ district has become the top aspirational district among the 112 aspirational districts of the country
Hailakandi

☞ Home Minister Rajnath Singh inaugurated the project BOLD-QIT on India-_____ border in Dhubri District of Assam
Bangladesh

☞ Kaja Kallas, the leader of the Reform Party has been appointed as the first female Prime Minister of _____ Country
Estonia

☞ _____ Country is Planning to release a digital currency called SOV
Marshall Islands

☞ The National Association of Software and Services Companies (NASSCOM) entered into a partnership with China's Xuzhou city from Jiangsu Province in China to help develop the IT corridor. _____ is the aim of it
Strong Partnerships between India and Chinese companies

☞ India and _____ country plan to revive the USD 44 bn West Coast refinery project in Maharashtr **Saudi Arabia**

☞ _____ country announced a donation of Rs 22 lakh ($31,800) to the Rabindra Bharati Museum
Japan

☞ With _____ country Prime Minister Narendra jointly inaugurated four projects, via video conferencing, in the areas of transport, health and education
Bangladesh

☞ _____ country has dropped down to be the second largest importer of weapons
India

☞ _____ is the Currency of Netherland
Euro

☞ In _____ Country United States has been set up six nuclear power plants recently
India

☞ _____ Position India hold in report released by World Gold Council
11

☞ _____ Country has announced successfully test-firing an indigenously developed "smart weapon" from a JF-17 Thunder fighter
Pakistan

☞ In _____ Country 9th round of India-US Strategic Security Dialogue held
USA

☞ _____ City has been ranked the most liveable city in the world for the 10th year in a row
Vienna

☞ UNESCO recently announced _____ year as The International Year of the Periodic Table of Chemical Elements in Paris
2019

☞ Qatar defeated _____ country to secure first-ever Asian Cup crown
Japan

☞ _____ Country makes Siamese fighting fish national aquatic animal
Thailand

☞ India takes _____ position on the International Intellectual Property (IP) Index, the highest gain for any country this year
36th

☞ _____ is the Secretary General of Association of South East Asian Nations (ASEAN)
Lim Jock Hoi

☞ Headquarters of International Monitory Fund are situated in _____ City
Washington DC

☞ _____ language has included as third official court language in Abu Dhabi
Hindi

☞ _____ Country's President has been elected as the Chairman of the African Union recently
Egypt

☞ India and _____ country launch 'India-Norway Marine Pollution Initiative' to combat Marine Pollution **Norway**

☞ World Radio Day observed on 13 February. _____ is the aim of World Radio Day 2019
Dialogue, Tolerance and Peace

☞ Australia spin legend _____ was named as brand ambassador of Rajasthan Royals for the upcoming Indian Premier League
Shane Warne

☞ In _____ of the following is the Currency of Argentina
Peso

☞ _____ became the 72nd country to sign the Framework Agreement of the International Solar Alliance (ISA)	**Argentina**
☞ _____ country has won the team event at the first Mallakhamb World Championship 2019	**India**
☞ _____ mammal becomes first to go extinct due to climate change	**Australian**
☞ India and ____ country Signed MoU to establish business centre for ICT incubators in Jaffna	**Srilanka**
☞ In _____ City International Vision Zero Conference 2019 has been held	**Mumbai**
☞ _____ Multinational Company has been ranked by the Top Employers Institute as global Top Employer for the third year in a row	**TCS**
☞ _____ opens new export route to India through Iran's Chabahar port	**Afghanistan**
☞ Muhammadu Buhari re-elected as President of _____ Country	**Nigeria**
☞ Indian government had decided to stop sharing of Indus water with _____ of the following country	**Pakistan**
☞ _____ has been wins third term as PM in Bangladesh recently	**Sheikh Hasina**
☞ _____ Country Cabinet approves issuance of 'Panda bonds' in Chinese currency	**Pakistan**
☞ The Union Cabinet chaired by Prime Minister Shri Narendra Modi has been apprised of the Memorandum of Understanding (MoU) between India and _____ country on cooperation in the area of Cyber Security	**Morocco**
☞ Brazil's far-right president-elect and controversial Social Liberal Party candidate Jair Bolsonaro has been sworn in as the _____ President of the country.	**42nd**
☞ Trump Signs _____ Reassurance Initiative Act Into Law	**Asia**
☞ Arunima Sinha, First Female Amputee To Scale Mt Everest Now Climbs Mt Vinson In Antarctica. Arunima Sinha belongs to _____ country	**India**
☞ _____ State top Asia Competitiveness Institute (ACI), Singapore's 2018 Ease of Doing Business (EDB) Index ABC rankings for economies of 21 states of India	**Andhra Pradesh**
☞ _____ Country's Lunar rover named 'Yutu-2', lands on the far side of the moon	**China**
☞ _____ Country's central bank asked RBI to declare new Indian currency notes legal in a written plea	**Nepal**
☞ According to the Henley Passport Index, which periodically measures the access each country's travel document affords, India Ranked _____ this year	**79th**
☞ The RBI has agreed to provide the funds under its SAARC (South Asian Association for Regional Cooperation) Swap Facility. _____ country's Central Bank gets $400 million swap from RBI	**Srilanka**
☞ India is likely to become the world's _____ largest economy by 2030, next only to China and overtaking the US, according to Standard Chartered's long-term forecast released	**Second**
☞ The world's first television channel 'to lend voice the voiceless' dedicated to human rights was launched in _____ country	**London**
☞ _____ much percent of safeguard duty imposes on import of solar cells by the government from China and Malaysia	**25%**
☞ The Union Cabinet ongave its nod to the $75-billion bilateral currency swap arrangement between India and _____ Country	**Japan**
☞ Indo-Russian Strategic Economic Dialogue was created by PM Narendra Modi and President Vladimir Putinin may 2018. _____ is the aim of it	**To focus on economic Partnership**
☞ Prime Minister Narendra Modi and Chinese President Xi Jinping will meet on the sidelines of the tenth upcoming G20 meeting in November 30. Teenth G20 meeting will held in _____ country	**Argentina**
☞ _____ won the Abu Dhabi Grand Prix 2018, the 21st and final race of the 2018 F1, on 25th November 2018	**Lewis Hamilton**
☞ India recorded the highest average real wage growth in South Asia, according to a report by the International Labour Organisation (ILO).Headquartes of International Labour Organisation are situated in _____ city	**Geneva**

IBT Institute Pvt. Ltd

☞	_____ country has launched a Social Security Scheme for formal sector workers of the country	***Nepal***
☞	Hosts inaugural Sustainable Blue Economy conference. The three-day conference has high global support with over twenty world leaders in Nairobi for the event. _____ is the theme of this conference	
		Sustainable Development
☞	_____ Country hosts inaugural Sustainable Blue Economy conference for the first time	***Kenya***
☞	He Jiankui defends 'world's first gene-edited babies' He Jiankui belongs to _____country	***China***
☞	The European Union urged government, businesses, citizens and regions to join it in an ambitious plan to cut emissions and make the bloc carbon neutral by _____ year	***2050***
☞	World Aids Day is celebrated on 1 December. _____ is the theme of World Aids Day 2018	***Aids free world***
☞	Former U.S. President George H.W. Bush, who presided over the end of the Cold War and routed Saddam Hussein's Iraqi army, died at the age of 94.He was _____ President of United State	***41th***
☞	World Soil Day is celebrated annually on the 5th of December at the Food and Agriculture Organization of the United Nations (FAO) headquarters in Rome. _____ is the theme of World Soil Day2018	
		To raise awareness and call people to #Stop soil Pollution
☞	An Agreement between the Government of the Republic of India and the Government of _____ on Co-operation and Mutual Assistance in Customs Matters was signed on the side-lines of the 80th Session of the Policy Commission Meeting of the World Customs Organisations.	***Peru***
☞	The Union Cabinet chaired by Prime Minister Shri Narendra Modi has been apprised of Memorandum of Understanding (MoU) between India and _____ country concerning Scientific and Technical Cooperation in the Earth Sciences	***United States of America***
☞	In _____ State a Startup India Venture Capital Summit is being held with an endeavor to showcase the Indian startup opportunity for funds from around the world	***Goa***
☞	A model and volunteer Vanessa Ponce de Leon, has won the crown of Miss world 2018 . She is native of _____ Country	***Mexico***
☞	China launched _____ mission to the far side of the moon on Dec. 8, 2018 Beijing. With its mission, China hopes to be the first country to make a soft landing	***Chang'e 4***
☞	_____ Country retain its position as the world's top recipient of remittances this year with its diaspora sending a whopping USD 80 billion according to World Bank report	***India***
☞	Human Rights Day is observed every year on 10 December - the day the United Nations General Assembly adopted, in 1948. _____ is the theme of Human Rights day 2018	***Stand Up for Human Rights***
☞	International Mountain Day 2018 will be an occasion to create a large social movement that can bring mountain issues on the tables of politicians. _____ is the theme of International Mountain Day 2018	***Mountains Matter***
☞	India signed the Bilateral Annual Haj 2019 Agreement with _____ country for the pilgrimage next year at Jeddah	***Saudi Arabia***
☞	_____ neighbouring Country of India bans use of Indian currency notes above Rs 100	***Nepal***
☞	_____ country is going to install world's first floating nuclear power plant in December	***Russia***
☞	Catriona Elisa Gray was crowned Miss Universe 2018 at a gala ceremony, where representatives from South Africa and Venezuela secured the first runner-up and second runner-up spots? Catriona Elisa Gray belongs to _____ country	***Philippines***
☞	Nation celebrates Vijay Diwas on 16 December to commemorate India's victory over Pakistan in _____ war	***1971***
☞	Sri Lanka's disputed Prime Minister Mahinda Rajapaksa resigns._____ became the new Prime Minister of Srilanka	***Ranil Wickremesinghe***
☞	Prime Minister Charles Michel has offered his resignation just days after one of his main coalition partners quit in a row over migration? Charles Michel has former PM of _____ country	***Belgium***

☞ Lawyer Asma Jahangir wins UN Human Rights Prize posthumously. She belongs from _____ Country	*Pakistan*
☞ _____ Company ranked world's second most-valuable company	*Amazon*
☞ ____ Country to Become 3rd-largest Aviation Market by 2024	*India*
☞ ____ won World Billiards Championship title	*Sourav Kothari*
☞ Michael D Higgins re-elected as president of _____ country for second term	*Irish*
☞ _____ Organization to set up dispute panel on India-US case on export subsidies	*WTO*
☞ WTO to set up dispute panel on India-and _____ country case on export subsidies	*US*
☞ India-Italy tech meet focuses on technological entrepreneurship. _____ is the aim of it	*All of these*
☞ India signs $950 million contract with _____ country to buy two stealth frigates	*Russia*
☞ Cabinet approves MoU between India and ____ country in the field of tourism	*South Korea*
☞ MoU has been signed between India and _____ for continuing training and education in the fields of Labour and Employment.	*Italy*
☞ Cabinet approves signing, ratifying extradition pact between India and _____ Country	*Morocco*
☞ _____ Country moves to grant waiver to India on Chabahar Port and rail link to Afghan border	*USA*
☞ SIMBEX-18 Bilateral Navel Exercise is exercise between India and _____ Country	*Singapore*
☞ _____ became the Representative for Asia from India	*Siddharth Tiwari*
☞ India and _____ country sign pact to collaborate on cancer research	*UK*
☞ East Asia Summit held in _____ Country	*Singapore*
☞ India has signed loan agreement for Bullet train with ____ country	*Japan*
☞ Barham Salih Elected as _____ country's new president	*Iraq*
☞ ____ wins Russian Grand Prix	*Lewis Hamilton*
☞ _____ is the currency of Iraq	*Iraqi dinar*
☞ Cabinet approves MoU between India and ____ country on Bilateral Cooperation in the Road Transport and Road Industry	*Russia*
☞ Vietnam Coast Guard ship arrives on maiden visit to _____ city	*Chennai*
☞ ____ is the President of Russia	*Vladmir Putin*
☞ Brett Kavanaugh sworn in as _____ country's Supreme Court justice	*USA*
☞ India pledges 20 million dollars to aid _____ country's development	*Tajikistan*
☞ At ____ position India ranks in Oxfam world inequality index	*147*
☞ _____ is the Capital of China	*Beijing*
☞ India's draft electronics policy aims $ _____ billion manufacturing industry by 2025	*400*
☞ India and _____ country decided to boost cooperation on connectivity projects in North East	*Japan*
☞ World Health organisations headquarters are situated in _____ country	*Geneva*
☞ In Word UNICEF "C" Stands for	*Children*
☞ ____ country is recently Elected To UN Human Rights Council	*India*
☞ India and _____ country Launch Joint Programme to Train Afghan Diplomats	*China*
☞ 6th RCEP Inter-sessional Ministerial Meeting in held in_____ country	*Singapore*
☞ Paul Allen Who dies at 65 , was co-founder of ____company	*Microsoft*
☞ ____ is the Union Minister of Textiles	*Smriti Zubin Irani*
☞ ____ is the Capital of Argentina	*Buenos Aires*
☞ _____ Naval Ship Reaches Australia's Port Of Darwin For Maritime Exercise	*Sahyadri*
☞ AYUSH Minister to inaugurate the Fourth International Ayurveda Congress in ____country	*Netherlands*

IBT
Institute
Pvt. Ltd

BANKING & ECONOMY

☞ _____ Bank has been ranked first among public sector banks in the implementation of 'reforms agenda', followed by Bank of Baroda and State Bank of India. **Punjab National Bank**

☞ Reserve Bank of India and _____ Bank have signed a Bilateral Swap Arrangement (BSA) **Bank of Japan**

☞ The Asian Infrastructure Investment Bank (AIIB) will provide a loan of USD 455 million to finance the Andhra Pradesh Rural Roads Project. In _____ city Headquarters of AIIB Situated **Beijing**

☞ _____ Insurance company launches India's first policy to protect bank locker **IFFCO Tokio**

☞ The Union Cabinet approved Rs1,450 crore for the share capital of Reserve Bank of India in the _____. **National Housing Bank**

☞ The Asian Development Bank (ADB) signed a $926 million loan agreement with India to operationalise two lines for the _____ metro rail system **Mumbai**

☞ The RBI has imposed a total monetary fine of Rs 11 crore on four banks for non-compliance of directions on Swift messaging software. _____ banks are included in it **All of the Above**

☞ RBI imposes Rs 11 crore fine on 4 banks for delayed implementation of Swift operations. In SWIFT Word 'S' stands for _____ **Society**

☞ _____ Financial Institution and Government of India Sign $250 Million Agreement for the National Rural Economic Transformation Project **World Bank**

☞ _____ Public sector has bagged the Best Bank Award from the Tamil Nadu government **Indian Bank**

☞ Hitachi Payment Services Pvt Ltd and _____ Bank launched their merchant-acquiring joint venture **State Bank of India**

☞ LIC Housing Finance has announced a tie-up with which corporation to offer a special loan scheme under _____ borrowers can repay the amount till the age of 75 years **India Mortgage Guarantee Corporation**

☞ United Bank of India, one of India's premier Nationalized Banks signed a Bancassurance deal with _____ Insurance Company **HDFC Life Insurance company**

☞ _____ Bank launched 'Doorstep Banking' for senior citizen customers over 70 years of age, differently-abled customers and infirm customers including visually impaired customers **SBI**

☞ Markets regulator Sebi withdrew the 20 per cent limit on investments by Foreign Portfolio Investors in corporate bonds of an entity. In _____ city Headquarters of SEBI are Situated **Mumbai**

☞ _____ bank has been categorized by RBI as private sector lender recently **IDBI**

☞ In _____ of the Following has decided to inject liquidity via Forex Swaps **RBI**

☞ _____ is the Headquarters of RBI are located **Mumbai Mumbai**

☞ Wings' special mentorship programme has been launched by _____life Insurance **Aviva Life Insurance**

☞ SBI, ICICI Bank and HDFC Bank continue to be in the Reserve Bank of India's list of Domestic Systemically Important Banks (D-SIBs) for 2018. _____ is the Governor of RBI **Shaktikanta Das**

☞ _____ Bank launch the YONO Cash using which customers can withdraw money from ATMs without using a card **SBI**

☞ Kotak Mahindra Bank has appointed KVS Manian, Gaurang Shah as board directors._____ is the CEO of Kotak Mahindra Bank **Uday Kotak**

☞ Ujjivan Small Finance Bank launches Ujjivan Bank _____Suvidha loan for small and marginal farmers. **Kisan**

☞ The Reserve Bank of India has taken three public sector banks - Bank of India Oriental Bank of Commerce and which Bank- out of the Prompt Corrective Action (PCA) framework and lifted various restrictions on lending and expansion of businesses **Bank of Maharashtra**

☞ The Reserve Bank of India lowered the repo rate, or the interest rate at _____ it lends to commercial banks, by 25 basis points to ____ **6.25%.**

☞ The Reserve Bank has imposed Rs 3.5 crore penalties on three public sector banks. _____ Bank is Included in it	**Punjab National Bank**
☞ RBI imposes Rs 3.5 cr Penalty on 3 Public Sector Bank ._____ is the CEO of RBI	**Shaktikant Das**
☞ The _____ approved the transfer of Rs 28,000 crore as interim dividend to the government	**Reserve Bank of India**
☞ State-owned Bank of Baroda's proposed merger with Dena Bank and _____ bank that will be affected from April	**Vijaya Bank**
☞ State-owned Allahabad Bank has tied up with_____ Bank to sell the policies of the insurer from over 3,200 branches	**State Bank of India**
☞ In _____ Bank Centre infuses Rs 3,076 crore capital by the end of second quarter of 2018-19 (FY19)	**UCO Bank**
☞ The Cabinet Committee on Economic Affairs (CCEA) approved the merger of state-run Vijaya Bank, Bank of Baroda and _____.	**Dena Bank**
☞ Cabinet Clears Vijaya Bank, Dena Bank, Bank Of Baroda Merger recently. _____ is the CEO of Vijay Bank	**R A Sankara Narayanan**
☞ Syndicate Bank and _____ bank announced that they have signed a bancassurance pact to offer a comprehensive financial planning solution to its customers	**SBI**
☞ _____ Bank's Mutual Fund has surpassed ICICI Prudential MF to become the country's largest asset management company (AMC) after a gap of over two years	**HDFC**
☞ Syndicate Bank and SBI Life Insurance announced that they have signed a bancassurance pact to offer a comprehensive financial planning solution to its customers._____ is the CEO of Syndicate Bank	**Mrutyunjay Mahapatra**
☞ _____regulatory body allows custodial serices in commodity market, paves way for MF entry	**SEBI**
☞ _____ has resigns from Bandhan Bank after appointment as the chief economic advisor (CEA)	**KV Subramanian**
☞ The government has amalgamated three Regional Rural Banks -- Malwa Gramin Bank and Sutlej Gramin Bank and _____ bank -- into a single RRB with effect from January 1	**Punjab Gramin Bank**
☞ The government has amalgamated three Regional Rural Banks -- Punjab Gramin Bank, Malwa Gramin Bank and Sutlej Gramin Bank -- into a single RRB with effect from January 1._____ is the Chairman of National Bank for Agriculture and Rural Development	**Harsh Kumar**
☞ Memorandum of Understanding (MoU) was signed between the Indian Army and _____Bank on the Defence Salary Package	**Punjab National Bank**
☞ According to the World bank _____ is India's GDP forecast for FY19, Global Economic Prospects report	**79th**
☞ The Reserve Bank of India (RBI) has imposed a penalty of Rs 3 crore on _____ Bank for not complying with directions regarding the 'fit-and-proper criteria' for directors of the bank	**Citi Bank**
☞ Private sector lender IDFC Bank said its name has been changed to IDFC First Bank Ltd with effect._____ is the CEO of IDFC Bank	**Rajiv Lall**
☞ _____ Bank appoints Brahm Dutt as non-executive part-time chairman	**Yes Bank**
☞ _____Organisation unveils rules for reclassification of promoter as public investor	**SEBI**
☞ The Reserve Bank relaxed norms for external commercial borrowings (ECBs) by reducing the mandatory hedging provision to _____ from the current 100%.	**70%**
☞ _____ of the these banks has designed PaiSA portal for processing interest on bank loans to beneficiaries of National Urban Livelihoods Mission (DAY-NULM)	**Dena Bank**
☞ The Reserve Bank relaxed norms for external commercial borrowings (ECBs) by reducing the mandatory hedging provision to 70% from the current 100%.The relaxed norms will apply to the ECBs with a maturity period between _____ and _____ years	**3 and 5**

PERSONS IN NEWS

☞ Software firm Adobe has partnered with Niti Aayog's Atal Innovation Mission (AIM) to collaborate on enhancing digital literacy and creativity skills._____ is the CEO of NITI Aayog	**Amitabh Kant**
☞ The Defence Research and Development Organisation (DRDO) has developed a range of combat drugs can extend the golden hour till the trooper is shifted to hospital. _____ is the Chairman of DRDO	**Kailasavadivoo Sivan**
☞ A distinguished Scientist and Director of physics group of the Bhabha Atomic Research Centre (BARC), Dr _____ took over as BARK Director.	**AK Mohanty**
☞ Bank of India raises Rs 660 crore by selling shares to employees._____is the CEO of BOI	**Dinabandhu Mohapatra**
☞ _____ became only the second Indian woman to win on Ladies European Tour after clinching the South African Open	**Diksha Dagar**
☞ _____ has been named EY Entrepreneur of the year 2018	**Siddhartha Lal**
☞ _____ is the appointed as Band ambassador of PepsiCo's Kurkure	**Taapsee Pannu**
☞ _____ is the India's first woman flight engineer inducted by IAF	**Hina Jaiswal**
☞ Digital Payments firm PayU India CEO has been getting into a larger role at South Africa-based parent firm. _____ is the CEO of PayU	**Amrish Rau**
☞ _____ has been named African Footballer of the Year for a second successive year recently	**Mohamed Salah**
☞ ____ is the CEO of Security and Exchange board of India	**Ajay Tyagi**
☞ _____ is the CEO of ICICI bank	**Sandeep Bakshi**
☞ Yes Bank set to name Brahm Dutt as interim chairman. _____ is the CEO of Yes Bank	**Rana Kapoor**
☞ _____ is the CEO of Punjab National Bank	**Sunil Mehta**
☞ ____ is the CEO of Whatsapp	**Jan Koum**
☞ _____ is declared Brazil's next president	**Jair Bolsonaro**
☞ _____ resigns as FTII chairman	**Anupam Kher**
☞ ____ has been sworn as Chief Justice of Uttarakhand	**Ramesh Ranganathan**
☞ Justice Ramesh Ranganathan sworn in as HC chief justice of ____ state	**Uttarakhand**
☞ ____ is the CM of UttarPradesh	**Yogi Adityanath**
☞ _____ is the CM of Manipur	**Nongthombam Biren Singh**
☞ Vinod Dasari is former CEO and MD of _____ company	**Ashok Leyland**
☞ _____ is the CM of Andhra Pradesh	**N. Chandrababu Naidu**
☞ _____ is the CEO of Alibaba	**Deniel Zhang**
☞ _____ is Chief Minister of Kerala	**Pinarayi Vijayan**
☞ _____ is the Vice Chairman of NITI Aayog	**Rajiv Kumar**
☞ Pandit Tulsidas Passed away recently was famous _____	**Harmonium exponent**
☞ ____ is the CEO of Flipkart	**Kalyan Krishnamurthy**
☞ ____ is the CEO of NITI Aayog	**Amitabh Kant**
☞ _____ has been sworn-in as the first female high court Chief Justice in Pakistan	**Tahira Safdar**
☞ _____ is elected as 13th President of Pakistan	**Arif Alvi**
☞ ____ has been launches Coffee Connect app, Coffee Krishi Tharanga services for coffee stakeholders	**Suresha Prabhu**
☞ _____ actor has become the Brand Ambassoder of Lal Bahadur Shastri Memorial Foundation	**Akshey Kumar**
☞ ____ is the Chairman of ISRO	**K Sivan**

NEW APPOINTMENT

- ☞ _____ has appointed as the Non-Executive Chairman of Bank of Baroda for a period of three years
Hasmukh Adhia

- ☞ _____ has been appoointed as chairman of 2022 Asian Games
Randhir Singh

- ☞ _____ Bank has appointed Ashu Kullar as its CEO of India Business
Citibank India

- ☞ _____ Indian- American Personality has been appointed as new UNDP Goodwill Ambassador
Padma Lakshmi

- ☞ _____ has been appointed as the Finance Secretary by Appointments Committee of the Cabinet headed by Prime Minister Narendra Modi
Subhash Chandra Garg

- ☞ President Ram Nath Kovind has appointed _____ Governor of Assam, to discharge the functions of the Governor of Mizoram, until regular arrangements for the office of the Governor of Mizoram is made.
Jagdish Mukhi

- ☞ _____ has appointed as India's Ambassador to Mexico
Manpreet Vohra

- ☞ _____ has been appointed as Chairman of Agricultural Scientific Recruitment Board recently
Aditya Kumar Misra

- ☞ _____ has been appointed as Chairman of LIC
M. R. Kumar

- ☞ _____ is appointed as Next Ambassador of India to Republic of Uzbekistan
Santosh Jha

- ☞ In order to resolve disputes of Cricket administration in BCCI _____ is appointed as Mediator
PS Narasimha

- ☞ _____ has appointed as the secretary of the Ministry of Civil Aviation
Pradeep Singh Kharola

- ☞ _____ is appointed as India's Ambassador to Bhutan
Ruchira Kamboj

- ☞ _____ has been appointed the Chairman and Managing Director (CMD) of national carrier Air India
Ashwani Lohani

- ☞ _____ is recently (Feb) appointed as the new Election Commissioner ahead of the Lok Sabha polls, making the poll panel a three-member entity again
Sushil Chandra

- ☞ The Supreme Court has appointed former apex court judge Justice_____ as the first court-appointed ombudsman for the BCCI.
DK Jain

- ☞ _____ has been elected as the new Vice- President of the Asian Hockey Federation
Mohammed Mushtaque Ahmad

- ☞ _____ has appointed as New Chief Information Commissioner
Sudhir Bhargava

- ☞ Axis Bank MD & CEO Shikha Sharma retires._____has been appointed as new MD and CEO of Axis Bank
Amitabh Chaudhry

- ☞ _____ was nominated as the Executive Chairman of National Legal Services Authority
AK Sikri

- ☞ _____ has been appointed new Chief Justice of Pakistan with effect from January 18
Asif Saeed Khan Khosa

- ☞ _____ has been appointed as chairman of panel on digital payments by RBI recently
Nandan Nilekani

- ☞ _____ has joined as the chief economist of the International Monetary Fund, becoming the first woman to occupy the top post at the global lender.
Gita Gopinath

- ☞ _____ has been appointed as Additional Solicitor Generals of India for the Supreme Court
Sanjay Jain

- ☞ _____ has been appointed as 26th Chief Justice of Pakistan recently
Asif Saeed Khosa

- ☞ _____ is appointed as Band Ambassador of Uber Eats
Alia Bhatt

- ☞ UNICEF appoints _____ singer as first 'Youth Advocate' of northeastern region
Nahid Sharma

- ☞ _____ has been appointed the new Chief Election Commissioner by President Ram Nath Kovind? He will take over from OP Rawat on December 2.
Sunil Arora

- ☞ Hospitality firm OYO has appointed Max Healthcare Executive Director _____ as the chief executive officer (CEO) of its new real estate businesses, effective 6 December
Rohit kappor

- ☞ _____ country has become the first North Atlantic Treaty Organisation(NATO) nation to appoint a female Chief of Armed Forces
Slovenia

IBT Institute Pvt. Ltd

OBITUARIES

☞ Goa Chief Minister Manohar Parrikar had passes away at the age of 63 . Before his appointment as CM of Goa he hold_____Ministry in Modi Cabinet *Ministry of Defence*

☞ Darryl D'Monte passed away at age of 74 years. He is Famous for_____ *Journalism*

☞ Goa Chief Minister Manohar Parrikar had passes away at the age of 63. _____ is appointed as new Chief Minister of Goa *Pramod Sawant*

☞ John Dingell, the longest serving congressman , has died aged 92. John Dingell belongs to _____ Country *United State*

☞ H Loknath passed away at a private hospital in Bengaluru. He belongs to _____ Field *Acting*

☞ Famous personality Mrinal Sen passed away recently. He belongs to _____ Field *Film Maker*

☞ Yashwant Dev passes away recently. She belongs to _____ field *Music*

☞ Ananth Kumar was died recently is former CM of _____ state *Benguluru*

☞ M.N Roy, who recently Passes away was _____ *Poet*

☞ The founding leader of Pakistan's MQM passed away recently. Name the Leader is_____ *Saleem Shahzad*

☞ Shantaram Potdukhe, who Died recently belongs to ____Political Party *Indian National Congress*

☞ Senior Congress Leader MM Jacob passed away recently. He was the former Governor of _____ *Meghalaya*

☞ Kannada poet and film song lyricist _____passed away at the age of 73. *M.N. Vyasa Rao*

☞ Kannada poet and film song lyricist _____passed away at the age of 73. *M.N. Vyasa Rao*

☞ The founding leader of Pakistan's MQM passed away recently. Name the Leader is____ *Saleem Shahzad*

☞ _____, the first restaurant critic to win the Pulitzer Prize for criticism, died. He was 57. *Jonathan Gold*

☞ _____ prime minister just died *Atal bihari vajpayee*

AWARDS

☞ In _____ Year R.V Raman awarded nobal Prize for his work on scattering of light and the discovery of the Raman effect *1930*

☞ _____ General Insurance claimed the 'Non-Life Insurer of the Year Award 2019' recently *Bharti AXA General Insurance*

☞ Zhores Alferov, a Russian scientist who won a Nobel prize in physics, has died.He won Nobal Prize in _____ Year *2000*

☞ _____ City has been awarded the cleanest city in the country in the Swachh Survekshan 2019 *Indore*

☞ _____ county won 'Golden City Gate Tourism Awards 2019' recently *India*

☞ In _____of the following film has won 72nd British Academy of Film and Television Arts Award *Roma*

☞ _____ won Israel's Dan David prize 2019 recently *Sanjay Subrahmanyam*

☞ _____, was awarded a one-half share of the 1967 chemistry Nobel Prize for developing ways to study extremely fast chemical reactions, has died aged 91 *Manfred Eigen*

☞ _____ has been honored with the 2018 Player of the Year award by the Asian Hockey Federation *Manpreet Singh*

☞ Writer Namita Gokhale has won the Sushila Devi Literature Award for her novel._____ is the name of her novel *Things to leave Behind*

☞ _____ wins First Ever Philip Kotler Presidential Award For "outstanding Leadership And Selfless Service *Narendra Modi*

☞ _____ is the first Indian to be nominated for Laureus World Sports Awards *Vinesh Phogat*

☞ _____ famous personality has been honoured by Harvard University for promoting girls education recently? She had also won the Nobal Prize in 2014 *Malala Yousafzai*

BOOKS & AUTHOR'S

☞ _____ is the author of the book 'The Future of Freedom'　　**_Fareed Zakaria_**

☞ _____ launches book "What Marx Left Unsaid" on economic justice　　**_Manish Tewari_**

☞ Famous Industrialist and Philanthropist Mr. Dinesh Shahra's book was launched at Parmarth Ashram in Kumbh Mela. _____ is the name of the book　　**_Simplicity & Wisdom_**

☞ Ramakrishnan is a full-time writer who has been active over the last 27 years in diverse areas of Tamil literature like short stories, novels. He recently Sahitya Akademi award for _____ novel　　**_Sancharam_**

☞ The Republican Ethic" and "Loktantra ke Swar" books released by Shri M. Venkaiah Naidu. The books contain selected Speeches of _____ Indian Politician　　**_Ram Nath Kovind_**

☞ Yoga And Mindfulness' launched by VP Venkaiah Naidu is written by ____　　**_Mansi Gulati_**

☞ Noted writer Kavita Mahajan passes away at 51.She wrote books in ____ language　　**_Marathi_**

☞ ____ wrote final book "brief answers to big questions　　**_Stephen Hawking_**

☞ Bhagwati Kumar Sharma who passed away recently was renowed author of _____ language　　**_Gujarati_**

☞ Union HRD Minister Prakash Javadekar has launched ____ book on Gandhi ji's basic education　　**_Nai Talim_**

☞ _____ was the Author of novel "Yes! It's All about My Daughter: Diagnosed with Rett Syndrome at 8 Months"　　**_Muthuvel Karunanidhi_**

☞ ____ is the editor of Thuglak magazine　　**_Swaminathan Gurumurthy_**

☞ ____ is the author of Book 'Untold Story of Broadcasting'　　**_Gutam Chatterjee_**

☞ 'Ghats of Banaras' Book has been wrote _____　　**_Sachidanand joshi_**

☞ ____ wrote "A Thousand Splendid Suns" book　　**_Khaled Hosseini_**

SPORTS

☞ _____ Batsman reached 10,000 ODI runs and became 1st batsman in the world to hit 500 sixes recently　　**_Chris Gayle_**

☞ National champion Deepak Singh was the lone Indian boxer to notch up a gold in Makran Cup boxing tournament. In _____ country Makran Cup 2019 Held　　**_Iran_**

☞ _____ Country has scored highest-ever T20 international Score　　**_Afghanistan_**

☞ _____ Country will host the 2020 ICC Women's T20 World Cup　　**_Australia_**

☞ _____ Player was recently honoured by Barbie for "breaking boundaries to inspire" the next generation girls　　**_Dipa Karmakar_**

☞ A social entrepreneur from _____ bagged the Commonwealth Youth Award for the Asian region from among hundreds of nominations for his technology-based food rescue organisation　　**_Tamil Nadu_**

☞ According to ESPN World Fame 100 list, _____ Indian Player bagged the seventh position and is the only Indian athlete in the top 10　　**_Virat Kohli_**

☞ JP Duminy announces retirement from ODIs after 2019 World Cup. JP Duminy played Cricket for _____ Country　　**_South Africa_**

☞ _____ has been appointed as advisor of Delhi Capitals for IPL 2019　　**_Sourav Ganguly_**

☞ _____ Country will host the U-17 Women's World Cup in 2020 announced by International Football Federation (FIFA) President Gianni Infantino　　**_India_**

☞ National record holder KT Irfan became the first Indian from athletics to qualify for the next year's Olympics. _____ Country will host Olympics 2020　　**_Japan_**

☞ K.T Irfan became the first Indian athlete to qualify for Tolyo Olympics 2020 He belongs to _____ Sports　　**_Racewalking_**

☞ According to Forbes' The World's Richest Sports Team Owners 2019 list _____ is the world's richest sports team owner **Mukesh Ambani**

☞ The International Cricket Council (ICC) announced a five-year global partnership deal with _____ beverage manufacturer Company **Coca-Cola**

☞ World Cup-winning goalkeeper Gordon Banks dies aged 81 . He belonged to_____ country **England**

☞ _____ named as head coach of the India U-23 team for the Asian Football **Derrick Pereira**

☞ In _____ of the following clinch women's singles title in Badminton Nationals recently **Saina Nehwal**

☞ _____ Brand signs India's Mary Kom as women's training ambassador **Puma**

☞ Chris Gayle to retire from ODIs after ICC World Cup 2019. Chris Gayle is Cricketer of _____ Country **West Indies**

☞ _____ Indian Player has been Named as named ICC women's cricketer of the year **Smriti Mandhana**

☞ Dronacharya awardee cricket coach Ramakant Achrekar, who is credited with shaping the early career of Sachin Tendulkar, died recently. He received Dronacharya award in_____ year **1990**

☞ Under _____ Captain India become first team to win bilateral series across formats versus Australia **Virat Kohli**

☞ Gurgaon's 8-year-old Kartik Singh has won the under-8 category at the Kids' Golf World Championship organised by US kids Golf in _____ **Malaysia**

☞ _____ Crickter beats Sachin Tendulkar to become the fastest to reach 19000 international runs **Virat Kohli**

☞ _____ has became the first Indian as well as the first Asian captain to win a Test series in Australia **Virat Kohli**

☞ Mary Kom won World Championship for _____ time **6th**

☞ _____ is the captain of women T20 2018 **Harmanpreet Kaur**

☞ World women Boxing Championship held in _____ Country **India**

☞ Australia have wrapped up their fourth World Cup T20 crown, cruising past England in the final at Sir Vivian Richards Cricket Ground. Sir Vivian Richards Cricket Ground is situated in _____ country **Antigua**

☞ The opening ceremony of the 14th Men's Hockey World cup has nicely set up the tournament proper to begin in _____ state after it was open by chief minister Naveen Patnaik **Odisha**

☞ Esha Singh, who is the daughter of a national level rally driver, won medals in the youth, junior and senior categories of National Shooting Championships. She hails from _____ state **Telangana**

SCIENCE & TECHNOLOGY

☞ _____ Firm has partnered with Niti Aayog's Atal Innovation Mission (AIM) to collaborate on enhancing digital literacy and creativity skills **Adobe**

☞ _____ has conferred the Missile Systems Award 2019 by American Institute of Aeronautics and Astronautics **G Satheesh Reddy**

☞ _____ app launched by Prime Minister Narendra Modi launched app during National youth Parliament Festival **Khelo India App**

☞ _____ Space Agency launches 'Young Scientist' programme to train students in space technology **ISRO**

☞ IIT _____to Adopt Amazon Web Services Educate Programme To Accelerate Cloud Learning and AI Skills **IIT Kharagpur**

☞ ISRO launches India's 40th communication satellite _____ is the name of it **GSAT-31**

☞ Actor Vijay Sethupathi launched _____ mobile App at the Commissioner's office that will help in tracing stolen mobiles **DigiCop**

☞ In _____ City Parmanu Tech 2019 Showcases Indian Atomic Energy Conference held **New Delhi**

☞ _____ multinational Corporation has launched launches learning app 'InfyTQ' for engineering students **Infosys**

☞ PepsiCo's Former CEO Inddra Nooyi joins _____ company as board of Directors **Amazon**

☞ Indian Space Research Organisation (ISRO) has launched Samwad with Students as part of its outreach programme. Headquarters of ISRO has situated in _____ city **Bangalore**

☞ After almost six months of the ban, the Reserve Bank of India (RBI) has allowed Paytm Payments Bank to restart opening new accounts for its consumers. Paytm payment Bank is launched in _____ year	*2017*
☞ Private sector insurer Bharti AXA Life Insurance has started delivering policies and renewal premium receipt to customers via _____ instant messaging platform	*Whatapp*
☞ The Indian Space Research Organisation (ISRO) is likely to launch _____ mission, the country's second mission to the Moon	*Chandrayaan-2*
☞ The North Central Railway (NCR) has launched a mobile application that will help those arriving in Allahabad for the Kumbh Mela starting from January 15. _____ is the name of Mobile app	*Rail kumbh Seva Mobile App*
☞ NASA's _____ Satellites was sent with mission in search for new planets	*TESS*
☞ _____ launches 10 Iridium Communications Satellites	*Space X*
☞ _____ country successfully launched the Epsilon-4 rocket carrying seven satellites from the Uchinoura Space Center in Kagoshima	*Japan*
☞ _____ among the following NASA's Satellites was sent with mission in search for new planets	*TESS*
☞ _____ Renowned scientist has been appointed as Atomic Energy Regulatory Board chairman for the period of three Years	*Guntur Nageswara Rao*
☞ The Indian Space Research Organization (ISRO) has launched India's _____ earth observation satellite along with 30 other foreign satellites, including 23 from the US	*Hysis*
☞ _____ aerospace manufacturer and space transportation services company launched 64 satellites into orbit in one fell swoop for a record-setting mission	*Space X*
☞ Indian Space Research Organisation or ISRO's launched "Big Bird" into space from the French space port of Kourou in South America. It is also called	*GSAT11*
☞ _____ organises hackathons to source sustainable, innovative and technologically-enabled solutions to address various challenges in the development space	*NITI Aayog*
☞ _____ company Chief Executive Officer (CEO) Ananth Narayanan has resigned from his post, marking another high profile exit after Binny Bansal recently stepped down from Flipkart	*Myntra*
☞ The Indian Ports Association (IPA) has launched _____ port community system, a cloud-based technology that offers services like notification, work-flow and track and trace	*PCS1x*
☞ _____ consumer Electronics company announced a partnership with the Federation of Indian Micro and Small and Medium Enterprises(FISME) to empower Micro, Small & Medium Enterprises (MSMEs) to leverage growth opportunities in the e-commerce sector	*Amazon*
☞ ISRO has launched _____ military communication satellite from Sriharikota, Andhra Pradesh	*GSAT-7A*
☞ _____ company is going to acquire software company Red Hat for $34 billion	*IBM*
☞ New web-based tool design to help monitor fake news on _____	*Facebook and Twitter*
☞ India conducts successful night trial of _____ missile	*Agni I*
☞ IIT-Madras creates India's first indigenous microprocessor. _____ is the name of it	*Shakti*
☞ _____ online portal Launched to promote women farmers and entrepreneurs	*Mahila-E-Haat*
☞ India GSLV MkIII-D2 successfully launches GSAT _____.	*29*
☞ 4th India International Science Festival held in _____ city	*Lucknow*
☞ _____ app has launched to provide correct, Scientific and authentic health information to airwarriors and all citizens of India	*MedWatch*
☞ Google to shut down _____ company after failing to disclose user data breach	*Google+*
☞ _____ Country launched two remote sensing satellites to conduct electromagnetic environmental probes	*China*
☞ NITI Aayog and ____ corporation co-design programme to skill students in new age tech	*IBM*
☞ Central University of _____ state signs MoU with ISRO to set up Space Applications Center	*Jammu*

IBT
Institute
Pvt. Ltd

DEFENCE AND SECURITY

☞ Indian Air Force Wing Commander Abhinandan Varthaman will be the first recipient of _____ award instituted by the Akhil Bharatiya Digambar Jain Mahasamiti — *Bhagwan Mahavir Ahimsa Puraskar*

☞ The United States and _____, announced the inauguration of a new exercise known as Dong Maeng — *South Korea*

☞ _____ rocket launcher is test Fired by Defence Research and Development Organisation (DRDO) at Pokhran ranges after two successful trials — *Pinaka*

☞ Al Nagah 2019 is Joint Exercise between India and _____ Country — *Oman*

☞ _____ has appointed as Director General of NCC recently — *LT Gen Rajeev Chopra*

☞ India test-fired its helicopter-launched version of one of the most-advanved anti-tank weapon from the Odisha Coast. _____ is the name of it — *Helina*

☞ In _____ country, one of the world's largest and longest-running international military exercises 'Cobra Gold'officially began — *Thailand*

☞ _____ exercise is carried out by Air force involving 140 fighter jets and attack helicopters that came two days after the Pulwama attack — *Vayu Shakti*

☞ _____ Country launched a new locally-made submarine capable of firing cruise missiles, in the country's latest show of military — *Iran*

☞ Twenty-nine countries, including Indonesia, concluded the biggest Asia-Pacific military joint exercise ever in Thailand. _____ is the name of exercise — *Cobra Gold*

☞ _____ surface-to-air Missile has test fires by India successfully, amid tensions with Pakistan — *QRSAM*

☞ Army Day is celebrated on 15 January every year in India. _____ was first Commander-in-Chief of the Indian Army from General Sir Francis Butcher — *Kodandera M. Cariappa's*

☞ Raksha Mantri Launches _____ mission, aimed to provide a boost to IPR culture in indigenous defence industry — *Mission Raksha Gyan Shakti*

☞ Air forces of India and _____ country are scheduled to participate in a 12-day joint exercise 'Cope India 2019' at two air force stations in West Bengal — *United States*

☞ Air forces of the United States and India are scheduled to participate in a 12-day joint exercise. _____ is the name of exercise — *Cope India 2019*

☞ The first Directorate General Armed Forces Medical Services (DGAFMS) Military Medicine Conclave was held in New Delhi. ____ week is observed as Armed Forces week — *December*

☞ The Indian Navy will conduct a large-scale coastal defence exercise next month to test the robustness of the entire coastal security apparatus. _____ is the name of exercise — *Exercise sea vigil*

☞ The Indian Coast Guard has conducted the Regional Level Marine Oil Pollution Response Exercise at sea off Port Blair. _____ is the title of Exercise — *Clean Sea- 2018*

☞ _____ nuclear-capable ballistic missile has been successfully test fired by India, which has a strike range of 5,000 km — *Agni V*

☞ The Indian and Russian air forces will begin a 12-day war game in Jodhpur with an aim to enhance their operational coordination._____is the name of exercise between India and Russia — *Aviaindra*

☞ India began 7th round of their 'Hand-in-Hand' military drills in city Chengdu as part of the focussed efforts by the two militaries to improve ties after last year's standoff at Doklam. Hand in Hand is military Drill between India and _____ Country — *China*

☞ _____ Corporation launches Naval training ship for Indian Coast Guard — *Reliance*

☞ _____ is the theme of 10th Nuclear Energy Conclave — *Nuclear Power- Towards a clean & Base Load Energy*

☞ _____ is the name of Indo-Russian military exercises Starts this November — *Indra*

IMPORTANT DAYS

☞ National Science Day is celebrated in India on 28 February each year. _____ is the theme of National Science Day 2019	*Science for the People, and the People for Science*
☞ National Science Day is Observed on _____ Day	*28 February*
☞ Zero Discrimination day observed on _____ Day/Date	*1 March*
☞ World Wildlife Day Observed on _____ Day/Date	*3 March*
☞ National Security Day was observed on 4 March 2019, it is also known as _____.	*Rashtriya Suraksha Diwas*
☞ World Day of the Fight against Sexual Exploitation is observed on _____ Day	*4 March*
☞ Over a thousand yoga enthusiasts attempted to do the Virabathrasan for three minutes at one place, setting a Guinness World Record in Yoga.Interanational Yoga Day is observed on _____ Day/Date	*21 June*
☞ International Women's Day observed on 8 march. _____ is the theme of International Women's Day 2019	*Think Equal, Build Smart, Innovate for Change*
☞ The World Kidney Day 2019 was observed on March 14. _____ is the theme of World Kidney Day 2019	*kidney Health for Everyone Everywhere*
☞ World Consumer Rights Day is observed on _____ Day/ Date	*15 March*
☞ The World Sleep Day was observed on 15th March 2019 _____ is the theme of it	*Healthy Sleep, Healthy Aging*
☞ _____ is the theme of 2019 World Consumer Day	*Trust Smart Products*
☞ This year's World Wetlands Day under the theme of "Wetlands and Climate Change" highlights the importance of healthy and intact wetlands. World wetland day is observed on _____ day	*2 February*
☞ International Day of Zero Tolerance for Female Genital Mutilation observed on _____ day/Date	*6 February*
☞ World Pulses Day observed on _____ Day/ Date	*10 February*
☞ International Day of Women and Girls in Science observed on _____Day/ Date	*11 February*
☞ Circular Economy for Productivity and Sustainability has been named as theme of National Productivity day 2019. National Productivity day is observed on _____ Day	*February 12*
☞ World Thinking Day is observed on _____ Day/Date	*22 February*
☞ World Braille Day celebrated on _____ Day/ Date	*4 January*
☞ World Hindi Day observed on 10 January. It was first celebrated in _____ Year	*1975*
☞ National Youth Day is observed on _____ day/ Date	*12 January*
☞ Law Day is observed on which day	*26 November*
☞ Uttarakhand foundation day is celebrated on _____ day	*9 November*
☞ People's participation, awareness key for encouraging organ donation stated by Health and Family Welfare minister. Organ Donation Day observed on _____ date	*27 November*
☞ National Flag Day is observed on _____ Day	*30 November*
☞ The 70th National Cadet Corps (NCC) Day was celebrated in city with cadets dressed in Khaki (Army), White (Navy) and Blue (Air Force) uniforms presenting colourful cultural programmes at Kalamandira. NCC day is observed on _____ day this year	*25 November*
☞ International Day of Persons with Disabilities is an international observance promoted by the United Nations since 1992.International day of Person with Disabilities is observed on _____ Day/Date	*3 December*
☞ The International Day for the Abolition of Slavery is a yearly event on December 2, organized by the United Nations General Assembly. The Day was first celebrated in _____ year	*1986*
☞ Navy day is observed every year to celebrate the achievements, and role of the naval force in protecting and guarding the country. Navy day is observed on _____ day/Date	*4 December*
☞ The Armed Forces Flag Day or the Flag Day of India is a day dedicated to India towards collection of funds from people of India for the welfare of the Indian Armed Forces personnel. Armed Force Day is observed on _____ Day/Date	*7 December*

MARCH 2019

OSCARS AWARDS 2019 ANNOUNCED ; BOHEMIAN RHAPSODY WINS FOUR ACADEMY AWARDS

✧ Bohemian Rhapsody might have won the most Oscars at the 2019 Academy Awards with four wins. Black Panther and Netflix's Roma also ended up with three awards on the night.

✧ Colman, 45, earned one of the highest honors for her role as Queen Anne in The Favourite as she beat out Close, 71, whom many predicted would would reign victorious for her role in The Wife.

✧ Best Picture- Greenbook, Best Actress in a Leading Role-OliviaColman for the Favourite

✧ Best Actor in a Leading Role- Rami Malek for Bohemian Rhapsody.

INDIAN BANK RECEIVES BEST BANK AWARD

✧ Public sector Indian Bank has bagged the Best Bank Award from the Tamil Nadu government for meeting the needs of women's self-help groups (SHGs).

✧ At a function in Salem recently, Chief Minister of the state K Palaniswami handed over the award to the executive director of the bank M K Bhattacharya.

✧ Salem district collector Rohini and senior officials of the bank were present on the occasion

PM MODI CONFERS NATIONAL YOUTH PARLIAMENT FESTIVAL 2019 AWARDS

✧ Prime Minister Narendra Modi presents the 1st prize to Shweta Umre of Maharashtra during the National Youth Parliament Festival, 2019 Awards function.

✧ National Youth Parliament Festival 2019 has been jointly organised by National Service Scheme (NSS) and Nehru Yuva Kendra Sangathan (NYKS) under the aegis of Ministry of Youth Affairs and Sports, on the theme of "Be the Voice of New India" and "Find solutions and contribute to policy".

✧ The best three speakers at the National Youth Parliament will be awarded Rs 2 lakhs, Rs 1.50 lakhs and Rs 1 lakh respectively in order of merit along with a certificate by the Prime Minister Modi.

PLAYWRIGHT MAHESH ELKUNCHWAR TO BE HONOURED WITH META LIFETIME ACHIEVEMENT AWARD

✧ Eminent Indian playwright Mahesh Elkunchwar has been chosen for this year's META Lifetime Achievement Award.

✧ The playwright will be conferred upon with the award on March 12, along with the winners of the 14th Mahindra Excellence in Theatre Awards (META) festival.

✧ He has written more than 30 plays and essays, like 'Sultan', 'Holi', 'Garbo', 'Yatanaghar', and 'Atmakatha' and is also a receiver of the Sangeet Natak Akademi Fellowship.

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

✧ India's pair of Manu Bhaker and Saurabh Chaudhary clinched a gold medal in the 10m Air Pistol mixed team event on the closing day of the ISSF World Cup at the Dr Karni Shooting Range in New Delhi.

✧ The pair registered a total score of 483.5 to finish on the top in the mixed team event. This is India's third medal at the World Cup as Saurabh Chaudhary and Apurvi Chandela won a gold medal each.

✧ The Indian shooters in 10m air rifle mixed team event - Ravi Kumar and Anjum Moudgil and Apurvi Chandela and Deepak Kumar finished seventh and 25th respectively.

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

✧ Bharti AXA General Insurance has been conferred with the 'Non-Life Insurer of The Year Award 2019 by the Assocham, one of the apex trade associations of India.

✧ The Associated Chambers of Commerce and Industry of India (Assocham) honored Bharti AXA General Insurance with this recognition for its excellence and contribution to the non-life insurance sector during the recently-held Insurance Leaders Meet 2019 and Excellence Awards in Kolkata.

✧ The company has achieved significant distribution scale with a sharp focus on profitability. It posted its maiden profit in the first nine months of the current financial year 2018-19.

ABHINANDAN VARTHAMAN TO BE AWARDED BHAGWAN MAHAVIR AHIMSA PURASKAR

✧ Indian Air Force Wing Commander Abhinandan Varthaman will be the first recipient of the 'Bhagwan Mahavir Ahimsa Puraskar' instituted by the Akhil Bharatiya Digambar Jain Mahasamiti.

✧ Abhinandan Varthaman spent nearly 60 hours in Pakistani captivity after his MiG-21 Bison fighter went down. He had hit a Pakistani F-16 before he was forced to eject and landed across the Line of Control.

✧ The award, instituted this year, carries a cash prize of Rs. 2.51 lakh, a memento and a citation and will be presented to Abhinandan Varthaman on April 17, coinciding with Mahavir Jayanti.

BHUBANESWAR'S BIJU PATNAIK INTERNATIONAL AIRPORT WINS THE PRESTIGIOUS ASQ AWARD

✧ The Biju Patnaik International Airport (BPIA) in Bhubaneswar has won the 2018 Airport Service Quality (ASQ) award as the leading airport in size and region.

✧ The award is accorded on the basis of independent survey amongst passengers on various parameters of security, safety, experience, ambience, ease of availability and cleanliness, Hota stated.

✧ Chandigarh Airport, Devi Ahilyabai Holkar Airport in Indore, SM Badaruddin II Airport in Indonesia, SS Kasim II Airport in Indonesia and Yichang Sanxia Airport in China were also chosen for the award.

PRESIDENT PRESENTS SWACHH SURVEKSHAN 2019 AWARDS

✧ Indore has been awarded the cleanest city in the country in the Swachh Survekshan 2019 (SS 2019) awards while Bhopal has been declared as the cleanest capital.

✧ Ujjain has bagged the award for being the cleanest city in the population category of 3 lakh to 10 lakh. The awards were presented by the President.

✧ The Swachh Survekshan exercise was started with the objective of inculcating a spirit of healthy competition among cities in their race towards becoming India's cleanest cities.

ACKO AWARDED THE COVETED GOLDEN PEACOCK AWARD FOR INNOVATIVE PRODUCT

✧ ACKO General Insurance a new-age digital insurance company, was awarded the coveted Golden Peacock Innovative Product Award – 2019, for their contextual micro insurance product -"Ola Ride Insurance".

✧ Established by the Institute of Directors, India in 1991, The Golden Peacock Awards for Corporate Leadership and Excellence are now regarded as a benchmark of business excellence, both locally and globally.

✧ The Golden Peacock Innovative Product/Service Award is designed to encourage systemic innovation in an organization to develop products and services that are aligned with the current market demands.

DRDO CHIEF SATHEESH REDDY CONFERRED MISSILE SYSTEMS AWARD BY AIAA

✧ India's aerospace scientist and Chief of the Defence Research Development Organisation (DRDO), G Satheesh Reddy, has been conferred the Missile Systems Award 2019 by the American Institute of Aeronautics and Astronautics.

✧ Satheesh is the first Indian to win the award, which recognises his leadership role in the Indian missile programme.

✧ AIAA is the world's largest and reputed aerospace technical society.

FEBRUARY 2019

INDIA BAGS AWARD OF EXCELLENCE FOR 'BEST IN SHOW' AT NEW YORK TIMES TRAVEL SHOW 2019

- ✧ India received the Award of Excellence for 'Best in Show' at the recently concluded New York Times Travel Show 2019.
- ✧ It is the largest travel show in North America which is held from January 25 to January 27 in New York.
- ✧ India was honored during the closing bell ceremony at the New York Stock Exchange.

DELHI TO AWARD MSP AS PER SWAMINATHAN COMMITTEE REPORT

- ✧ The Delhi government has decided to implement the Swaminathan Committee's recommendations with regard to the minimum support price (MSP) for farm produces.
- ✧ The Delhi government had constituted a committee in 2018 to study the techniques adopted for deciding MSP in different states of the country.
- ✧ The move comes just months ahead of the Lok Sabha elections. There are about 20,000 farmers in the national capital.

JAYANT KAIKINI'S 'NO PRESENTS PLEASE' WINS PRESTIGIOUS DSC PRIZE

- ✧ Kannada poet and short story writer Jayant Kaikini was named the winner of the DSC Prize for South Asian Literature for his translated work "No Presents Please."
- ✧ Jayant beat internationally-acclaimed writers including Kamila Shamsie and Mohsin Hamid to win the prize and the generous purse of $25,000.
- ✧ The announcement was made at the Tata Steel Kolkata Literary Meet at the iconic Victoria Memorial Hall in Kolkata. This marks the first time a translated work has won the prestigious prize.

UNIPHORE SOFTWARE SYSTEMS SECURES PRESTIGIOUS AEGIS GRAHAM BELL AWARD 2019

- ✧ Aegis Graham Bell Award 2019 announced Uniphore as winner in "Innovation in Data Science" category for their innovation "auMina".
- ✧ Uniphore has been lauded as the winner at the 9th edition of Aegis Graham Bell Award 2019 hosted by Government of Goa at Entertainment Society of Goa, Panaji.
- ✧ Aegis Graham Bell Awards (AGBA) has been promoting innovations and entrepreneurship in Information and Communication Technology (ICT) domain.

PRESIDENT KOVIND CONFERS SANGEET NATAK AKADEMI AWARDS

- ✧ President Ram Nath Kovind gave away the prestigious Sangeet Natak Akademi Awards 2017 at Rashtrapati Bhawan
- ✧ Forty-two artists from the fields including Music, Dance, Theatre, Traditional, Folk, and Tribal music were awarded.Eleven eminent artists were selected in the field of Music.
- ✧ They include Lalith J Rao, Umakant and Ramakant Gundecha in the field of Hindustani Vocal music and MS Sheela in Carnatic music.

DEEPA MEHTA TO RECEIVE LIFETIME ACHIEVE-MENT AWARD FROM CANADIAN ACADEMY

- ✧ The Academy of Canadian Cinema & Television has announced that it will be honouring filmmaker Deepa Mehta with the Lifetime Achievement Award.
- ✧ Mehta was born in India but she had moved to Canada in 1973 after her marriage to documentary filmmaker Paul Saltzman.
- ✧ Her film "Water", the third part of her Elements trilogy, was Canada's official entry at the 79th Academy Awards.

INDIAN HISTORIAN SANJAY SUBRAHMANYAM WINS ISRAEL'S DAN DAVID PRIZE 2019

- ✧ Indian historian Sanjay Subrahmanyamwon the prestigious Dan David Prize 2019 for his work on inter-cultural encounters between Asians, Europeans and people of North and South America during the early modern era.
- ✧ He won the Israel's prestigious USD 1 million dollar award in the category of ''Past Time Dimension'' for his work in macro history. He shared the award in the Past category with Professor Kenneth Pomeranz of University of Chicago.

JANUARY 2019

SWACHH SURVEKSAHAN AWARD FOR GREATER HYDERABAD MUNICIPAL CORPORATION

✧ The Greater Hyderabad Municipal Corporation was awarded Best Capital City in the Solid Waste Management in the Swachh Survekshan 2018 rankings.

✧ According to a press release, the Swachh Survekashan survey ranks cities on various sanitation parameters.

✧ The GHMC was also at the 27th place among 4,041 cities.

RAMNATH GOENKA EXCELLENCE IN JOURNALISM AWARDS

✧ The Ramnath Goenka Excellence in Journalism Awards, the most prestigious annual event in the Indian media calendar, is a recognition of the highest standards of journalism.

✧ Home Minister Rajnath Singh Friday presented awards to 29 winners in 18 categories - across print, broadcast and purely-digital - for outstanding work done in 2017.

✧ The awards aim to celebrate excellence in journalism, recognise courage and commitment and showcase the outstanding contributions of journalists from across the country.

NAMITA GOKHALE WINS SUSHILA DEVI LITERATURE AWARD

✧ Writer Namita Gokhale has won the Sushila Devi Literature Award for her novel "Things to Leave Behind".

✧ She was awarded in the 'Best Book of Fiction Written by a Woman Author' category at the inaugural edition of Bhopal Literature and Art Festival.

✧ The literature festival was inaugurated by the Union Tourism Minister, KJ Alphons, on January 12, at Bharat Bhawan the multi-cultural hub in Bhopal.

WHO GOODWILL AMBASSADOR YOHEI SASAKAWA TO GET GANDHI PEACE PRIZE FOR 2018

✧ Gandhi Peace Prize for 2018 will be conferred on Yohei Sasakawa who is Goodwill Ambassador of the World Health Organization for Leprosy Elimination.

✧ The award will be given to Mr Sasakawa in recognition of his work towards the eradication of the disease in India and across the world.

✧ Ekal Abhiyan Trust has been chosen for the award for the year 2017 while Akshaya Patra Foundation and Sulabh International will share the award for 2016. Vivekananda Kendra, Kanyakumari bagged the award for 2015.

✧ As chairman of The Nippon Foundation, Japan's largest charitable foundation, he is seen as a pioneer in guiding public-interest activities by the private sector in modern Japan.

DETAINED CHINESE LAWYER YU WENSHENG WINS FRANCO-GERMAN HUMAN RIGHTS AWARD

✧ The French and German ambassadors to Beijing have granted a human rights award to a detained Chinese lawyer, with his wife picking up the prize on his behalf.

✧ Mr Yu Wensheng - best known for suing the Beijing government over the city's once chronic pollution - was detained in January last year and charged with "inciting subversion of state power".

✧ Beijing has stepped up its crackdown on civil society since President Xi Jinping took power in 2012, tightening restrictions on freedom of speech and detaining hundreds of activists and lawyers.

NEW APPOINTMENTS

MARCH 2019

Trump nominates Kelly Craft as U.N. Ambassador

◇ Trump announced that he planned to nominate Kelly Craft, who's served as the US ambassador to Canada since September 2017.

◇ The post of the US ambassador to the UN was vacant due to the resignation of Nikki Haley.

◇ Kelly Knight Craft who is currently serving as ambassador to Canada was the first woman to ever hold the post.

Muhammadu Buhari re-elected as Nigeria President

◇ Nigerian President Muhammadu Buhari has been re-elected for a second four-year term, the election commission says.

◇ The 76-year-old defeated his main rival, former Vice President Atiku Abubakar, with a margin of nearly four million votes.

◇ Nigeria Capital - Abuja, Currency - Nigerian Naira

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

◇ PepsiCo's India-born former CEO Indra Nooyi has joined Amazon's Board of Directors, the online retail giant has announced.

◇ Nooyi, who stepped down as CEO of Pepsico in October last year, is the second women of colour to be added on the Amazon's Board of Directors.

◇ She was elected to PepsiCo's board of directors and became its President and Chief Financial Officer in 2001.

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

◇ IDBI Bank has appointed Hemant Bhargava as non-executive, non-whole time chairman. Bhargava is currently the Chairman (in-charge) and Managing Director of Life Insurance Corporation of India (LIC).

◇ The bank said Bhargava has been appointed for three years or until he continues in his position at LIC.

◇ LIC has also proposed a change of name of the bank to either LIC IDBI Bank or LIC Bank.

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

◇ Mukesh Ambani has become the first Indian to break into the top-ten of the Hurun Global Rich List of 2,470 billionaires having a net worth of $1 billion.

◇ The 2019 edition of 'Loong Palace Hurun Global Rich List 2019' compiles a list of the richest individuals across the globe.

◇ Jeff Bezos, Chairman & Chief Executive Officer (CEO), Amazon, topped the list for the second consecutive year with total net worth of $147 billion (Rs 10,44,000 crore).

Former finance secretary Jha joins 15th Finance Commission as member

◇ Former finance secretary Ajay Narayan Jha joined the 15th Finance Commission as a member, pursuant to the resignation of Shaktikanta Das.

◇ Jha, a 1982 batch IAS officer of Manipur cadre, superannuated as a finance secretary to the Government of India on February 28.

◇ He joins in place of Shaktikanta Das who had resigned as a member of the Commission after being appointed as governor.

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

◇ Former finance secretary Hasmukh Adhiawas appointed as the non-executive chairman of Bank of Baroda.

◇ Adhia, a 1981-batch IAS officer of Gujarat cadre who was known to be close to Prime Minister Narendra Modi, retired in November 30, 2018.

◇ As per the Scheme of Amalgamation, shareholders of Vijaya Bank will get 402 equity shares of Bank of Baroda for every 1,000 shares held.

Controversial Sheikh Ahmad al-Fahad al-Sabah re-elected Asian Olympic chief

◇ Kuwait's Sheikh Ahmad Al-Fahad Al-Sabah was re-elected president of the powerful Olympic Council of Asia

◇ An IOC member, stepped down from his position in the global Olympic body in November because of his forgery accusation in a criminal court against the Kuwaiti and four others.

◇ Sheikh Ahmad, considered a major powerbroker in world sport, won a new five-year term until 2024.

Kallas wins Estonia election - set to become first female PM

✦ Kaja Kallas, the leader of the Reform Party has been appointed as the first female Prime Minister of Estonia.

✦ Kallas' party won 28.8 percent of the vote and 34 of the 101 seats in Estonia's parliament, closely followed by Ratas' Center party.

Subhash Chandra Garg designated as Finance Secretary

✦ The Appointments Committee of the Cabinet headed by Prime Minister Narendra Modi has approved designating Garg as the Finance Secretary.

✦ Garg, 58, a 1983 batch IAS officer of Rajasthan cadre, has been working as the Secretary in Department of Economic Affairs since June 2017.

✦ As per the convention, the senior-most among the five secretaries in the Finance Ministry is designated as the Finance Secretary.

Kummanam Rajasekharan resigns as Mizoram Governor

✦ Kummanam Rajasekharan, the Governor of Mizoram, has resigned and the President of India has accepted his resignation. Kummanam, the former Kerala State BJP president, had been sworn in as Mizoram Governor on May 25, 2018.

✦ President Ram Nath Kovind has appointed Jagdish Mukhi, Governor of Assam, to discharge the functions of the Governor of Mizoram, until regular arrangements for the office of the Governor of Mizoram is made.

✦ Kummanam contested the Assembly elections in 2016 from the Vattiyoorkavu constituency in Thiruvananthapuram.

Tamil Nadu's 16-year-old, P Iniyan, becomes India's 61st chess Grandmaster

✦ India got its 61st Grandmaster when P Iniyan defeated GM Fedorchuk at the ongoing Noisiel Open in France.

✦ The victory saw the 16-year-old from Erode cross the 2500-point in ELO ratings.

✦ Iniyan had bagged his third and final GM norm at the 41st International Barbera del Valles chess tournament at Barcelona in July last year.

116-year-old Japanese woman honored as world's oldest person alive by Guinness World Records

✦ A 116-year-old Japanese woman who loves playing the board game Othello is being honored as the world's oldest living person by Guinness World Records.

✦ Tanaka was born January 2, 1903, the seventh among eight children. She married Hideo Tanaka in 1922, and they had four children and adopted another child.

✦ The previous oldest living person was another Japanese woman, Chiyo Miyako, who died in July at age 117.

A K Misra Appointed as Chairman of Agricultural Scientific Recruitment Board

✦ Shri Aditya Kumar Misra has been appointed as the new Chairman of the Agricultural Scientific Recruitment Board (ASRB), as per sources.

✦ Aditya Kumar Misra, who is a veterinary scientist specializing in economically significant diseases of goat is the acting Vice Chancellor of the GB Pant University of Agriculture & Technology.

✦ The former chairman Gurbachan Singh took voluntary retirement in May 2017, has been working without a chairman since then.

Dr AK Mohanty takes over as BARC Director

✦ A distinguished Scientist and Director of physics group of the Bhabha Atomic Research Centre (BARC), Dr AK Mohanty took over as BARK Director.

✦ He took over from the charge from Chairman, Atomic Energy Commission and Secretary to the Government of India Mr NK Vyas.

✦ While taking over as Director-BARC, Dr Mohanty has expressed gratitude towards his predecessors in Physics Group who have helped him in understanding finer nuances of low and high energy nuclear physics.

Rahul Bajaj resigns as Bajaj Finserv Chairman

✦ Bajaj Finserv Chairman and Non-Executive Director Rahul Bajaj has resigned and will take over as the Chairman Emeritus.

✦ The board of directors has appointed Nanoo Pamnani as Independent Non-Executive Chairman of the company in place of Rahul Bajaj, with effect from May 17, 2019.

✦ The company has also approved reappointment of independent directors D J Balaji Rao, Nanoo Pamnani and Gita Piramal for a second term of five years.

FEBRUARY 2019

Dilip Sadarangani Appointed Part Time Chairman of Federal Bank

✧ Dilip Sadarangani has been appointed as Part Time Chairman of Federal Bank. The Bank obtained approval of Reserve Bank of India in this regard.

✧ He has been in the board of Federal Bank since 2013. Shri. Dilip Sadarangani is a renowned banker with experience in various facets of banking, particularly technology, in different countries.

✧ He has played key roles in setting up of IT infrastructure in different banks in India, Australia, and Kuwait.

Punit Goenka named new BARC India chairman

✧ Punit Goenka, managing director and CEO, Zee Ent`ertainment Enterprises Ltd has been elected the new chairman of TV viewership measurement company, BARC India.

✧ Goenka will take over from Nakul Chopra who has completed his year-long tenure as chairman of the joint industry body.

✧ Goenka was the founder chairman of BARC India and is known to have played an important role in setting up the TV monitoring agency and providing the industry with accurate data and insights.

Pakistan Appoints its first Ever Female hindu civil judge

✧ Suman Kumari has become the first Hindu woman in Pakistan to be appointed as a civil judge

✧ Suman, who hails from Qambar-Shahdadkot, will serve in her native district.

✧ The first judge from the Hindu community was Justice Rana Bhagwandas, who served as the acting chief justice for brief periods between 2005 and 2007.

Rishi Kumar Shukla, MP cadre IPS, appointed as new CBI chief

✧ Rishi Kumar Shukla, 1983 batch IPS officer of Madhya Pradesh cadre, appointed as the new chief of the Central Bureau of Investigation (CBI).

✧ The appointment came almost a day after his name was short-listed during the second meeting of the PM Narendra Modi-led selection committee.

✧ Shukla is at present chairman of Madhya Pradesh Police Housing Corporation in Bhopal. He was recently transferred from the post of Director General of Madhya Pradesh Police to the police housing corporation.

LT Gen Rajeev Chopra takes over as Director General of NCC

✧ Lt Gen Rajeev Chopra assumed the appointment of Director General of NCC (DGNCC).Commissioned in the Madras Regiment in December 1980, Lt Gen Chopra is an alumnus of the National Defence Academy, Khadakwasla and Indian Military Academy, Dehradun.

✧ The General Officer commanded a Corps in Eastern Theatre and has also been the Commandant of the prestigious Infantry School. He is also the Colonel of The Madras Regiment since Jun 2016.

✧ He is a graduate of Technical Staff Officers Course, has attended the Higher Command Course at National Defence University, China and National Defence College, New Delhi.

Mukesh Ambani tops Hurun India Philanthropy list

✧ Reliance Industries Ltd (RIL) Chairman Mukesh Ambani topped the Hurun India Philanthropy List 2018, released on Saturday, with the highest contribution of Rs437 crore between October 2017 and September 2018.

✧ Ambani was followed by Piramal Group Chairman Ajay Piramal who made Rs200 crore donations during the period.

✧ The total Indian philanthropy amount in the list stands at Rs1,560 crore. The list included 39 Indians.

Air India Chairperson Pradeep Singh Kharola appointed civil aviation secretary

✧ The governmentappointed Air India chief managing director and Chairperson Pradeep Singh Kharola the secretary of the Ministry of Civil Aviation.

✧ Kharola, an Indian Administrative Services officer of Karnataka cadre from the 1985 batch, was named chairperson of Air India in November 2017.

✧ He will succeed Rajiv Nayan Choubey who retired on January 31,2019,after the resignation he took over as member in the Union Public Service Commission (UPSC).

Ruchira Kamboj appointed India's Ambassador to Bhutan

✧ Ruchira Kamboj was appointed as the Ambassador of India to Bhutan.

✧ She is serving as the High Commissioner of India to South Africa since 2017, according to the Ministry of External Affairs (MEA).

✧ A 1987-cadre Indian Foreign Service (officer), she is expected to take up the assignment shortly.Kamboj has previously served as the Ambassador/PR to Permanent Delegation of India to UNESCO, Paris.

NTPC signs pact with SBI for Rs 5000 cr term loan

✧ State-owned power giant NTPC saidthat it has signed a term loan agreement for Rs 5,000 crore with State Bank of India

✧ The loan facility is extended at an interest rate linked to 3-Month MCLR of the Bank. This loan has a door to door tenure of 15 years and will be utilised to part finance the capital expenditure of NTPC

✧ The loan agreement was signed by Masood A Ansari, General Manager (Finance), NTPC Ltd and Neelabh Sinha.

Sushil Chandra appointed new Election commissiomer

✧ Sushil Chandra was appointed as the new Election Commissioner ahead of the Lok Sabha polls, making the poll panel a three-member entity again.

✧ The other two members of the Commission are Chief Election Commissioner (CEC) Sunil Arora and Election Commissioner (EC) Ashok Lavasa.

✧ Chandra is the second Indian Revenue Service (IRS) officer to be appointed to the Commission after T.S. Krishnamurthy, who went on to become the CEC in 2004.

Ashwani Lohani reappointed Air India CMD

✧ Ashwani Lohani, a retired bureaucrat, has been appointed the Chairman and Managing Director (CMD) of national carrier Air India.

✧ Lohani held the position for around two years from 2015. In August 2017, he was named the Chairman to the Railway Board. Lohani retired on December 31, 2018.

✧ Earlier on on February 6, the government appointed Air India CMD Pradeep Singh Kharola as the new Civil Aviation Secretary.

DHFL CEO Harshil Mehta resigns

✧ DHFL CEO Harshil Mehta has decided to resign from his position with immediate effect.

✧ Besides, the board has recommended appointment of Sunjoy Joshi as an Independent Director and Srinath Sridharan as a Non-Executive Director.

Arun Jaitley resumes charge as finance minister

✧ Arun Jaitleyresumed charge as the finance minister after a gap of over a month, which was the second break within a year that he had to take to undergo medical treatment.

✧ He had stopped attending office at the beginning of April last year due to his kidney ailment and was back in North Block on August 23, 2018.

✧ He was earlier last month named the publicity head of the BJP for the upcoming general elections.

PepsiCo's Kurkure signs Taapsee Pannu as brand ambassador

✧ Kurkure has also launched a television campaign to celebrate the progressive thinking of young homemakers

✧ Taapsee Pannu, who endorses 10 brands, signed five big contracts in 2018

✧ The announcement is strategically timed as Kurkure embarks on a new journey with its new positioning - 'Khayal toh Chatpata hai'.

Hina Jaiswal becomes India's first woman flight engineer inducted by IAF

✧ Flight Lieutenant Hina Jaiswal became the first Indian Woman Flight Engineer of the Indian Air Force.

✧ Hina completed the six-month flight engineer course from the 112 Helicopter Unit attached to the Air Force Station in Yelahanka in Bengaluru.

✧ Earlier restricted to men, the flight engineer branch was opened to women officers in 2018.

JANUARY 2019

Rahul Chhabra concurrently accredited as the next Ambassador of India to the Federal Republic of Somalia

✧ Shri Rahul Chhabra , presently High Commissioner of India to the Republic of Kenya, has been concurrently accredited as the next Ambassador of India to the Federal Republic of Somalia, with residence in Nairobi.

✧ India is represented in Somalia through its embassy in Nairobi, Kenya and Somalia maintains an embassy in New Delhi.

✧ He is expected to take up the assignment shortly.

Sheikh Hasina wins third term as PM in Bangladesh

✧ Bangladesh Prime Minister Sheikh Hasina is set to return to power for an unprecedented third consecutive time after the ruling alliance emerged victorious in the parliamentary elections.

✧ Hasina's Awami League won 287 of the 298 seats, while the main opposition Bangladesh Nationalist Party (BNP) managed just seven seats.

✧ Bangladesh - Capital: Dhaka, Currency: Taka

Axis Bank MD & CEO Shikha Sharma retires; Amitabh Chaudhry takes charge

✧ Axis Bank on Monday said its Managing Director and CEO Shikha Sharma has retired, effective December 31, 2018.Amitabh Chaudhry will be the new managing director and CEO of the bank with effect from January 1, 2019.

✧ Chaudhry, 54, started his career in corporate banking with the Bank of America in 1987, where he worked in diverse roles.

✧ However, in April this year, Sharma wanted her new term to be reduced to seven months from a three-year tenure without citing any reasons, which was accepted by the board.

Ashwani Lohani retires, V K Yadav new railway board chairman

✧ Railway Board Chairman Ashwani Lohani retired on Monday, despite strong indications that the Narendra Modi government could grant him an extension.

✧ Yadav belongs to the 1980 batch of the Indian Railway Service of Electrical Engineers. Till Monday, he was general manager of South Central Railway.

✧ Yadav is credited with bringing in innovative practices to enhance productivity and ensure workforce welfare.

President appoints senior advocates Sanjay Jain, K M Nataraj as Additional Solicitor Generals

✧ President Ram Nath Kovind has appointed senior advocates Sanjay Jain and K M Nataraj as Additional Solicitor Generals of India for the Supreme Court.

✧ Additional Solicitor General, appointed under Law Officers Act 1987, is the third largest law officerof the Central Government. It is a duty of the Additional Solicitor Genral to assist the Solicitor General.

✧ Jain was appointed as ASG for the Delhi High Court in 2014 and had resigned from the post last year.

TB Radhakrishnan takes oath as first Chief Justice of Telangana High Court

✧ Justice Thottathil Bhaskaran Nair Radhakrishnansworn in as the first Chief Justice of Telangana High Court, which came into existence on New Year's day more than four and a half years after the bifurcation of Andhra Pradesh in 2014.

✧ Justice Radhakrishnan was administered the oath of office and secrecy by Governor of Telangana and Andhra Pradesh ESL Narasimhan at a simple ceremony in Raj Bhavan at 8.30am.

✧ Last week, the central government issued a notification for the bifurcation of the high court between the two states with effect from January 1.

India coach Stephen Constantine resigns after Asian Cup exit

✧ India went down fighting against Bahrain in their last Group A match.

✧ The 56-year-old Constantine, who had earlier coached India from 2002 to 2005, was handed over reins of the team again in 2015.

✧ Englishman Stephen Constantine has resigned as India's head coach after they were knocked out of the AFC Asian Cup following a 1-0 defeat by Bahrain in Sharjah.

Justice AK Sikri nominated as Executive Chairman of NALSA

✧ Justice AK Sikri was nominated as the Executive Chairman of National Legal Services Authority (NALSA).President Ram Nath Kovind nominated Justice Sikri as Executive Chairman of NALSA with effect from December 31, 2018.

✧ The NALSA was constituted under the Legal Services Authorities Act, 1987 to provide free legal services to the weaker sections of the society and to organise Lok Adalats for settlement of disputes.

IBT
Institute
Pvt. Ltd

SPORTS

MARCH 2019

MANPREET SINGH HONOURED WITH AHF'S PLAYER OF THE YEAR

✧ Indian Hockey Team captain Manpreet Singh has been honoured with the 2018 Player of the Year award by the Asian Hockey Federation.

✧ Indian Hockey Women team's striker Lalremsiami bagged the Rising Player of The Year prize.

✧ Manpreet led the Indian team to an unbeaten streak at the Asian Champions Trophy in Muscat where the team was declared joint winners with Pakistan.

ABU DHABI 2019 SPECIAL OLYMPIC WORLD GAMES KICKS OFF

✧ Crown Prince of Abu Dhabi Sheikh Mohamed Bin Zayed Al Nahyan announced the start of the Special Olympics World Games 2019 at a marvelous opening ceremony in Abu Dhabi.

✧ With great joy and pride, thousands of athletes stepped on the stage, danced and waved to the cheering audiences.

✧ Several new records have already been set in Abu Dhabi according to the organizing committee. For the first time there are 200 delegations taking part with 195 of them competing while five observing.

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

✧ National champion Deepak Singh was the lone Indian boxer to notch up a gold while five others claimed silver medals in the Makran Cup in Chabahar, Iran.

✧ Deepak (49-kilogram) defeated Jaafar Naseri in the finals. Earlier, Rohit Tokas (64kg) and Manjeet Singh Panghal (75kg) lost in the semifinals to sign off with bronze medals.

✧ Manish, also a national champion, lost to Danial Shah Baksh, while Satish was beaten by Mohammad Mlias.

FEDERER CLAIMS THE 100TH ATP TITLE OF HIS CAREER

✧ Roger Federer claimed the 100th ATP title of his career by beating 20-year-old Greek Stefanos Tsitsipas 6-4 6-4 in the final of the Dubai Duty Free Tennis Championships.

✧ The 20-times Grand Slam champion became the second man in the Open Era to claim 100 titles after American Jimmy Connors who won 109.

✧ Swiss Federer also avenged his shock defeat by Tsitsipas in the Australian Open fourth round in January.

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

✧ This year's ESPN World Fame 100 list, an annual list of the most famous athletes on the planet, placed the Portuguese footballer Cristiano Ronaldo at the top spot, followed by basketball player LeBron James and FC Barcelona captain Lionel Messi.

✧ Kohli bagged the seventh position and is the only Indian athlete in the top 10, whereas Dhoni is placed in the 13th spot.

✧ There were only three women in the list- Serena Williams (17), Maria Sharapova (37) and Sania Mirza (93), making the latter the only Indian woman athlete to feature in the list.

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

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

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

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

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

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

DIKSHA DAGAR BECOMES SECOND INDIAN TO WIN LADIES EUROPEAN TOUR TITLE

- ✧ Diksha Dagar became only the second Indian woman to win on Ladies European Tour after clinching the South African Open, eking out a one-shot victory with a bogey-free final round, in Cape Town.
- ✧ Dagar, 18, was trailing by two shots, but pipped the much-experienced Lee Anne Pace with a three-under final round.
- ✧ A left-hander, Diksha is well-known for brand of aggressive and fearless golf. Her brother, Yogesh, who is also deaf, also plays golf and has been playing in age-group events.

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

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

SRI LANKA CAPTAIN LASITH MALINGA TO RETIRE AFTER T20 WORLD CUP IN 2020

- ✧ Sri Lankan limited overs captain Lasith Malinga will retire from international cricket after next year's T20 World Cup.
- ✧ Malinga made his ODI debut in 2004, in subsequent years becoming the first to take two World Cup hat-tricks and the first to take three ODI hat-tricks.
- ✧ He is also the only bowler to take four wickets in four consecutive balls. His international career has been interrupted by injuries. He even took a one-year hiatus from all forms of international cricket in 2016.

MANU BHAKER, SAURABH CHAUDHARY WIN 10M AIR PISTOL MIXED GOLD AT ASIAN AIRGUN CHAMPIONSHIP

- ✧ India's 17-year-old shooter Manu Bhaker and 16-year-old Saurabh Chaudhary clinched gold in the 10m air pistol mixed team event at the 12th Asian Airgun Championship in Taoyuan, Taipei.
- ✧ The teenage pair of Manu and Saurabh broke the qualification world record prior to winning gold.
- ✧ Manu and Saurabh won gold in February at the International Shooting Sport Federation (ISSF) World Cup in the same event (10m air pistol) in New Delhi.

FEBRUARY 2019

VANI 1ST INDIAN TO GRAB AUSTRALIAN LPGA CARD

✧ Vani Kapoor became the first Indian to earn a card for the Australian Ladies PGA Tour (LPGA) after coming through its first-ever Qualifying Tournament at the Ballarat Golf Club.

✧ Vani shot rounds of 71, 78 and 69 to finish at a 2-over 218 and was tied-12th with three others. The top-20 from a field of 81 earned the playing rights on the Australian LPGA.

✧ Diksha Dagar, Astha Madan and Ridhima Dilawari also participated in the qualifying tournament but they could not grab the Card of LPGA.

SAINA NEHWAL DEFEATS PV SINDHU TO CLINCH WOMEN'S SINGLES TITLE

✧ Saina Nehwal maintained her stranglehold on PV Sindhu as she clinched her second successive and overall fourth senior national badminton title.

✧ The defending champion defeated the world No 6 by 21-18, 21-15 to carve her name on the championship for the fourth time.

✧ Nehwal, who had beaten Sindhu in the last edition's final in Nagpur and then twice more, including the Commonwealth Games summit clash, was in control throughout the 44-minute encounter that failed to keep the spectators at the edge of their seats.

OPERATION OLYMPICS COMMENCES IN KERALA

✧ Operation Olympics', an expert programme to train athletes in 1 disciplines has commenced in kerala,Chief Minister Pinarayi vijayan announced.

✧ The objective of 'Operation Olympics is to provide international standard training with the help of eminent trainers from both India and abroad.

✧ At present training in wrestling, cycling, swimming and boxing are being conducted at various stadiums in Thiruvanthapuram district.

NAGALAND CM INAUGURATES STATE'S FIRST ASTRO TURF FOOTBALL PITCH

✧ Nagaland got its first Astro Turf Football Pitch at Indira Gandhi Stadium in Kohima on the occasion of 100th Birth Anniversary of the legendary footballer, Dr. T. Ao.

✧ Inaugurating the Astro Turf Football Pitch today, Nagaland Chief Minister Mr. Neiphiu Rio said it is a landmark occasion for the state to have its first Astro Turf Pitch and a dream come true.

✧ The Chief Minister expressed hope that the installation of the first Astro turf stadium will begin the process of sports development in regard to football in Nagaland.

QATAR DEFEAT JAPAN TO SECURE FIRST-EVER ASIAN CUP CROWN

✧ Almoez Ali scored with a spectacular overhead kick for a record ninth goal of the Asian Cup to set Qatar on their way to a first continental title with a stunning 3-1 win over four-times champions Japan.

✧ Sudan born Almoez Ali,became the first player to score nine goals at a single Asian Cup.He break the record of Iranian Ali Daei,who scored eight goals in1996.

✧ The victory was celebrated wildly by thousands of Omanis who had turned out to support Qatar in the absence of their own fans, who were unable to travel because of a deep political rift with the UAE.

HARYANA BEAT DEFENDING CHAMPIONS PUNJAB ROYALS TO LIFT PWL 4 TITLE

✧ Haryana Hammers won the fourth edition of the Pro Wrestling League (PWL) as they outclassed Punjab Royals 6-3 in the summit clash at the Gautam Buddha University indoor stadium.

✧ It was Aleksander Khotsianivski of Ukraine, who put Haryana on the road to victory winning the 125 kg super heavyweight bout against Canadian Korey Jarvis 3-0.

✧ The brilliant performances of Ali Shabanov, Kiran, Ravi Kumar and Anastasia Nichita put the Haryana Hammers on the road to victory.

MITHALI RAJ BECOMES FIRST WOMAN TO PLAY 200 ODIS

✧ India captain Mithali Raj became the first woman cricketer to play 200 ODIs, adding another achievement to her illustrious career.

✧ Mithali made her ODI debut way back in 1999 and has featured in 200 games out of the 263 ODIs India have played.

✧ The 36-year-old is also the highest run-getter in ODIs with 6622 runs at an average of 51.33, including seven hundreds.

MEGHALAYA GOVT TO RENAME DIKKIBANDI STADIUM AFTER P A SANGMA

✧ The Meghalaya Cabinet has decided to rename the Dikkibandi stadium in Tura town after former Lok Sabha Speaker Purno A Sangma.

✧ The state Cabinet has also decided to name a road leading from Mawlai-Mawroh to Madan in honour of Saint Teressa.

✧ The Batti Bazar road at Laban was also renamed as Roland Lyngdoh Road, Sylhetipara Road at Laban as Krepsing Swer Road and Jackson Trace Road at Lower Lumparing as Melington Kharkongor Road.

RICKY PONTING NAMED AUSTRALIA'S ASSISTANT COACH FOR WORLD CUP

✧ Former captain Ricky Ponting has been appointed as an assistant coach of Australia's men's team for the 50-over World Cup in England later this year

✧ The 44-year-old Ponting will work with Australia's batsmen for the May 30-July 14 tournament, with current batting coach Graeme Hick focussing on preparing the side for the Ashes tour in England, starting in August.

✧ Ponting's appointment is the second major shakeup in Australia's backroom staff in as many days, with bowling coach David Saker resigning "effective immediately".

SHANE WARNE NAMED RAJASTHAN ROYALS BRAND AMBASSADOR

✧ Australia spin legend Shane Warne was named as brand ambassador of Rajasthan Royals for the upcoming Indian Premier League.

✧ Warne, who led Rajasthan Royals to its first and only IPL title in 2008, was the mentor of the side last season.

✧ Rajasthan Royals has decided to change its jersey colour from blue to pink this year.

CHRIS GAYLE TO RETIRE FROM ODIS AFTER ICC WORLD CUP 2019

✧ West Indies batsman Chris Gayle announced that he will retire from ODI format after the 2019 World Cup.

✧ Gayle will continue to play on the T20 franchise circuit and hopes to be picked for The Hundred, England Cricket Board's new competition, when it begins in 2020.

✧ He had the first ever World Cup double century against Zimbabwe 4 years ago. Gayle hit 231 ODI centuries in his career.

CLOUDED LEOPARD TO BE MASCOT OF NATIONAL GAMES 2022

✧ Clouded Leopard, the state animal of Meghalaya will be the mascot for the National Games 2022.

✧ Clouded Leopard is one of the wild cats that inhabit the forests of Garo, Khasi and Jaintia Hills.

✧ The meeting has decided that an open completion would be held to design a smiling clouded leopard that will be used as the mascot for the national Games.

PRAJNESH GUNNESWARAN BECOMES THE THIRD INDIAN TO REACH TOP 100 IN ATP RANKINGS

✧ Reaping rewards of his consistent performance, Prajnesh Gunneswaran broke into men's singles top-100 for the first time in his career with a jump of six places that took him to 97.

✧ Prajnesh is only third Indian player to break into the top-100 barrier in the past decade after Somdev Devvarman and Yuki Bhambri.

✧ Ramkumar Ramanathan is the second best Indian ranked 128.In the WTA charts, Ankita Raina continues to be country's top singles player at number 165

JANUARY 2019

INDIA'S SMRITI MANDHANA NAMED ICC WOMEN'S CRICKETER OF THE YEAR

- ✧ India's Smriti Mandhana was crowned women's cricketer of the yearby the sport's world governing body, capping off a prolific run-scoring season for the opener.
- ✧ The left-handed batswoman was also named ODI cricketer of the year for accumulating 669 runs off 12 one-day internationals. She scored 622 runs in 25 T20 matches this year.
- ✧ Mandhana, 22, is only the second Indian woman to win an International Cricket Council award after fast bowler Jhulan Goswami who was named the women's player of the year in 2007.

MOHAMED SALAH ONCE AGAIN NAMED AFRICAN FOOTBALLER OF THE YEAR

- ✧ Mohamed Salah has been named African Footballer of the Year for a second successive year.
- ✧ The Egypt forward edged the same two players last year in a vote decided by the technical directors and head coaches of 56 Caf member associations.
- ✧ Among other awardees, Houston Dash and South Africa forward Thembi Kgatlana was named Women's Player of the Year.

VIRAT KOHLI BEATS SACHIN TENDULKAR TO BECOME THE FASTEST TO REACH 19000 INTERNATIONAL RUNS

- ✧ Virat Kohli beats Sachin Tendulkar to become the fastest to reach 19000 international runs
- ✧ Virat Kohli has beaten his idol Sachin Tendulkar as the quickest batsman to 19,000 international runs. The Indian skipper reached the milestone in 399 innings while Sachin did it in 432.
- ✧ The comparisons between Tendulkar and Kohli have been in discussions among cricket fans and pundits for the past couple of years at least.
- ✧ The 30-year-old Delhi lad ended 2018 with a total of 2735 international runs, which comprised 11 hundreds, to cap-off another stellar calendar year.

VIRAT KOHLI LEADS INDIA TO FIRST-EVER TEST SERIES WIN IN AUSTRALIA

- ✧ A dominant India won their first-ever Test series in Australia by a margin of 2-1 after play in the fourth and final Test in Sydney was abandoned due to rain.
- ✧ Australia were still trailing by 316 runs when the match was called off as a draw, ending India's 71-year wait after wins in Adelaide and Melbourne. It is the first time India managed the feat since they began touring Australia in 1947-48.
- ✧ Consequently, Virat Kohli became the first Indian as well as the first Asian captain to win a Test series in Australia.

8-YEAR-OLD KARTIK SINGH BECOMES YOUNGEST TO WIN JUNIOR WORLD TITLE IN GOLF

- ✧ Gurgaon's 8-year-old Kartik Singh has won the under-8 category at the Kids' Golf World Championship organised by US kids Golf in Malaysia, which makes him the youngest Indian to win the title.
- ✧ Kartik is well known all across DLF Golf and country club for his dedication and hard work.
- ✧ He started playing Golf three years ago, when he accompanied his father to a match and was spotted by the coaches there. He has the best hand-eye coordination.

ARUNIMA SINHA, FIRST FEMALE AMPUTEE TO SCALE MT EVEREST NOW CLIMBS MT VINSON IN ANTARCTICA

- ✧ Setting a first-of-its-kind record, Indian mountaineer Arunima Sinha became the first female amputee to climb Mount Vinson, the highest peak of Antarctica.
- ✧ She was also the world's first woman amputee to climb Mount Everest in 2013.
- ✧ She was congratulated by Prime Minister Narendra Modi, who called her "the pride of India" for distinguishing herself through her "hardwork and perseverance"

CHENNAI'S GUKESH CROWNED WORLD'S SECOND YOUNGEST GRAND MASTER

✧ Tamil Nadu lad D Gukesh became the second youngest Grand Master in the world and the youngest Indian to achieve the feat at 12 years, seven months and 17 days, erasing the mark set by his state-mate R Praggnanandhaa in June last year.

✧ He achieved his third and final GM norm at the ongoing 17th Delhi International Open Chess tournament in Delhi after beating compatriot D K Sharma in the ninth round. Gukesh becomes India's 59th Grand Master.

✧ Ukraine's Sergey Karjakin remains the youngest-ever GM, having achieved the feat at the age of 12 years and seven months in 2002.

INDIAN BOXING'S FIRST CWG GOLD-MEDALLIST MOHAMMED ALI QAMAR NAMED WOMEN'S CHIEF COACH

✧ Mohammed Ali Qamar, the man who won India's first Commonwealth Games gold medal in boxing, has taken over as chief coach for the country's women pugilists, becoming the youngest ever to get the top job.

✧ Ali Qamar, who turns 38 in a couple of months' time, was appointed to the position, replacing veteran Shiv Singh. Ali Qamar has been an assistant coach in the national camp for more than a year.

✧ Arjuna Awardee has helmed the Railways Sports Promotion Board's women's team for more than three years

KHELO INDIA YOUTH GAMES: MAHARASHTRA FINISH TOP WITH 228 MEDALS

✧ The Khelo India Youth Games concluded in Pune with the hosts Maharashtra walking away with the overall trophy.

✧ They amassed 228 medals,comprising 85 gold, 62 silver and 81 bronze. Haryana,were second with 62 gold, 56 silver and 60 bronze for a total of 178 medals, while Delhi were third with 48 gold, 37 silver and 51 bronze for a total of 136 medals.

✧ The glittering Trophy was presented to the Maharashtra sportspersons and officials by Union Minister for Human Resource Development, Prakash Javadekar, andMaharashtra's Minister of Sports and Youth Welfare, Vinod Tawde,at a closing ceremony held at the Shree Shiv Chhatrapati Sports Complex.

MOHAMMED SHAMI BECOMES FASTEST INDIAN TO REACH 100 ODI WICKETS

✧ Mohammed Shami became the fastest Indian to claim 100 wickets in One-day Internationals, reaching the mark in the opening match against New Zealand here.

✧ Shami's wicket number 100 was New Zealand opener Martin Guptill, who played onto his stumps a delivery that moved in after pitching on a good length.

✧ Shami is part of arguably India's best ever fast bowling attack in Test matches. In 2018, Shami picked up 47 wickets in 12 games with two five-wicket hauls. He is also an integral part of the one-day squad.

VIRAT KOHLI-LED INDIA BECOME FIRST TEAM TO WIN BILATERAL SERIES ACROSS FORMATS VERSUS AUSTRALIA DOWN UNDER

✧ Yuzvendra Chahal returned to ODIs with a bang as he bagged a career-best 6 for 42 to help India fold Australia for a score of just 230 runs in the series decider at the Melbourne Cricket Ground (MCG).

✧ It was India's first win in the format since 1947 that includes a total of 12 tours to the nation.

✧ The win also made India the first nation since South Africa in 2008/09 to win both the Test and ODI series on a tour of Australia.

BENGALURU RAPTORS WIN PREMIER BADMINTON LEAGUE

✧ Bengaluru Raptors edged the Mumbai Rockets 4-3 to win their maiden Premier Badminton League title.

✧ World No. 18 Anders Antonsen lost narrowly to the Bengaluru skipper Srikanth when the two faced off in that battle at the beginning of this week.

✧ Bengaluru Raptors have become the fifth team after Chennai Smashers, Delhi Dashers, Hyderabad Hotshots and Hyderabad Hunters to win the title.

Banking & Financial Awareness

PNB RANKS HIGHEST IN IMPLEMENTATION OF 'REFORMS AGENDA' IN 2018

✧ Punjab National Bank has been ranked first among public sector banks in the implementation of 'reforms agenda', followed by Bank of Baroda and State Bank of India.

✧ PNB with a score of 78.4 out of 100 has been ranked first in the EASE index, followed by BoB (77.8), SBI (74.6), Oriental Bank of Commerce (69), Canara Bank (67.5) and Syndicate Bank (67.1).

✧ EASE Index makes first ever independent and objective measurement of each PSBs on 140 metrics across 6 themes. Responsive, Responsible, Clean and customer friendly banking to be the new normal.

RBI, BANK OF JAPAN SIGN BILATERAL SWAP ARRANGEMENT

✧ Reserve Bank of India and Bank of Japan have signed a Bilateral Swap Arrangement (BSA).

✧ It may be recalled that the BSA was negotiated between India and Japan during the visit of Prime Minister Narendra Modi to Tokyo in October last year.

✧ The BSA provides for India to access 75 billion US dollars whereas the earlier BSA had provided for 50 billion dollars. The BSA was approved by the Union Cabinet in January this year.

IFFCO TOKIO LAUNCHES INDIA'S FIRST POLICY TO PROTECT BANK LOCKER

✧ IFFCO Tokio General Insurance Companyannounced the launch of Bank Locker Protector Policy, which is the first policy in the industry to protect the contents of a bank locker such as jewellery and other valuables.

✧ The policy offers a cover against various risks including fire, earthquake, burglary, holdup, infidelity by a bank staff or any act of terrorism.

✧ The Bank Locker Protector policy bridges the gap offering protection to valuables stored in a bank locker.

CABINET APPROVES RS. 1,450 CRORE FOR SHARE CAPITAL OF RBI IN NHB

✧ The Union Cabinet approved Rs1,450 crore for the share capital of Reserve Bank of India in the National Housing Bank.

✧ Subsequent to the payment of this amount to RBI, the subscribed capital of NHB shall stand transferred to and vested in the central government.

✧ The Finance Bill 2018 amended the National Housing Bank Act, 1987 to transfer RBI's stake in the NHB to the government.

ASIAN DEVELOPMENT BANK TO LEND $926 MILLION FOR MUMBAI METRO RAIL PROJECT

✧ Marking its single largest infrastructure loan ever, the Asian Development Bank (ADB) signed a $926 million loan agreement with India to operationalise two lines for the Mumbai metro rail system.

✧ It aims to ease the distress of millions of commuters each day and help provide a cleaner and less congested city

✧ The project will fund 63 six-car trains, signalling and safety systems and help establish a new dedicated metro operations organisation to manage the entire metro network in Mumbai.

AIIB TO PROVIDE USD 455 MN FOR ANDHRA RURAL ROADS PROJECT

✧ The Asian Infrastructure Investment Bank (AIIB) will provide a loan of USD 455 million to finance the Andhra Pradesh Rural Roads Project, which will connect about 3,300 habitations with a population of more than 250, and benefit around two million people.

✧ The project is likely to improve the life of a common man living in the remote and isolated areas in the state of Andhra Pradesh

✧ An agreement in this regard was signed between the AIIB and the government.

RBI EASES BUSINESS GUIDELINES FOR WHITE LABEL ATMS

✦ RBI has eased business guidelines for white label ATMs allowing companies that manage these machines to source cash directly from the central bank, offer non bank services like bill payments and advertise even non financial products in their premises.

✦ White label ATM Operators (WLAO), can now source cash directly from RBI offices and currency chests, and will no longer be dependent on sponsor banks for procurement of cash.

✦ The RBI has allowed the operators to source cash from any scheduled bank including rural and cooperative banks.

SBI, HITACHI ARM TO ROLL OUT DIGITAL PAYMENTS PLATFORM

✦ State Bank of India (SBI) and Hitachi Payment Services Pvt Ltd, a wholly-owned subsidiary of Hitachi Ltd, launched their merchant-acquiring joint venture.

✦ The joint venture (SBI has a 74 per cent stake, and the balance is with Hitachi Payment Services) will facilitate expansion of the digital payments landscape in India via its digital payments platform.

✦ This will offer innovative products to suit the requirements of all segments of merchants by leveraging the brand value and vast distribution network of SBI, and bring Artificial Intelligence and other technological capabilities of Hitachi to SBI Payment Services.

RBI CATEGORISES IDBI BANK AS PRIVATE SECTOR LENDER

✦ RBI categorises IDBI Bank as private sector lender.

✦ This follows Life Insurance Corporation of India (LIC) acquiring 51 per cent of the total paid-up equity share capital of the bank.

✦ In April 2005, IDBI Bank was categorised under a new sub-group, 'other public sector banks,' by the RBI.

RBI IMPOSES RS 11 CRORE FINE ON 4 BANKS FOR DELAYED IMPLEMENTATION OF SWIFT OPERATIONS

✦ The RBI has imposed a total monetary fine of Rs 11 crore on four banks - Karnataka Bank, United Bank of India, IOB and Karur Vysya Bank - for non-compliance of directions on Swift messaging software.

✦ While the RBI imposed a Rs 4 crore penalty on Karnataka Bank, it slapped a fine of Rs 3 crore each on United Bank and Indian Overseas Bank.

✦ The Reserve Bank of India has levied an aggregate penalty of Rs 40 million on the bank for delayed implementation of four of the Swift related operational controls.

GOVERNMENT OF INDIA AND WORLD BANK SIGN $250 MILLION AGREEMENT

✦ The World Bank and the Government of India signed a $250 Million Agreement for the National Rural Economic Transformation Project (NRETP) which will help women in rural households shift to a new generation of economic initiatives.

✦ A Key Focus of the Project will be to promote women-owned and women-led farm and non-farm enterprises across value chains; enable them to build businesses that help them access finance and generate employment.

✦ The Project will continue to give technical assistance, skills building and investment support to strengthen women-owned and women-led producer.

SBI LAUNCHES DOORSTEP BANKING FOR SENIOR CITIZENS, DIFFERENTLY-ABLED

✦ Public lendor State Bank of India launched 'Doorstep Banking' for senior citizen customers over 70 years of age, differently-abled customers and infirm customers including visually impaired customers.

✦ Eligible customers can avail theses services with a nominal fee of Rs 100 per transaction for financial transactions and Rs 60 per transaction for non-financial transactions.

✦ Doorstep Banking Services are available to fully KYC compliant account holders, with a valid mobile number registered with the bank and residing within 5 km of radius from their home branch.

Defence & Technology

INDIA-BANGLADESH JOINT MILITARY EXERCISE SAMPRITI 2019 TO BE HELD FROM MARCH 2

- ✧ India and Bangladesh will be conducting a joint military exercise, 'Exercise Sampriti 2019' at Tangail, Bangladesh from March 2 to March 15, 2019.
- ✧ This will be the eighth edition of the exercise which is hosted alternately by both countries.
- ✧ The exercise is aimed to strengthen and broaden the aspects of interoperability and cooperation between the Indian and Bangladesh Armies.

ISRO LAUNCHES 'YOUNG SCIENTIST PROGRAMME' FOR SCHOOL CHILDREN

- ✧ The Indian Space Research Organisation has launched a special programme for school children called Yuva Vigyani Karyakram or Young Scientist Programme.
- ✧ ISRO has come up with this young scientist programme to 'catch them young'. The residential training programme will be conducted during the summer holidays. It will be held for a duration of around two weeks.
- ✧ The programme aims at imparting basic knowledge on space technology, space science and space applications to the younger ones with the intent of arousing their interest in the emerging areas of space activities.

INDIA SUCCESSFULLY TEST FIRES SURFACE-TO-AIR MISSILE QRSAM AMID TENSIONS WITH PAKISTAN

- ✧ India successfully test fired the short range Quick Reaction Surface-to-Air Missile (QRSAM) from a test range along the coast of Odisha.
- ✧ Developed by the Defence Research and Development Organisation (DRDO), the missile has a strike range of 25 km to 30 km and has a capability of engaging multiple targets. The sleek and highly mobile air defence system has been developed for the Indian Army.
- ✧ The indigenously developed QRSAM will replace the 'Akash' missile defence system which is on its way out due to technological obsolescence.

GOVT RELEASES DRAFT E-COMMERCE POLICY

- ✧ The governmentreleased the draft national e-commerce policy proposing setting up a legal and technological framework for restrictions on cross-border data flow.
- ✧ The draft policy said the framework would be created to provide the basis for imposing restrictions on cross-border data flow from specified sources.
- ✧ The policy aim at sector growth along with make in India, Digital India.

ADOBE, ATAL INNOVATION MISSION PARTNER TO ENHANCE DIGITAL LITERACY, CREATIVITY SKILLS

- ✧ Software firm Adobehas partnered with Niti Aayog's Atal Innovation Mission (AIM) to collaborate on enhancing digital literacy and creativity skills.
- ✧ The two parties have signed a statement of intent (SOI) to collectively drive the charter of developing creative skills and spreading digital literacy across all Atal Tinkering Labs in India.
- ✧ Adobe will also implement its Digital Disha Programme across 100 schools under Atal Tinkering Labs (ATL) initiative.

COBRA GOLD JOINT MILITARY EXERCISE HELD IN THAILAND

- ✧ Twenty-nine countries, including Indonesia, concluded the biggest Asia-Pacific military joint exercise ever in Thailand.
- ✧ Around 4,500 personnel from the army, navy and the air forces participated in the 2019 Cobra Gold to evaluate their troops through the Combined Arms Live Fire Exercise (Calfex), among other activities.
- ✧ This year's event also marks the first joint cyber operation that aims to identify and protect important information in case of a cyberattack.

PINAKA GUIDED WEAPONS SYSTEM SUCCESSFULLY TEST FIRED

- ✧ Defence Research and Development organisation, DRD0 successfully test fired the PINAKA guided WEAPON rocket system from Pokhran range in Rajasthan.
- ✧ The weapon system is equipped with state-of-the-art guidance kit comprising of an advanced navigation and control system.
- ✧ The indigenously developed Guided PINAKA by DRDO will significantly boost the capability of the artillery to make precision hi

BHARAT ELECTRONICS LAUNCHES SWAGAT - AUTOMATIC FARE COLLECTION GATING SYSTEM

- ✧ BEL is taking up the large-scale manufacturing and deployment of the System at its manufacturing facilities.
- ✧ Bharat Electronics Limited (BEL), a defence public sector undertaking, presented SWAGAT - the Automatic Fare Collection Gating System.
- ✧ SWAGAT is an initiative steered by the Ministry of Housing and Urban Affairs (MoHUA) in collaboration with BEL and Centre for Development of Advanced Computing (CDAC) with the support of Delhi Metro Rail Corporation (DMRC), National Payment Corporation of India (NPCI) and State Bank of India (SBI).

SOUMYA SWAMINATHAN NAMED CHIEF SCIENTIST AT WHO

- ✧ Soumya Swaminathan, a Deputy Director-General of the World Health Organisation has been named Chief Scientist of the WHO.
- ✧ The new division is being seen as the fifth pillar to strengthen the WHO's core scientific work, ensure quality and consistency of norms and standards.
- ✧ As Deputy Director-General Programmes (DDP), she was one of the three DDGs assisting WHO Director-General Tedros Adhanom Ghebreyesus.

AFTER 8 YEARS AT TOP, INDIA DROPS TO NO 2 IN ARMS IMPORT

- ✧ After having cut down on imports of weapons and military equipment, India has dropped down to be the second largest importer of weapons.
- ✧ The five biggest exporters in five-year block period 2011-2015 were the US, Russia, France, Germany and China.
- ✧ Last year (for the period 2013-17), India accounted for 13 per cent of all imports and was the world's largest importer.

INDO-OMAN JOINT EX AL NAGAH 2019

- ✧ Indo Oman Joint Exercise Al Nagah III 2019, a joint military exercise between Indian and Royal Army of Oman (RAO), at HQ Jabel Regiment, Nizwa, Oman with a brief but impressive opening ceremony that saw the unfurling of the national flags of both countries.
- ✧ Ex Al Nagah 2019 will contribute immensely in developing mutual understanding and respect for each other's military as also facilitate in tackling the worldwide phenomenon of terrorism.
- ✧ Both sides will jointly train, plan and execute a series of well-developed tactical drills for neutralization of likely threats that may be encountered in such a scenario.

UNITED STATES TO SET UP SIX NUCLEAR POWER PLANTS IN INDIA

- ✧ US reaffirmed its strong support of India's early membership in the Nuclear Suppliers Group. This commitment was made at the 9th round of the India-US Strategic Security Dialogue held in Washington DC
- ✧ India and US also exchanged views on a wide range of global security and nonproliferation challenges.

PAKISTAN SUCCESSFULLY TEST-FIRES 'SMART WEAPON' FROM JF-17 FIGHTER JET

- ✧ Pakistan Air Force has announced successfully test-firing an indigenously developed "smart weapon" from a JF-17 Thunder fighter jet to provide it a very potent day and night capability to engage a variety of targets with pinpoint accuracy.
- ✧ The successful trial has provided JF-17 Thunder a very potent and assured day and night capability to engage variety of targets with pinpoint accuracy.
- ✧ The JF-17, which was previously referred as FC-1 Xiaolong, a single-engine multi-role light fighter was being jointly produced by Pakistan with China for several years with engines supplied by Russia.

Quantitative Aptitude

SIMPLE INTEREST

Introduction : Definition of the term Interest: Interest is actually one of the most fundamental business terms, and without it, the financial trading of the world would come to standstill. Interest is defined as the "time value of money".

What exactly does this mean?

Well, look at this way: with time, the value of money changes. Suppose you have Rs. 1000 in the year 2014. Would it still be Rs. 1000 or would the amount have grown? If you had deposited the money in a saving bank account, say with an annual rate of interest 4.5%, that money would have definitely grown by now. Can you calculate the amount you would have with you in 2019? Well, in case you can't right now, go through these concept notes and you would know the answer.

The concept of simple interest is especially applicable to the world of banking and economics. Whenever we borrow a certain sum of money (known as the principal), we pay back the original amount accompanied with a certain amount of interest on that amount. In a way, those are the charges of borrowing that sum of money. Simple interest is one method of determining the amount due at the end of loan duration.

The Definitions

Principal (P): The original sum of money loaned/deposited. It's also known as capital.

Interest (I): The amount of money that you pay to borrow money or the amount of money that you earn on a deposit.

Time (T): The duration for which the money is borrowed/deposited.

Rate of Interest (R): The percent of interest that you pay for money borrowed, or earn for money deposited

Simple interest is a fixed value of interest calculated every year, or for a certain time period, on the original principal at a certain rate of interest. It's calculated through following formula:-

Simple Interest (SI) = $\dfrac{P \times R \times T}{100}\left(\text{i.e.,}\dfrac{PRT}{100}\right)$

where P- principal, R – rate of interest (per annum generally), T – time period (usually in years).

4th term can be calculated by re-arranging the formula, if we know 3 other terms.

Some Useful Results on Simple Interest

1. Principal remains the same every year.
2. Rate of interest is taken per year, if it is not clearly mentioned otherwise.

   The interest amount calculated for every year is the same. When time is given in months, divide it by 12 and convert it into years.

   When time is given in days, divide it by 365 and convert it into years.

   Now go through following examples to understand the topic.

EXAMPLES

1. Param invested 5,000 for 2 years at 11 % per annum. Find the amount received by him at the end of 2 years.

2. Prince borrows some money at the rate of 6% p.a. for the first two years. He borrows the money at the rate of 9% p.a. for the next three years, and at the rate of 14% per annum for the period beyond five years. If he pays a total interest of Rs. 11400 at the end of nine years, how much money did he borrow?

3. The simple interest on a certain sum of money for $2\frac{1}{2}$ years at 12% per annum is Rs. 40 less than the simple interest on the same sum for $3\frac{1}{2}$ years at 10% per annum. Find the sum.

4. A man took a loan from a bank at the rate of 12 % p.a. simple interest. After three years he had to pay Rs. 5400 interest only for the period. The principal amount borrowed by him was?

5. Pawan invests a certain amount in three different schemes A, B and C with the rate of interest 10% p.a., 12% p.a. and 15% p.a. respectively. If the total interest that accumulates in one year was Rs. 3200 and the amount he invests in scheme C was 150% of the amount he invests in Scheme A and 240% of the amount he invests in Scheme B, what was the amount he invests in scheme B?

6. Find the amount due on Rs.7,500 at 8 % per annum for 1 year 6 months.

7. Find the simple interest and the amount due on Rs.6,750 for 219 days at 10% per annum.

8. A sum of money triples itself at 8 % per annum over a certain time. Find the number of years.

9. A Sum was put at simple interest at a certain rate for 2 years. Had it been put at 1% higher rate, it would have fetched Rs.24 more. Find the Sum?

10. Yadav invested a sum of Rs. 4800 in simple interest for 3 years. The rate of interests in three years was in a geometric progression. In first year, it was 16% and in last year it was 25%. How much interest will John earn in total (in rupees)?

SOLUTIONS

1. Principal (P) = 5,000
   Number of years (T) = 2 years
   Rate of interest (R) = 11 %

   $$I = \frac{PRT}{100} = \frac{5000 \times 2 \times 11}{100} = 1100$$

   I = Rs.1,100
   Amount (A) = P + I = 5000 + 1100
   A = Rs.6,100

2. Let 'x' be the sum that Prince borrows.
   Then the total simple interest that Prince pays is the sum of the interests.
   Therefore we can write,
   [x × 6 × 2]/100 + [x × 9 × 3]/100 + [x × 14 × 4]/100 = Rs. 11400.
   Therefore we can write, 95x/100 = 11400 or x = Rs. 12000.

3. Let the sum be Rs. a.
   Then we can write:
   [{x × 10 × 7}/{100 × 2}] – [{x × 12 × 5}/{100 × 2}] = 40.
   This can be written as: 7x/20 – 3x/10 = 40.
   Therefore we have x = Rs. 800
   Hence the sum is Rs. 800

4. Here we have,
   the principal = Rs. [{100×5400}/{12×3}] = Rs. 15000.

5. Let x, y and z be the amounts that Prince invests in schemes A, B and C respectively.
   Then, we can write using the formula for S.I.,
   [{x×10×1}/100] + [{y×12×1}/100] + [{z×15×1}/100] = Rs. 3200.
   Also, 10x + 12y + 15z = Rs. 320000.
   Now, we have z = 240% of y = (12/5)y.
   And, z = 150% of x = (3/2)x
   i.e x = (2/3) z = [(2/3)×(12/5)] y = (8/5)y.

Combining the above equations, we have:
16y + 12y + 36y = Rs. 320000 or in other words, we can write 64y = Rs. 320000 and y = Rs. 5000.
Therefore the sum that Prince invests in scheme B = Rs. 5000

6. P = Rs.7,500

   n = 1 year 6 months = $1\frac{6}{12} = 1\frac{1}{2} = \frac{3}{2}$

   r = 8 %

   $$I = \frac{PTR}{100} = \frac{7500 \times 3 \times 8}{2 \times 100}$$

   I = Rs.900
   A = P + I = 7500 + 900 = Rs.8,400

7. P = Rs.6,750
   T = 219 days = 219/365 year = 3/5 year
   R = 10 %

   $$I = \frac{PNR}{100} = \frac{6750 \times 3 \times 100}{5 \times 100} = 405$$

   I = Rs. 405
   A = P + I = 6750 + 405 = 7,155
   A = Rs.7,155
   Interest = Rs.405,
   Amount = Rs.7,155

8. Let Principal be Rs. P.
   Amount = triple the principal = Rs.3 P
   R = 8 %
   T = ?
   I = A – P = 3P – P = 2P
   I = Rs. 2 P

   $$n = \frac{100 \times 1}{pr} = \frac{100 \times 2P}{p \times 8} = 25$$

   n = 25 years
   Number of years = 25

9. Here, SI = P × N × R/100
   Difference between the two interest rates = r_2 - r_1
   SI = PT(r_2 – r_1)/100
   48 = P × 2 × 1/100
   2400 = p

10. The rate in 3 years in a GP.
    In 1st yr it was 16% in last years it was 25%

    Rate in second year = $\sqrt{(16 \times 25)} = 20$

    Interest received by john in total

    $$= \left\{ \frac{(4800 \times 16 \times 1)}{100} + \frac{(4800 \times 20 \times 1)}{100} + \frac{(4800 \times 25 \times 1)}{100} \right\}$$

    = Rs. 2928

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 :**

| Real Image | Mirror Image | Real Image | Mirror 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	ꓭ	I	I	P	ꟼ	W	W
C	Ɔ	J	Ⴑ	Q	Ϙ	X	X
D	ꓷ	K	ꓘ	R	ꓤ	Y	Y
E	Ǝ	L	⅃	S	Ƨ	Z	Ƹ
F	ꟻ	M	M	T	T		
G	Ꮹ	N	И	U	U		

Small Letter Mirror Image :

Letters	Mirror Image	Letters	Mirror Image	Letters	Mirror Image	Letters	Mirror Image
a	ɒ	h	ʜ	o	o	v	v
b	d	i	i	p	q	w	w
c	ɔ	j	ꞁ	q	p	x	x
d	b	k	ʞ	r	ɿ	y	ʏ
e	ɘ	l	l	s	ƨ	z	ꙅ
f	ꟻ	m	m	t	t		
g	ǫ	n	ᴎ	u	u		

MOBILE : Ǝ⅃IꓭOM
SUNDAY : YA⫝̸ꓘUƧ
HOME : ƎMOH
MOUSE : ƎƧUOM
NATIONAL : ⅃AИOITAИ

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,

Time = 3 : 15

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).

| Time = 3 : 15 | Time = 8 : 45 |

Fig. (X)   Fig. (Y)

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) ƎTANITSBO   (b) BOSTINATE

   (c) ETANITSBO   (d) SOBTNIATE

Number Mirror Image

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

247596

(1) 695742   (2) 8ᔓᔕᔦᔕᔕ   (3) ᔕᔦᔕᔕᔑᔑ   (4) ᔑᔦᔕᔕᔑᔑ
(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.

(A)   (B)   (C)   (D)

Solution: (B)

Mixed Mirror Image

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

ANS43Q12

(1) ᴀИƧ43ꓤOIƧ   (2) ƧIꓷ043ƧИA

(3) ƧИA34ꓷOIƧ   (4) IƧOꓷ43ƧИA

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) ƧUOIꓤACƎꓤꟼ   (b) ƧUOIꓤACƎꓤꟼ

   (c) ƧUOꟼꓤƎCAꓤI   (d) ƧꟼꓤƎCAꓤIOU

   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) ИOITCƎꟼꓤƎꟼ   (b) ꓤꟼƎꟼƎCTIOИ

   (c) ИOITCƎꟼꓤƎꟼ   (d) ƎꓤꟼꟼƎCTIOИ

   Ans. (c)

ENGLISH LANGUAGE

DETERMINERS

Reading Comprehension Approach and Practice Set

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

1. **Secret** – Choose the right strategy according to passage.

   • Don't read the same question again and again.

   • Don't re-read the passage.

   • Ask yourself, what you read in the paragraph and only then move further.

   • Firstly solve vocabulary based questions.

   • Spend 6 –7 minutes for reading (maximum).

   • Firstly read the questions and then read the passage.

2. **Purpose of RC**

   • To check your understanding.

   • To check your retention ability.

   • To check your vocabulary.

   • To check your grammar.

3. **Nature of Questions Asked**

   In reading comprehension passage, you usually encounter the questions based on —

   • Inference

   • Structure

   • Vocabulary — Antonym/Synonym/Phrase

   • Title/Theme

4. **SKILL**

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

5. **STRATEGY**

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

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

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

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

   EXAMPLE:

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

   If you find this type of passage, you should not read the questions first as the paragraph is not based on the data rather you must read and summarize it. You can even note it down initially to remember it. It will help you in **two ways**:

   • You will understand the passage completely and it will increase your retention power.

   • Even if you need to reconsider the passage for a typical question then you will know which paragraph of the passage will contain the answer.

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

   NOTE: You may find difficulty in answering the questions if you did not completely understand the passage. Thus, it is better to write summary of each paragraph initially and then eventually you will start remembering whatsoever you have read and you will be able to answer the questions accurately in one go.

6. **Practice** – The key to success is always your PRACTICE. So, try to solve as many passages as you can. Also, try to read the newspaper daily, that will also help to increase the comprehension as well as your vocabulary.

7. **Vocabulary Based Questions:** You can find 3 – 4 questions of vocabulary in the exam. If you have good knowledge of vocabulary, then you can easily solve the questions. But if you don't know the exact answers, you can estimate it with some logics and strategy.

- **ELIMINATION:** Firstly, eliminate those options which you know that they cannot appropriately fit the context.
- **USE:** This will help to come closer to the accurate answer and the probability of finding the accurate answer increases.
- **CONTEXT:** Try to find the meaning in the context of the sentence.
- **CONNOTATION:** Try to identify the tone of the word (whether it is positive or negative) and try to find out the word with the similar connotation in the options.

KEY POINTS:

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

EXAMPLES

Direction (1-10): A passage is given below with 10 questions following it. Read the passage carefully and choose the best answer to each question out of the five alternatives and choose the option corresponding to it.

My personal philosophy of education is most closely related to progressivism, which is a school of thought advocating that truth is determined by function. Progressivism is an educational philosophy focused on providing students with the skills and knowledge necessary not only to survive but also to succeed in a contemporary and competitive society. William James and John Dewey are accredited for developing the characteristically American philosophy of education that is progressivism. As the name suggests, *progressivism is a philosophy that is adaptable for society's current state*.

In line with the progressivism philosophy, the role of the teacher is to facilitate learning by posing questions for students that exercise their minds in a practical manner. Teachers are responsible for the preparation of students for the real world and it is within the classroom setting that teachers must recreate problems that exist in society and guide students in the direction of solving these problems. Teachers of the progressivism philosophy encourage creative thinking as well as analytic thinking. The questions they pose for their students are often open-ended questions that may or may not have prescribed answers. *Progressivism is centered on an ever-changing society, and so today's problems constantly become more intricate and* **complex**, *demanding that students use creativity and ingenuity to find the most* **viable** *solution.* Teachers act as liaisons between the shelter of childhood and the harshness of the real world, and it is their responsibility to introduce the reality of being a productive member of society to their students and the **expectations** as well as **obstacles** that lay before them on their path to success in the real world.

The teaching methods used in a progressivism classroom support the idea of problem-based learning wherein the student is required to **develop** original solutions to existing or potential societal problems.

1. Which of the following statements focuses on school of thought that recommends that truth is determined by function?
   (a) It is a philosophy emphasizes on the skills which cannot be escaped to succeed in present society.
   (b) It targets on inexistence in contemporary society.
   (c) It is a philosophy concentrates on providing students with knowledge using which they can do well in competitive society.
   (d) Both (a) and (b)
   (e) Both (a) and (c)

2. What is the role of the teacher in accordance with the progressivism philosophy?
   (a) Teachers must whip up rational thinking in students.
   (b) Teachers must guide students to be devoid of solutions of their problems.
   (c) Teachers must remodel the pre existing problems of society to be worked out by students.
   (d) Both (a) and (c)
   (e) Both (b) and (c)

3. Which of the following ideas are supported by Progressivism?
   (a) Teachers must encourage casual thinking in students.
   (b) Students should develop authentic solutions to social problems.
   (c) Teachers must encourage prolific thinking in students.
   (d) Both (a) and (c)
   (e) Both (b) and (c)

4. Which of the following word is **most similar** to the word **viable**?

   (a) ordain   (b) austere

   (c) promulgate   (d) factitious

   (e) None of these

5. Which of the following word is **most similar** to the word **complex**?

   (a) floundering   (b) squirm

   (c) tortuous   (d) contriving

   (e) None of these

6. Which of the following word is **most similar** to the word **obstacles**?

   (a) sinuous   (b) impediments

   (c) counteracts   (d) Either (b) or (c)

   (e) None of these

7. What do you infer from the italicised sentence – "*progressivism is a……………………. society's current state* " of the first paragraph?

   (a) Progressivism is a philosophy that is adaptable to the retrospective problems of society.

   (b) Progressivism is a philosophy that is intractable for society's present state.

   (c) Progressivism offers a weltanschauung that is convertible for society's current state.

   (d) Both (a) and (b)

   (e) Either (a) and (b)

8. What do you infer from the italicised sentence – " *Progressivism is centered on an ever-changing society… … … … … … …..find the most **viable** solution"* of second paragraph?

   (a) Progressivism is centered on an ever-changing society, and so contemporary societal problems constantly become more convoluted to find the solution.

   (b) Progressivism is centered on an ever-changing society, and so retrospective problems become more convoluted to find the viable solution.

   (c) Both (a) and (b)

   (d) Either (a) or (b)

   (e) None of the above

9. Which of the following words can replace the word **expectations** mentioned in the second paragraph?

   (a) abnegations   (b) epiphany

   (c) suppositions   (d) Both (a) and (c)

   (e) None of the above

10. Which of the following words can replace the word **develop** mentioned in the last paragraph?

   (a) nadir   (b) originate

   (c) burgeon   (d) Both (b) and (c)

   (e) None of the above

SOLUTIONS

1. **(e)** is correct answer as it is clearly mentioned in the first paragraph, "Progressivism is an educational philosophy focused on providing students with the skills and knowledge necessary not only to survive but also to succeed in a contemporary and competitive society."

2. **(d)** is the correct answer as it is mentioned above, "teachers must recreate problems that exist in society and guide students in the direction of solving these problems." and "Teachers of the progressivism philosophy encourage creative thinking as well as analytic thinking."

3. **(e)** is the correct answer as it mentioned above, " Teachers of the progressivism philosophy encourage creative thinking" and " the student is required to develop original solutions to existing or potential societal problems."

4. **(e)** is the correct answer as none of the options are similar to the word "viable".

5. **(c)** is the correct answer as **tortuous** means full of twists and turns.

6. **(b)** is the correct answer as **impediments** means a hindrance or obstruction in doing something.

7. **(c)** is the correct answer as **weltanschauung** means a particular philosophy or view of life. And **convertible** means able to be changed in form, function, or character.

8. **(a)** is the correct answer its meaning is similar to the italicised sentence.

9. **(c)** is the correct answer as **abnegation** means the action of renouncing or rejecting something. **Epiphany** means a moment of sudden and great revelation or realization. **Supposition** means a belief held without proof or certain knowledge; an assumption or hypothesis.

10. **(b)** is the correct answer as **nadir** means the lowest or most unsuccessful point in a situation. **Originate** means create or initiate (something). **Burgeon** means begin to grow; increase rapidly.

BANKING AWARENESS

NEGOTIABLE INSTRUMENT

A Negotiable Instrument is that document that includes a 'promise to pay' a certain amount of money to the bearer of the document. It's a mode of transferring a debt from one person to another. Negotiable Instruments are always in written form. Examples of Negotiable instruments are - a cheque, a promissory note, a bill of exchange.

Definition of a negotiable instrument

Documents of a certain type which are used in commercial transactions and monetary dealings, are known Negotiable instruments.

"Negotiable" means transferable by delivery and

"Instrument" means a written document by which a right is created in favor of some person. Thus, negotiable instrument means a document which is transferable by delivery.

According to Section 13(i) of negotiable instrument Act, 1881 a negotiable instrument includes and means a promissory note, bill of exchange or cheque.

Characteristics of a Negotiable Instrument

"Freely transferrable: The property in a negotiable instrument gets transferred by a simple process of mere delivery if it is payable to bearer, endorsement and delivery or payable to order.

- **Recovery:** One can sue upon the instrument in his own name. Presumption as to considerations: These instruments are presumed to have been made, drawn, accepted, endorsed, negotiated or transferred for consideration.
- **Payable to order or bearer:** It must be payable either to order or bearer.
- **Holder's title free from all defects:** The holder (one who acquires the instrument in good faith and for consideration) in due course gets title free from all defects.
- **Presumption as to holder:** Every holder of negotiable instrument is presumed to be holder in due course.

Kinds of Negotiable Instrument

Promissory Note : Promissory Note means a paper with a writing which has a promise. But it does not mean that we write "I owe You" and it becomes a PN. When a person issues a promissory note, he/ she would have to stamp it as per the Indian Stamp Act and normally a revenue stamp is affixed on the PN signed by the promissory.

The following are the essential features of a Promissory note,:

- The promise must be in writing.
- The promise must be signed by the maker or payer.
- The promise must be unconditional.

- The amount to be paid must be definite in terms of money.
- It must be payable on demand or at a fixed or determinable future date.
- It must be payable to a definite person. The Payee must be certain.
- Promissory note must bear stamp at the rate prescribed by law of a country.
- There are two parties a promissory note,
  I. Maker, II. Payee

Bill of Exchange

A bill of exchange is a binding agreement by one party to pay a fixed amount of cash to another party as of a predetermined date or on demand. Bills of exchange are primarily used in international trade. Their use has declined as other forms of payment have become more popular.

There are three entities that may be involved with a bill of exchange transaction. They are:

- **Drawee:** This party pays the amount stated on the bill of exchange to the payee.
- **Drawer:** This party requires the drawee to pay a third party (or the drawer can be paid by the drawee.
- **Payee:** This party is paid the amount specified on the bill of exchange by the drawee.

A bill of exchange normally includes the following information:

Title: The term "bill of exchange" is noted on the face of the document.

Amount: The amount to be paid, expressed both numerically and written in text.

As of: The date on which the amount is to be paid. Can be stated as a certain number of days after an event, such as a shipment or receipt of a delivery.

Payee: States the name (and possibly the address) of the party to be paid.

Identification number: The bill should contain a unique identifying number.

Signature: The bill is signed by a person authorized to commit the drawee to pay the designated amount of funds.

Cheques

Cheque is an important negotiable instrument which can be transferred by mere hand delivery. Cheque is used to make safe and convenient payment. It is less risky and the danger of loss is minimized.

Features of a cheque:

- A cheque must be in writing and duly signed by the drawer.
- It contains an unconditional order.

- It is issued on a specified banker only.
- The amount specified is always certain and must be clearly mentioned both in figures and words.
- The payee is always certain.
- It is always payable on demand.
- The cheque must bear a date otherwise it is invalid and shall not be honoured by the bank.

Types of Cheques:

1. **Bearer Cheque:** When the words "or bearer" appearing on the face of the cheque are not cancelled, the cheque is called a bearer cheque. The bearer cheque is payable to the person specified therein or to any other else who presents it to the bank for payment. However, such cheques are risky, this is because if such cheques are lost, the finder of the cheque can collect payment from the bank.

2. **Order Cheque:** When the word "bearer" appearing on the face of a cheque is cancelled and when in its place the word "or order" is written on the face of the cheque, the cheque is called an order cheque. Such a cheque is payable to the person specified therein as the payee, or to any one else to whom it is endorsed (transferred).

3. **Uncrossed / Open Cheque:** When a cheque is not crossed, it is known as an "Open Cheque" or an "Uncrossed Cheque". The payment of such a cheque can be obtained at the counter of the bank. An open cheque may be a bearer cheque or an order one.

4. **Crossed Cheque:** Crossing of cheque means drawing two parallel lines on the face of the cheque with or without additional words like "& CO." or "Account Payee" or "Not Negotiable". A crossed cheque cannot be encashed at the cash counter of a bank but it can only be credited to the payee's account.

5. **Anti-Dated Cheque:** If a cheque bears a date earlier than the date on which it is presented to the bank, it is called as "anti-dated cheque". Such a cheque is valid upto three months from the date of the cheque.

6. **Post-Dated Cheque:** If a cheque bears a date which is yet to come (future date) then it is known as post-dated cheque. A post dated cheque cannot be honoured earlier than the date on the cheque.

7. **Stale Cheque:** If a cheque is presented for payment after three months from the date of the cheque it is called stale cheque. A stale cheque is not honoured by the bank.

COMPUTER AWARENESS

OSI Vs TCP/IP MODEL

Layer Functions	
Application	7 User interface
Presentation	6 Data formatting
Session	5 Establish & maint connect
Transport	4 TCP - Accurate data
Network	3 IP - Routers
Data Link	2 MAC - Switches
Physical	1 Signals - Cables

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

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

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

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

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

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

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

TCP/IP Model -:

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

	OSI layer		TCP/IP layer
7	Application		
6	Presentation	4	Application
5	Session		
4	Transport	3	Transport
3	Network	2	Internet
2	Data Link		
1	Physical	1	Network Access

Layer	Description	Protocols
4. Application	Defines TCP/IP application protocols and how host programs interface with transport layer services to use the network.	HTTP, Telnet, FTP, TFTP, SNMP, DNS, SMTP, X Windows, other application protocols
3. Transport	Provides communication session management between host computers. Defines the level of service and status of the connection used when transporting data.	TCP, UDP, RTP
2. Internet	Packages data into IP datagram, which contain source and destination address information that is used to forward the datagrams between hosts and across networks. Performs routing of IP datagrams.	IP, ICMP, ARP, RARP

Layer	Description	Protocols
1. Network interface/ Access	Specifies details of how data is physically sent through the network, including how bits are electrically signaled by hardware devices that interface directly with a network medium, such as coaxial cable, optical fiber, or twisted-pair copper wire.	Ethernet, Token Ring, FDDI, X.25, Frame Relay, RS-232, v.35

Important Differences Between IPv4 and IPv6

1. IPv4 has 32-bit address length whereas IPv6 has 128-bit address length.

2. IPv4 addresses represent the binary numbers in decimals. On the other hand, IPv6 addresses express binary numbers in hexadecimal.

3. IPv6 uses end-to-end fragmentation while IPv4 requires an intermediate router to fragment any datagram that is too large.

4. Header length of IPv4 is 20 bytes. In contrast, header length of IPv6 is 40 bytes.

5. IPv4 uses checksum field in the header format for handling error checking. On the contrary, IPv6 removes the header checksum field.

6. In IPv4, the base header does not contain a field for header length, and 16-bit payload length field replaces it in the IPv6 header.

7. The option fields in IPv4 are employed as extension headers in IPv6.

8. The Time to live field in IPv4 refers to as Hop limit in IPv6.

9. The header length field which is present in IPv4 is eliminated in IPv6 because the length of the header is fixed in this version.

10. IPv4 uses broadcasting to transmit the packets to the destination computers while IPv6 uses multicasting and anycasting.

11. IPv6 provides authentication and encryption, but IPv4 doesn't provide it.

IMPORTANT QUESTIONS

1. **Protocols are**

   (A) Agreements on how communication components and DTE

   (B) Logical communication channels used for transferring

   (C) Physical communication channels used for transferring

   (D) None of the above

2. The method of communication in which transmission takes place in both directions, but only one direction at a time is called

   (A) Simplex
   (B) Four wire circuit
   (C) Full Duplex
   (D) Half Duplex

3. Error detection at the data link level is achieved by

   (A) Bit Stuffing

   (B) Cyclic Redundancy Code

   (C) Hamming Code

   (D) Equalization

4. The topology with highest reliability is:

   (A) Bus topology
   (B) Star topology
   (C) Ring topology
   (D) Mesh topology

5. Start and stop bits are used in serial communication for

   (A) Error detection

   (B) Error correction

   (C) Synchronization

   (D) Slowing down the communication

6. What flavor of Network Address Translation can be used to have one IP address allow many users to connect to the global Internet?

   (A) NAT
   (B) Static
   (C) Dynamic
   (D) PAT

7. A high speed communication equipment typically would not be needed for

   (A) E-mail

   (B) Transferring large volume of data

   (C) Supporting communication between nodes in a LAN

   (D) All of these

ANSWER KEY

1. (a)   2. (d)   3. (b)   4. (d)   5. (c)
6. (d)   7. (a)

TRICKY QUESTIONS

Quantitative Aptitude

1. $16^{2.3} \times 8^2 \times 16^{0.2} = 2^?$
   (A) 10   (B) 16   (C) 9   (D) 12
   (E) None of these

2. $(27)^{25} \div (\sqrt{27})^{50} = ?$
   (A) 1   (B) 27   (C) $(27)^{25}$ (D) $(27)^{15}$
   (E) None of these

3. What is the value of the following expression?
   $[\{(2^2 - 2 \times 2 \div 2)^2 - 2 \times 2 \div 2\}^2 - 2 \times 2 \div 2]^2 - 2$
   ....up to 35 times
   (A) 2^{32} (B) 2^{31} (C) 2   (D) 4
   (E) 1

4. Simplify:

$$\left[\frac{3\frac{1}{4} - \frac{4}{5} \text{ of } \frac{5}{6}}{4\frac{1}{3} \div \frac{1}{5} - \left(\frac{3}{10} + 21\frac{1}{5}\right)}\right] \times \left[\left(11 \div 2\frac{1}{2}\right) \div \left(\frac{11}{5} \times 2\frac{1}{2}\right) - 2\right]$$

$$- \left[\frac{1\frac{2}{3} \text{ of } 1\frac{1}{2}}{10\frac{1}{2} - \left[8\frac{1}{2} + \{6 - (7 - (6 - 4))\}\right]}\right]$$

   (A) –427/22 (B) –427/11 (C) –186/11   (D) 1
   (E) 0

5. Simplify

$$\left[\frac{2\frac{1}{2} \text{ of } \frac{3}{4} \times \frac{1}{2} \div \frac{3}{2} + \frac{1}{2} \div \frac{3}{2}}{\frac{2 \div (2 \times 2)}{(2 \div 2) \times 2}}\right] \div \left[6\sqrt{100 - 36} \times 2\sqrt{2}\right]$$

   (A) $\dfrac{23\sqrt{2}}{576}$ (B) $\dfrac{23\sqrt{2}}{288}$

   (C) $\dfrac{23}{278\sqrt{2}}$ (D) $\dfrac{27\sqrt{2}}{288}$

   (E) None of these

6. There is a pack of 52 cards and Ajay draws two cards together, what is the probability that one is spade and one is heart?
   (A) 11/52   (B) 13/102 (C) 7/52   (D) 7/102
   (E) None of these

7. There are 90 questions in a test. Each correct answer fetches 1 mark, each wrong answer & unanswered question attract a penalty of 1/4 marks & 1/8 marks respectively. Bilbo scored 23 marks in the test. What is the minimum possible number of the questions wrongly answered by him?
   (A) 2   (B) 5   (C) 6   (D) 8
   (E) 7

8. The letters of the word **TRIANGLE** are arranged in all possible ways. Find the chance that the first letter will be an A
   (A) 1/10   (B) 2/7   (C) 1/8   (D) 1/4
   (E) None of these

9. An unbiased coin is tossed 5 times. Find the chances that tail will appear exactly twice ?
   (A) 5/16   (B) 5/32   (C) 21/64 (D) 15/32
   (E) 15/64

10. Out of 5 females and 4 males, 3 people are to be selected for a quiz contest. Find the probability that all the selected are females.
    (A) 17/31   (B) 6/19   (C) 20/29 (D) 7/40
    (E) 5/42

11. Four runners starting running together from the same starting point of a circular track. They took 150 seconds, 275 seconds, 360 seconds and 450 seconds to complete one round. After how much time do they meet at the starting point for the first time?
    (A) 19000 seconds   (B) 18900 seconds
    (C) 19800 seconds   (D) 19500 seconds
    (E) 19250 seconds

12. A student walks from his house at a speed of $2\frac{1}{2}$ km/hour and reaches his school 6 min. late. The next day he increases his speed by 1 km/hour and reaches 6 minutes before school time. How far is school from his house?
    (A) 5/4 km   (B) 7/4 km (C) 9/4 km (D) 11/4 km
    (E) None of these

13. Two friends F1 and F2 go from home to temple and return to home. F1 travels through a boat which has speed 20 kmph and river flows at 5 kmph while F2 travels by a bullock cart which has speed 24 km/hr. Which one of two return to home first ?
    (A) F1   (B) F2
    (C) Both at same time   (D) Data inadequate
    (E) None of these

14. Raj goes to his office at 7 a.m. in his car at the speed of 30 kmph. After sometime he realizes he forgot an important file so his wife sets off at 7.30 a.m. in her car at a speed of 40 kmph to handover the file to him. At what time can she overtake Raj?
    (A) 8.30 a.m.   (B) 9 a.m.
    (C) 9.15 a.m.   (D) 9.30 a.m.
    (E) None of these

15. The average speed of a bus was slowed down by 15km/hr for bad weather in the journey. As a result, the bus reached the destination by 20 minutes late. If the total distance was 450 km, find the normal time required to reach the destination.
    (A) 4 hours   (B) 1 hours
    (C) 3 hours   (D) 2.4 hours
    (E) 6 hours

16. A machine M could make bath soap with 1.67 times more speed than machine N. How much time will they, working together, take to make 1000 soaps which M alone could have done in 40 minutes 30 second?
    (A) 81/4 minutes   (B) 371/16 minutes
    (C) 405/16 minutes   (D) 435/16 minutes
    (E) 441/16 minutes

SOLUTIONS

1. **(B)** $16^{2.3} \times 8^2 \times 16^{0.2} = 2^x$
   $(2^4)^{2.3} \times 2^6 \times (2^4)^{0.2} = 2^x$
   $2^{9.2} \times 2^6 \times 2^{0.8} = 2^x$
   $2^{16} = 2^x$
   $x = 16$

2. **(A)** $x = (27)^{25} \div (\sqrt{27})^{50}$
   $= \frac{27^{25}}{(27)^{50/2}} = \frac{27^{25}}{27^{25}} = 1$

3. **(C)** $\left[\left[\left(4 - \frac{4}{2}\right)^2 - 2\right]^2 - 2\right]^2$ upto 35 times
   $= \left[\{4-2\}^2 - 2\right]^2 - 2....$
   $= [4-2]^2 - 2$
   $= 4 - 2 = 2$
   Final value = 2

4. **(A)** $\left[\frac{\frac{13}{4} - \frac{4}{5} \times \frac{5}{6}}{\frac{13}{3} \times \frac{5}{1} - \left(\frac{3}{10} + \frac{106}{5}\right)}\right]$

$\times \left[\left(11 \times \frac{5}{11}\right) \div \left(\frac{11}{5} \times \frac{5}{2}\right) - 2\right] - \left[\frac{\frac{5}{3} \times \frac{3}{2}}{\frac{21}{2} - \left[\frac{17}{2} + \{6 - (7 - (9-4))\}\right]}\right]$

$= \left[\frac{\frac{31}{12}}{\frac{1}{6}} \times \left[\frac{10}{11} - 2\right] - \frac{5}{2}\right]$

$= \frac{31}{2} \times \frac{-12}{11} - \frac{5}{2} = -\frac{427}{22}$

5. **(A)** $\left[\frac{\frac{5}{3} \times \frac{3}{4} 5\frac{1}{2} \times \frac{2}{3} + \frac{1}{2} \times \frac{2}{3}}{\frac{2 \div 4}{1 \times 2}}\right] \div \left[6\sqrt{64} \times 2\sqrt{2}\right]$

$= \left[\frac{\frac{5}{8} + \frac{1}{3}}{3}\right] \div \{2 \times 2\sqrt{2}\}$

$= \left[\frac{23}{24 \times 3}\right] \div 4\sqrt{2} = \frac{23}{288\sqrt{2}}$

$= \frac{23\sqrt{2}}{576}$

6. **(B)** $n(s) = {}^{52}C_2$

   $\frac{52 \times 51}{2} \times 1 = 1326$

   Let E be event of getting 1 spade and 1 heart
   n (E) = ways of getting 1 spade or 1 heart out of 13
   ${}^{13}C_1 \times {}^{13}C_1 = 169$

   Probability $= \frac{169}{1326} = \frac{13}{102}$

7. **(B)** Going through options for option B
   marks lost by 5 wrong question = 6.25
   $(1.25 \times 5 = 6.25)$
   remaining marks loosed
   $= 90 - 23 - 6.25 = 60.75$
   Hence, number of question unanswered $= = 54$
   which a integer, no other option gives a integer

8. **(C)** Total ways = 8!
   with A as 1st letter total ways = 7!

   Chance $\frac{7!}{8!} = \frac{1}{8}$

9. **(A)** Required probability

$$= {}^5C_2 \times \left(\frac{1}{2}\right)^2 \times \left(\frac{1}{2}\right)^{5-2}$$

$$= 10 \times \frac{1}{4} \times \frac{1}{8} = \frac{5}{16}$$

10. **(E)** Total no. of people = 9

Total no. of people to be selected= 3

Ways of selecting = 9C3

Ways of selecting for females = 5C3

Probability = $\dfrac{{}^5C_3}{{}^9C_3} = \dfrac{5}{42}$

11. **(C)** LCM of 150, 275, 360, 450 is 19800

Four runners will meet at the starting point for the first time after 19800 seconds.

12. **(B)** Let the required distance = x

Difference of time = 6 + 6 =12 min

$$= \frac{1}{5} \text{ hr}$$

According to question

$$\frac{x}{\frac{5}{2}} - \frac{x}{\frac{7}{2}} = \frac{1}{5}$$

$$x = \frac{7}{4} \text{ km}$$

13. **(B)** Let the distance be 'D'.

Speed of bullock cart = 24 kmph

Time taken by F2 in going to temple and back home= Distance/speed = 2 × D/24 = D/12 = 0.083D

Speed of boat=20kmph; Speed of stream= 5kmph

Time taken by F$_1$ in going to temple and back home

$$= \frac{D}{\text{Upstream}} + \frac{D}{\text{Downstream}}$$

$$= \frac{D}{20-5} + \frac{D}{20+5} = \frac{8D}{75} = 0.106D$$

Clearly, F$_2$ is taking lesser time. Hence, he will reach first.

14. **(B)** Distance covered by raj in half hour = $\frac{1}{2} \times 30$

= 15 km

Relative speed = 40 – 30 = 10 km ph

Required time = $\dfrac{\text{Difference of distance}}{\text{Relative speed}}$

$$\frac{15}{10} = 1.5 \text{ hr}$$

15. **(C)** Let the normal time required to reach the destination = x hours.

Total distance = 450 km

Now, according to the question, we can write,

$$\frac{450}{x} - \frac{450}{x + \frac{20}{60}} = 15$$

$$\frac{450(3x+1) - 1350x}{x(3x+1)} = 15$$

⇒ 450 + 1350x - 1350x = 15 × x(3x + 1)

⇒ 450x = 45x2 + 15x

⇒ 3x² + x – 30 = 0

⇒ 3x² + 10x – 9x – 30 = 0

⇒ x(3x + 10) – 3(3x + 10) = 0

⇒ (3x + 10)(x – 3) = 0

Then, x = –10/3 or x = + 3

We will ignore the negative value of x as the time cannot be negative.

∴ The normal time required to reach the destination = 3 hours.

16. **(C)** $1.67 = \dfrac{5}{8}$

Efficiency of M = 5 units

Efficiency of N = 3 units

total = 8 units

work = time × Efficiency

$$= \frac{81}{2} \times 5 = \frac{405}{2}$$

Time of M + N = $\dfrac{405}{2} \times \dfrac{1}{8} = \dfrac{405}{16}$

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 ?
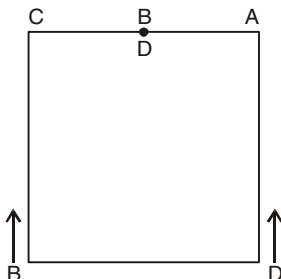
A. Sister   B. Aunt

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 (1-10): A number of sentences including blanks are given below which are followed by options labeled with (a), (b), (c), and (d). Choose the most appropriate words from the given options to fill in the blanks to make sentences meaningfully complete.

1. His excessive shyness and bookishness could be _____ to this incident in his childhood.
   (a) allocated   (b) attributed
   (c) head   (d) ruled

2. She tried to become _____ with the taciturn family.
   (a) unruliest   (b) discipline
   (c) friendlier   (d) disorderly

3. All this was useful to him but was not very _____.
   (a) awarding   (b) apportioned
   (c) conserved   (d) rewarding

4. His reputation as one of the greatest writers in the English has now been established with _____.
   (a) correctness   (b) certainty
   (c) foundation   (d) lucid

5. His last years were unrelieved from gloom and _____.
   (a) cheerfulness   (b) zeal
   (c) avidity   (d) despondency

6. His genius _____ to its full stature in these trying circumstances and triumphed over them.
   (a) risen   (b) belonged
   (c) rose   (d) headed

7. Small settlements were considered the _____ of civilisation and the wilderness around these settlements were considered the area belonging to the Devil.
   (a) foci   (b) pier
   (c) bulwark   (d) focus

8. He has put so much of _____ into the book.
   (a) themselves   (b) himself
   (c) him   (d) None of the above

9. Any _____ towards freedom in private, civic, or religious matters was considered by them as betrayal of the whole society.
   (a) liberation   (b) contemplate
   (c) attempt   (d) question

10. She now becomes a familiar figure in the village, _____ those in the need and offering advice to the distressed.
    (a) sustaining   (b) maintain
    (c) protract   (d) succouring

Direction (11-20): A number of multiple choice questions related to Idioms and Phrases are displayed below with four options i.e. (a), (b), (c), and (d). Choose the option which best expresses the meaning of the idiom/phrase and mark it.

11. To cut the mustard
    (a) To become famous
    (b) To not be able to handle the job
    (c) To not be competent enough
    (d) To have the ability to do something

12. Pot calling the kettle black
    (a) A person who is prejudiced against someone
    (b) A person who is guilty of the very thing of which he accuses another person
    (c) To file a complaint against someone
    (d) To ask someone to come back

13. To snow under
    (a) To discourage someone
    (b) To overpower someone
    (c) To assign a lot of work to someone that he/she has problem dealing with it
    (d) To intimidate someone to make him/her do what you want

14. To be on cloud nine
    (a) To get angry   (b) To be very happy
    (c) To avoid something   (d) To be overpowered

15. To jump on the bandwagon
    (a) To not like something
    (b) To follow the popular trend
    (c) To appreciate others
    (d) To not follow the popular trend

16. To get walking papers
    (a) To get dismissed   (b) To get suspended
    (c) To get the warning   (d) Both (b) and (c)

17. To go back to the drawing board
    (a) To pursue something
    (b) To get eliminated
    (c) To start again
    (d) To not be intelligent enough to accomplish something

18. Bent out of shape
    (a) Take offense   (b) Get angry
    (c) Get agitated   (d) All of the above

19. To get off the hook
    (a) feel awkward
    (b) get out of the situation
    (c) flip the topic of discussion
    (d) talk about something special

20. Give someone the benefit of the doubt
    (a) become sceptic   (b) deny the truth
    (c) trust someone   (d) None of the above

Direction (21 - 30): In the following questions, four words are given in each question, out of which one or two word(s) is/are wrongly spelt. Find the wrongly spelt word and indicate it by selecting the appropriate option.

21. Which of the following words is wrongly spelt?
    (a) villian   (b) afflictions
    (c) denying   (d) pretexts

22. Which of the following words is wrongly spelt?
    (a) propreitary   (b) particulate
    (c) emitted   (d) ambient

23. Which of the following words is wrongly spelt?
    (a) plight   (b) embelishment
    (c) censure   (d) censoriousness

24. Which of the following words is wrongly spelt?
    (a) polluted   (b) exhaust
    (c) soot   (d) None of the above

25. Which of the following words is wrongly spelt?
    (a) lingered   (b) irrational
    (c) inexplicables   (d) None of the above

26. Which of the following words is wrongly spelt?
    (a) cylinderical   (b) retrofits
    (c) vehicles   (d) realities

27. Which of the following words is wrongly spelt?
    (a) symbollical   (b) assumption
    (c) compulsively   (d) interpretations

28. Which of the following words is wrongly spelt?
    (a) coperation   (b) affix
    (c) engines   (d) All of the above

29. Which of the following words is wrongly spelt?
    (a) congregation   (b) irrapproachable
    (c) proselytizers   (d) Reverend

30. Which of the following words is wrongly spelt?
    (a) speculative   (b) conjuctures
    (c) attendent   (d) Both (b) and (c)

Direction(31-33): Some passive sentences are given below which are followed by four options a, b, c, and d. Each option presents the active sentences of respective questions. You have to choose the correct option. If no option seems correct; choose option (e) as your answer.

31. The children are painting the walls.
    (a) The walls have been painted by the children.
    (b) The walls has painted by the children.
    (c) The walls are being painted by the children.
    (d) The walls are painted by the children.
    (e) None of the above

32. He will have sent the e-mail.
    (a) The e-mail would have been sent by him.
    (b) The e-mail will have been sent by him.
    (c) The e-mail would be sent by him.
    (d) The e-mail will be sent by him.
    (e) None of the above

33. Saurav has brought two Poodle Puppies.
    (a) Two Poodle Puppies has been brought by Saurav.
    (b) Two Poodle Puppies are brought by Saurav.
    (c) Two Poodle Puppies have been brought by Saurav.
    (d) Two Poodle Puppies have brought by Saurav.
    (e) None of the above

ANSWERS

1. (b)	2. (c)	3. (d)	4. (b)
5. (d)	6. (c)	7. (a)	8. (b)
9. (c)	10. (d)	11. (d)	12. (b)
13. (c)	14. (b)	15. (b)	16. (a)
17. (c)	18. (d)	19. (b)	20. (c)

21. **(a)** is the correct answer as its correct spelling is - "villain".

22. **(a)** is the correct answer as its correct spelling is - "proprietary".

23. **(b)** is the correct answer as its correct spelling is - "embellishment".

24. **(d)**

25. **(d)**

26. **(a)** is the correct answer as its correct spelling is - "cylindrical".

27. **(a)** is the correct answer as its correct spelling is - "symbolical".

28. **(a)** is the correct answer as its correct spelling is - "cooperation'".

29. **(b)** is the correct answer as its correct spelling is - "irreproachable".

30. **(d)** is the correct answer as its correct spellings are - "conjectures" and "attendant".

31. **(c)**

32. **(b)**

33. **(c)**

BANKING AWARENESS

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

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

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

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

5. Vikram Limaye has been appointed as the chief of
    (A) NSE   (B) BSE
    (C) SEBI   (D) IRDA
    (E) None of the above

6. Which among the following bank has partnered with mobile payments switch TerraPay to enable real-time money transfer to bank accounts in India?
    (A) Kotak Mahindra Bank (B) Axis Bank
    (C) Yes Bank   (D) ICICI Bank
    (E) HDFC Bank

7. Recently Reserve Bank of India projected a GDP growth for 2015-16 at _____?
    (A) 6.7%   (B) 6.3%
    (C) 5.4%   (D) 6.1%
    (E) None of these

8. Which among the following Bank has terminated joint venture agreement with Fairfax Financial Holdings?
    (A) Axis Bank   (B) ICICI Bank
    (C) HDFC Bank   (D) Kotak Mahinda Bank
    (E) South Indian Bank

9. The new Rs. 50 note has a dimension of _____.
    (A) 67 mm x 134 mm   (B) 62 mm x 130 mm
    (C) 68 mm x 139 mm   (D) 66 mm x 135 mm
    (E) 65 mm x 133 mm

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

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

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

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

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

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

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

17. Which of the following is/are associated with the fiscal policy?

1. Marginal Standing Facility

2. Devaluation of Currency

3. Market Stabilization Scheme

(A) 1 & 2   (B) Only 3

(C) 2 & 3   (D) Only 2

(E) None of these

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

(A) 210 days   (B) 150 days

(C) 180 days   (D) 120 days

(E) 90 days

19. According to Reserve Bank of India (RBI) recently issued guidelines, what is the minimum age to independently open and operate saving bank accounts and use other facilities like ATM and cheque book?

(A) Above 18 years   (B) Below 10 years

(C) Above 10 years   (D) Below 18 years

(E) None of these

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

(A) Against   (B) Assets

(C) Association   (D) Action

(E) Agency

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

(A) Canon   (B) Bovine

(C) Gullible   (D) Envoy

(E) Datasoft

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

(A) Flexi-Fixed Deposit   (B) Fixed Deposit

(C) Demand Deposit   (D) All of the Above

(E) None of these

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

(A) Installment   (B) Contribution

(C) Premium   (D) EMI

(E) None of these

24. Banks were nationalized for the first time on

(A) 19th July, 1969   (B) 15th April, 1980

(C) 15th August, 1947   (D) 2nd October, 1947

(E) 26th January, 1950

25. Ashish Srivastava has been appointed as the new MD and CEO of _____.

(A) ICICI Prudential Life Insurance

(B) General Insurance Corporation of India

(C) PNB MetLife

(D) Life Insurance Corporation

(E) Max Life Insurance

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

(A) BBPS   (B) IMPS

(C) AEPS   (D) APBS

(E) None of these

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

(A) Federal Bank   (B) Karur Vysya Bank

(C) IndusInd Bank   (D) Bank of Baroda

(E) Punjab National Bank

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

1. It prints and applies additional currency notes in the market.

2. It takes steps to increase the flow of foreign direct investment.

3. It reduces Statutory Liquidity Ratio (SLR) and Cash Reserve Ratio (CRR).

(A) Only 1   (B) Only 2

(C) Only 3   (D) Only 1 and 2

(E) All 1, 2 and 3

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

(A) 10%   (B) 15%

(C) 20%   (D) 25%

(E) None of the Above

ANSWER KEY

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

RRB NTPC (PRE)
(Practice Test Paper)

QUANTITAVE APPTITUDE

1. Two inlet pipes A and B can fill the tank in 12 min and 36 min respectively. Both the pipes are opened together and after some time pipe A is closed. If the tank gets filled in 20 minutes, then for how many minutes pipe A was open?

(A) $4\frac{2}{3}$ (B) $5\frac{1}{3}$ (C) $5\frac{6}{7}$ (D) $6\frac{2}{3}$

2. Find the value of x in the following expression -

$4[3x – 9] = 12 [7x + 3]$

(A) 0   (B) 1   (C) –1   (D) 2

3. The sum of ages of Raju and Sonu is 35 yrs. The product of their ages is 306. What are their present ages in yrs?

(A) 17 and 15   (B) 20 and 15

(C) 19 and 16   (D) 18 and 17

4. A train runs at 54 kmph. If it takes 15 seconds to cross pole, then what is the length of the train in meters ?

(A) 175 m   (B) 225 m   (C) 125 m   (D) 300 m

5. What is the volume of water required to fill 2/3 rd of a cylindrical tank whose height is 18 cm and radius is 2 cm?

(A) 24 ð cm³   (B) 36 ð cm³

(C) 48 ð cm³   (D) 64 ð cm³

6. The remainder when 7^{84} is divided by 342 is -

(A) 0   (B) 1   (C) 49   (D) 341

7. The mean of the marks scored by 12 students of a class is 67.4. If the mean of another class consisting of 15 students is 72.3, find their combined mean?

(A) 70.12   (B) 69.85   (C) 71.23   (D) 68.94

8. Simplify: $(13)^2 – (14)^2 + (17)^2 – 250 = \sqrt{?}$

(A) 196   (B) 169   (C) 121   (D) 144

9. What is the least common multiple of (6/5) and (8/25)?

(A) 2   (B) 24/3   (C) 6   (D) 24/5

10. Diameter of a car wheel is 21 cm. A car driver moving at the speed of 66 km/hr takes 36 seconds to reach a destination. How many revolutions will the wheel make during the journey?

(A) 1800   (B) 1500   (C) 1200   (D) 1000

11. One of the quadrants of a circle is split into two equal sectors. What is the angle made at the center by each sector?

(A) 30°   (B) 45°   (C) 60°   (D) 90°

12. Two trains of length 140 m and 100 m long are going on a parallel track in same direction at a speed of 90 kmph and 18 kmph respectively. What is the time taken for the trains to cross each other completely?

(A) 12 sec   (B) 10 sec   (C) 16 sec   (D) 24 sec

13. A man sells a product for Rs 2970 with a profit of 10%. What is the cost price of the product?

(A) Rs 2650   (B) Rs 2850

(C) Rs 2750   (D) Rs 2700

14. Amit and Bhanu together have Rs 1500. If $\frac{1}{4}$ th of Amit's amount is equal to $\frac{1}{2}$ th of Bhanu's, then how much amount Amit has?

(A) 500   (B) 1000   (C) 1250   (D) 200

15. If angles of a triangle are in the ratio 3 : 4 : 5, then the angles are?

(A) 30°, 40°, 50°   (B) 45°, 60°, 75°

(C) 60°, 80°, 100°   (D) 48°, 64°, 80°

16. A pipe can fill a tank in 10 hours. Due to the leak in its bottom, the tank is filled in 12 hours. If the tank is full, then that leak can empty the tank in how many hours?

(A) 65   (B) 72   (C) 45   (D) 60

17. A, B and C invest in a business in the ratio 4 : 5 : 7. C is a sleeping partner, so his share of profits will be half of what it would have been if he were a working partner. If they make Rs 36,000 profit of which 25% is reinvested in the business, how much does B get (in Rs)?

(A) 7560   (B) 10800   (C) 8640   (D) 9200

18. In a college, the ratio of boys and girls is 5 : 3 and the ratio of girls and teachers is 7 : 1. What is the ratio of students and teachers?

(A) 57 : 3   (B) 54 : 1   (C) 26 : 1   (D) 56 : 3

19. If Rs 7,800 is to be divided between A, B and C in the ratio 1/2 : 1/3 : 1/4, then how much share will B get (in Rs)?

(A) 3600   (B) 1800   (C) 2400   (D) 1200

20. If $0° < \theta < 90°$ and $\cos^2\theta - \sin^2\theta = \dfrac{1}{2}$ then the value of è is?

(A) 30°   (B) 45°   (C) 60°   (D) 90°

21. If $a + \dfrac{1}{a} = 3$, , then $a^4 + \dfrac{1}{a^4} = ?$

(A) 47   (B) 62   (C) 23   (D) 51

22. A man incurs a $16\dfrac{2}{3}\%$ loss by selling a product at Rs 250. What was the cost price of the product?

(A) Rs 300   (B) Rs 320   (C) Rs 275   (D) Rs 500

23. What would be the result of the following expression?

$$\dfrac{597 \times 597 - 597 \times 3 + 3 \times 3}{597 \times 597 \times 597 + 3 \times 3 \times 3}$$

(A) 1/595   (B) 1/600   (C) 1/12   (D) 1

24. A 2m long scooter moves past a plank completely in 5s. the length of the plank is 3 m. what is the speed of the scooter?

(A) 1.5 m/s   (B) 1.25 m/s

(C) 2.5 m/s   (D) 1 m/s

25. An angle is 4° more than its complement. What is the measure of the angle?

(A) 52°   (B) 47°   (C) 102°   (D) 56°

26. The C. P. of 10 articles is equal to the S. P. of 15 articles. What is the profit or loss percentage?

(A) 25.5%   (B) 35%   (C) 10%   (D) 33.3%

27. The price of sugar rise by 25%. If a family wants to keep their expenses on sugar the same as earlier, the family will have to decrease its consumption of sugar by -

(A) 25%   (B) 20%   (C) 80%   (D) 75%

28. In a class of 55 students there are 34 girls. The average weight of these girls is 51 kg and average weight of the full class is 55.2 kg. What is the average weight of the boys of the class?

(A) 62   (B) 59.4   (C) 56.8   (D) 60

29. The rate of interest for first 2 years is 4%, for next 3 years is 5% and 8% for period beyond 5 years. If the Interest after 7 years is Rs.780. Find the principle?

(A) 1600   (B) 2000   (C) 2200   (D) 2400

30. A boat goes downstream in 2/5th of the time it takes to go upstream. The ratio between the speed of the boat in still water and that of the stream is -

(A) 5 : 7   (B) 7 : 3   (C) 8 : 7   (D) 3 : 7

REASONING ABILITY

31. Introducing a man, Ranu said. "He is the only son of my grandmother's only child". How is the man related to Ranu?

(A) Father   (B) Brother

(C) Son   (D) Grand Father

32. If in a certain language, COMPUTER is coded as 24681973. How is ROTER coded in that language?

(A) 3 7 6 8 9   (B) 3 9 4 3 7

(C) 3 4 9 7 3   (D) 3 6 8 3 4

33. Insert the missing character depicted by?

4	8	5
3	2	3
5	4	5
17	20	?

(A) 15   (B) 20   (C) 42   (D) 12

34. There are three statements which are followed by three conclusions. Choose the conclusion which logically follow from the given statements

Statements: Water supply in wards A and B of the city will be affected by about 50% on Friday because repairing work of the main lines is to be carried out.

Conclusions:

1. The residents in these wards should economise on water on Friday.

2. The residents in these wards should store some water on the previous day.

(A) Only conclusion I follows

(B) Only conclusion II follows

(C) Either I or II follows

(D) Both I and II follow

35. There are three statements which are followed by three conclusions. Choose the conclusion which logically follow from the given statements.

Statements:

All the Paper are Pen

All the Pen are stapler

Some Ink is Pen.

Conclusions:

(1) Some Pen are paper

(2) Some Ink is Pen

(3) All the Pen are Paper

(A) Only (1) and (2) (B) Only (1)

(C) Only (2) (D) Only (1) and (3)

36. If '>' means 'multiplied by', '<' means 'divided by', '*' means 'added to ' and # means 'subtracted from', then what would be the value of 96 < 32 > 20 # 58 * 8

(A) 10 (B) 12 (C) 36 (D) 25

37. Find the missing value denoted by '?'

6 : 215 :: 12 : ?

(A) 143 (B) 1728 (C) 1727 (D) 144

38. Identify the odd one from the list below.

(A) Venus (B) Mars

(C) Mercury (D) Neptune

39. An Assertion (A) and a Reason (R) are given below.

Assertion (A): Tuberculosis is a viral infection.

Reason (R): Bacteria causes diseases.

Choose the correct option.

(A) A is false but R is true.

(B) A is true but R is false.

(C) Both A and R are false.

(D) Both A and R are true and R is the correct explanation of A.

40. If HOCKEY means HPENID, then which word means CHARGE?

(A) CICUKJ (C) CGYOCZ

(D) ABHFY (A) None of the above

41. Insert the missing character depicted by '?'.

?	1
27	8

(A) 81 (B) 49 (C) 64 (D) 125

42. Each question given below consists of a statement, followed by two arguments numbered I and II. You have to decide which of the arguments is a 'strong' argument and which is a 'weak' argument.

Statement: Should new universities be established in India?

Arguments:

1. Yes. We have still not achieved the target for literacy.

2. No. We will have to face the problem of unemployed but highly qualified people.

(A) Only argument I is strong

(B) Only argument II is strong

(C) Either I or II is strong

(D) Both I and II are strong

43. In a certain language, STUDY is coded as TUVEZ, how is BRAND coded in that code?

(A) R A N D B (B) D N A R B

(C) C Q B M E (D) C S B O E

44. Identify the figure that completes the pattern.

45. If in a certain language, TIME is coded as 2571, AGE is coded as 941. How is GATE coded in that language?

(A) 4 7 9 1 (B) 4 9 2 1

(C) 4 2 7 4 (D) 5 9 7 2

46. If Z = 1, CAT = 57, BEAR = 82, then what is the value of PENCIL?

(A) 103 (B) 156 (C) 49 (D) 111

47. Identify the odd one from the list below.

(A) Bat (B) Platypus

(C) Frog (D) Dolphin

48. Volleyball is to points as Football is to

(A) Points (B) Goals (C) Moves (D) Scores

49. If 'X' denotes '-', 'Y' denotes '×', 'Z' denotes '÷', 'U' denotes '+', then what is the value of the expression 49 U 16 Z 8 Y 9 X 2 is.

(A) 67 (B) 65 (C) 69 (D) 71

50. Choose the pair which is related in the same way as the words in the first pair from the given choices.

Optimistic : Pessimistic : ————— : —————

(A) Evidence : Manifest

(B) Transparent : Translucent

(C) Dodge : Avoid

(D) Tragic : Comic

51. Which word does NOT belong with the others?

(A) acute   (B) right   (C) obtuse   (D) parallel

52. There is a statement which are followed by two conclusions. Choose the conclusion which logically follow from the given statement.

Statements: The serious accident in which a person was run down by a car yesterday had again focused attention on the most unsatisfactory state of roads.

Conclusions:

1. The accident that occurred was fatal.

2. Several accidents have so far taken place because of unsatisfactory state of roads.

(A) Only conclusion I follows

(B) Only conclusion II follows

(C) Either I or II follows

(D) Both I and II follow

53. Each question consist of two words which have a certain relationship to each other followed by four pairs of related words, Select the pair which has the same relationship.

FILTER : WATER

(A) curtail : activity   (B) expunge : book

(C) edit : text   (D) censor : play

54. Which word does NOT belong with the others?

(A) unique   (B) beautiful

(C) rare   (D) exceptional

55. Pointing to a man in a photograph, Isha said. "His father's only son is my father". How is Isha related to that Man?

(A) Sister   (B) Niece   (C) Mother   (D) Daughter

DIRECTION (Q. 56-58):- Study the following figures and answer the questions given below.

☐ Trained Sports person

◯ Married Population

△ Sports person in college

56. By which number, the trained married sportsperson in the college are represented?

(A) 1   (B) 3   (C) 7   (D) 9

57. What is represented by the number '9'?

(A) Married sportsperson in the college.

(B) Trained sportsperson

(C) Unmarried trained sportsperson

(D) Married trained sportspersons

58. By which number, the trained unmarried sportsperson in the college are represented.

(A) 2   (B) 3   (C) 7   (D) 9

59. If in a certain code language, CATASTROPHE is written as 68480417352, how will the word SPECTATOR be written in that code language?

(A) 032648471   (B) 023464871

(C) 071568746   (D) 302648471

60. Below are given statements followed by two conclusions I and II. You have to take the given statements to be true even if they seem to be at variance from commonly known facts.

Statements:

Some tables are chairs.

All chairs are bulbs.

Some bulbs are tube lights.

Conclusions:

I. Some tables are tube lights.

II. All bulbs are chairs.

(A) Only Conclusion I follows

(B) Only Conclusion II follows

(C) Both I and II follow

(D) Neither I nor II follows

GENERAL KNOWLDGE

61. In which year Olympic were not held?

(A) 1895   (B) 1903   (C) 1912   (D) 1916

62. "Yakshagana" folk dance is associated to which Indian state?

(A) Kerala   (B) Karnataka

(C) Tamil Nadu   (D) Andhra Pradesh

63. PMMY were launched on 08 April 2015 by the Hon'ble Prime Minister Narendra Modi. What is the full form of PMMY?
   (A) Pradhan Manager MUDRA Yojana
   (B) Pradhan Mantri MUDRA Yatra
   (C) Pradhan Mantri MUDRA Yojana
   (D) Pramukh Mantri MUDRA Yojana

64. Where is the headquarters of Amnesty International?
   (A) London, UK   (B) Paris, France
   (C) New York, USA   (D) Vienna, Austria

65. Who invented Jet Engine?
   (A) Sir Frank Whittle   (B) Gottlieb Daimler
   (C) Roger Bacon   (D) Lewis E. Waterman

66. In which of the following National Parks is the Asiatic lion found?
   (A) Kaziranga National Park
   (B) Gir National Park
   (C) Kanha National Park
   (D) Periyar National Park

67. Where did Ministry of Environment, Forest and Climate Change organise the second National Conference on 'Sustainable and Environment-friendly Industrial Production' Project on 15 February 2019?
   (A) Mumbai   (B) Chennai
   (C) New Delhi   (D) Hyderabad

68. In which state did Prime Minister Narendra Modi inaugurate the Garjee - Belonia Railway Line on 9 February 2019?
   (A) Sikkim   (B) Tripura
   (C) Nagaland   (D) Arunachal Pradesh

69. Which of the following won the Best Picture award at the 91st Academy Awards in Los Angeles, California?
   (A) Little Boxes
   (B) Green Book
   (C) The Hundred-Foot Journey
   (D) 28 Days

70. Which of the following hydrocarbon is termed as "Fruit ripening gas"?
   (A) Acetylene   (B) Ethylene
   (C) Methane   (D) Propane

71. The first computer was programmed using
   (A) Assembly language   (B) Machine language
   (C) Source code   (D) None of the above

72. In MICR, 'C' stands for _____?
   (A) Code   (B) Character
   (C) Colour   (D) Computer

73. Who built the Moti Masjid in the Red Fort of Delhi?
   (A) Akbar   (B) Jahangir
   (C) Shah Jahan   (D) Aurangzeb

74. Ibn Batuta visted India during the reign of
   (A) Iltutmish
   (B) Balban
   (C) Alauddin Khaliji
   (D) Mohammad Bin Tughlaq

75. What does the acronym ISDN stand for?
   (A) Indian Standard Digital Network
   (B) Integrated Services Digital Network
   (C) Intelligent Services Digital Network
   (D) Integrated Services Data Network

76. What is the capital of Nigeria?
   (A) Abuja   (B) Astana   (C) Harare   (D) La Paz

77. _____ became the 24th district of Arunachal Pradesh on 10th December 2018.
   (A) Anjaw   (B) Tirap
   (C) Lohit   (D) Lepa Rada

78. Which schedule deals with the allocation of seats by the States and Union territories in the Upper House of Parliament?
   (A) Third schedule   (B) Fourth schedule
   (C) Fifth schedule   (D) Sixth schedule

79. Who among the following led the formation of 'Brahmo Samaj of India' in 1866?
   (A) Debendranath Tagore (B) Rammohan Roy
   (C) Anadamohan Bose   (D) Keshab Chandra Sen

80. Dronacharya Award is related to which of the following?
   (A) Players   (B) Artists
   (C) Coaches   (D) Actors

81. Krishnarajasagar dam built across Kaveri River in which state?
   (A) Kerala   (B) Odisha
   (C) Karnataka   (D) Telangana

82. The temperature at which a solid melts to become a liquid at the atmospheric pressure is called its _____.
   (A) Crystallisation   (B) Melting point
   (C) Evaporation   (D) Galvanisation

83. Anions are formed by _____.
   (A) losing of electrons   (B) gaining of electrons
   (C) gaining of neutrons   (D) losing of neutrons

84. Which one of the following is also called Stranger Gas?
   (A) Argon   (B) Neon
   (C) Xenon   (D) Nitrous Oxide

85. In the Indian Parliamentary System, 'Vote on Account' is valid for how many months (except the year of elections)?
   (A) 2 months   (B) 3 months
   (C) 6 months   (D) 9 months

86. What is the valency of carbon?
   (A) 1   (B) 2   (C) 3   (D) 4

87. Sultan Muhammad Ghori who defeated Prithviraja III in 1192 was a ruler from _____.
   (A) Afghanistan   (B) Persia
   (C) Iran   (D) Egypt

88. What is called the process of converting gas into liquid?
   (A) Radiation   (B) Condensation
   (C) Rescission   (D) Evaporation

89. Using the end key in Microsoft Word, the processor moves the cursor to the end of the _____.
   (A) Page   (B) File
   (C) Document   (D) Line

90. The harmful ultraviolet rays which comes from the Sun causes_____.
   (A) Lung cancer   (B) Mouth cancer
   (C) Skin cancer   (D) Liver cancer

91. The 4th International Ayurveda congress held in which country?
   (A) Netherlands   (B) Canada
   (C) Austria   (D) Denmark

92. What was the rank of India in the 18th Asian Games which was concluded in Indonesia?
   (A) 6th   (B) 8th   (C) 7th   (D) 5th

93. "KAZIND" is a Military exercise between which countries?
   (A) India and Kyrgyzstan   (B) India and Kazakhstan
   (C) India and Kenya   (D) None of the above

94. Who is elected as 13th President of Pakistan?
   (A) Imran Khan   (B) Mamnoon Hussain
   (C) Arif Alvi   (D) None of the above

95. The Lingaraja Temple was built in medieval period is at -
   (A) Bhubaneshawar   (B) Puri
   (C) Madurai   (D) Khajuraho

96. Cancer treatment is done by which of the following noble gas?
   (A) Helium   (B) Radon
   (C) Krypton   (D) Neon

97. Which country will host the 2019 FIFA U-20 World Cup?
   (A) Brazil   (B) India
   (C) Spain   (D) Poland

98. Who among the following is the current Chief Minister of Chhattisgarh?
   (A) Ajit Jogi   (B) Raghubar Das
   (C) N. Biren Singh   (D) Raman Singh

99. In which of the following states is the Bomdi-La Pass located?
   (A) Jammu & Kashmir   (B) Sikkim
   (C) Arunachal Pradesh   (D) Meghalaya

100. Cracking in brass is caused by _____.
   (A) Nitric Acid   (B) Hydrogen peroxide
   (C) Sulphuric Acid   (D) Ammonia

ANSWER KEY

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

HINTS & SOLUTION

1. (B)

Let A is closed after x min

xA + 20B = 36

= 3x + 20 = 36

$x = \dfrac{16}{3} = 5\dfrac{1}{3}$ min

2. (C) 3x – 9 = 3 (7x + 3)

x = –1

3. (D) R + S = 35

R × S = 306

R = 18, S = 17

4. (B) Speed of train = $54 \times \dfrac{5}{18}$ = 15m/s

Length of train = 15 × 15 = 225 m

5. (C) Volume of water = $\dfrac{2}{3}\pi \times (2)^2 \times 18$ = 48π cm²

6. (B) $342 = 7^3 - 1 = \dfrac{\left(7^3\right)^{28}}{342} = \dfrac{342^{28}}{342} = \dfrac{(342+1)^{28}}{342}$

$= 342\,N + \dfrac{1}{342} = \dfrac{1}{342}$

Remainder = 1

7. (A) Mean of the class consisting of 12 student = 67.4

Mean of the class consisting of 15 student = 72.3

Combined mean = $\dfrac{12 \times 67.4 + 15 \times 72.3}{12 + 15}$ = 70.12

8. (D) $(13)^2 - (14)^2 + (17)^2 - 250 = \sqrt{?}$

$(13 + 14)(13 - 14) + 289 - 250 = \sqrt{?}$

$= -27 + 289 - 250 = \sqrt{?}$

$= -27 + 39 = \sqrt{?}$

$= \sqrt{?} = 12$

$= \therefore ? = 144$

9. (D) The LCM of fractional no. = LCM of numerator/ HCF of denominator

The LCM of (6/5) and (8/25)

$= \dfrac{\text{LCM of 6 and 8}}{\text{HCF of 5 and 25}} = \dfrac{24}{5}$

10. (D) Speed of the car = 66km/h

Diameter of wheel = 21 cm

Radius of wheel (r) = $\dfrac{21}{2}$ = 10.5 cm

Distance = speed × Time

Distance covered by car in 36 sec = $66 \times \dfrac{5}{18} \times 36$

= 660 meter

Circumfrence of wheel circle = 2πr

Circumfrence of wheel = $2 \times \dfrac{22}{7} \times \dfrac{21}{7}$ = 66 cm

∴ No of revolutions = $\dfrac{\text{Distance}}{\left(\text{circumfrence of wheel}\right)}$

$= \dfrac{(660 \times 100)}{66}$ = 1000

11. (B) Angle by quadrent = 90°

Required angle = 45°

12. (A) Relative Speed = 90 – 18

= 72 kmph

or, 20m/s

Required time = $\dfrac{240}{20}$ = 12 sec

13. (D) cost Price = 2970 × $\dfrac{100}{110}$

Rs. 2700

14. (B) $\dfrac{1}{4}A = \dfrac{1}{2}B$

A : B

2 : 1

3 unit → Rs. 1500

2 units → $\dfrac{2}{3} \times 1500$

Rs. 1000

15. (B) 3x + 4x + 5x = 180

12x = 180

x = 15

Angles are 45°, 60°, 75°

16. (D) $\dfrac{1}{10} - \dfrac{1}{20} = \dfrac{6-5}{60}$

$= \dfrac{1}{60}$

17. (B)

A		B		C
4	:	5	:	7/2
8	:	10	:	7

Profit = 36000 and when 25% is reinvested then

36000 × 0.75 = Rs. 27000

B's share = $\dfrac{10}{25} \times 2700 = 10800$

18. (D) Ratio of Boys and girls = 5 : 3

No. of Girls = $\dfrac{3}{8}$ × No. of student

$\dfrac{\text{No.of girls}}{\text{No.of teachers}} = \dfrac{7}{1}$

$\dfrac{\left[\left(\dfrac{3}{8}\right) \times \text{No of students}\right]}{\text{No of teachers}} = \dfrac{7}{1} = \dfrac{56}{3}$

19. (C) Let share of B $= \dfrac{x}{3}$

Total share $= \left(\dfrac{1}{2} + \dfrac{1}{3} + \dfrac{1}{4}\right)x = \dfrac{13x}{12}$

Share of B out of 7800

$= \left(\dfrac{x}{3}\right)/\left(\dfrac{13x}{12}\right) \times 7800$

$= \dfrac{4}{13} \times 7800 = 2400$

20. (A) $\cos^2\theta - \sin^2\theta = \dfrac{1}{2}$

$\cos^2\theta = \dfrac{1}{2}$

$2\theta = 60$

$\theta = 30$

21. (A) $a^2 = \dfrac{1}{a^2} = 3^2 - 2 = 7$

$a^4 + \dfrac{1}{a^4} = 7^2 - 2 = 47$

22. (A) $16\dfrac{2}{3}\% = \dfrac{1}{6}$

i.e. C.P = 6 units

Loss= 1 units

SP = 5 unit

5 units – Rs. 250

6 units – Rs. 300

23. (B) $\dfrac{a^2 - ab + b^2}{a^3 + b^3} = \dfrac{1}{a+b} = \dfrac{1}{597+3} = \dfrac{1}{600}$

24. (D) Speed $= \dfrac{2+3}{5} = 1$m/s

25. (B) x + x – 4 = 90

2x = 94

x = 47

26. (D) Let the C.P of each article be Rs. 1

C.P of 15 Article = Rs. 15

S.P = Rs. 10

Loss Percent $= \dfrac{15-10}{15} \times 100$

$= \dfrac{100}{3} = 33.3\%$

27. (B) % Descrease in consumption $= \dfrac{25}{100+25} \times 100$

= 20%

28. (A) Let Average weight of the boys be x kg.

No. of Boys = 55 – 34 = 21

(51 × 34) + (21 × x) = 55 × 55.2

1734 + 21x = 3036

21x = 1302

x = 62

29. (B) S.I = 8% + 15% + 16% = 39%

ATQ

39% = 780

$100 = \dfrac{780}{39} \times 100 = 2000$

30. (B) $\dfrac{x}{y} = \dfrac{t_1 + t_2}{t_1 - t_2}$

$\dfrac{x}{y} = \dfrac{1+\dfrac{2}{5}}{1-\dfrac{2}{5}} = \dfrac{\dfrac{7}{5}}{3,5} = \dfrac{7}{9}$

31. **(B)** Grandmother (–)
    |
    Mother –
    |
    Ranu – ——— Man +

32. **(C)**

R	O	T	E
↓	↓	↓	↓
3	4	9	7

33. **(B)** $(4 \times 3) + 5 = 17$
    $(8 \times 2) + 4 = 20$
    $(5 \times 3) + 5 = 20$

34. **(D)**

35. **(A)**

36. **(A)** $96 \div 32 \times 20 - 58 + 8$
    $= 3 \times 20 - 58 + 8$
    $= 60 - 58 + 8$
    $= 2 + 8 = 10$

37. **(C)** $215 = 6^3 - 1$
    $? = 12^3 - 1$
    $= 1728 - 1$
    $= 1727$

38. **(D)**

39. **(A)**

40. **(A)**

H	O	C	K	E	Y
+0	+1	+2	+3	+4	+5
H	P	E	N	I	D

41. **(C)** $1^3 = 1$
    $2^3 = 8$
    $3^3 = 27$
    $4^3 = 64$

42. **(D)**

43. **(D)**

S	T	U	D	Y
+1	+1	+1	+1	+1
T	U	V	E	Z
B	R	A	N	D
+1	+1	+1	+1	+1
C	S	B	O	E

44. **(D)**

45. **(B)**

T	I	M	E		A	G	E
2	5	7	1		9	4	1
G	A	T	E
4	9	2	1

46. **(A)** We have to take the position of the opposite of the given alphabets
    $z - A = 1$
    $C - x = 24$
    so,

P	E	N	C	I	L
↓	↓	↓	↓	↓	↓
K	V	M	X	R	O

    $11 + 22 + 23 + 24 + 18 + 5 = 103$

47. **(C)**

48. **(B)**

49. **(B)** $49 + 16 \div 8 \times 9 - 2$
    $= 49 + 2 \times 9 - 2$
    $= 49 + 18 - 2 = 65$

50. **(D)**   51. **(D)**

52. **(D)**   53. **(D)**

54. **(B)**   55. **(D)**

(56 – 58)   Father +
    |
    Man +
    |
    Isha–

56. **(A)**

57. **(C)**

58. **(B)**

59. **(A)**

C	A	T	A	S	T	R	O	P	H	E
6	8	4	8	0	4	1	7	3	5	2

S	P	E	C	T	A	T	O	R
0	3	2	6	4	8	4	7	1

60. **(D)**

SSC CHSL (Tier-I)
(Practice Test Paper)

REASONING ABILITY

1. In each of the following questions, one or two statements is/are given followed by two conclusion/assumptions, I and II. You have to consider the statement to be true, even if it seems to be at variance from commonly known facts. You are to decide which of the given conclusion/assumptions can definitely be drawn from the given statement.

   Statement:

   A good book even if costly is sold out in no time.

   Assumptions:

   I. Some books are better than others.

   II. All good books are costly.

   (A) Only II follows   (B) Both I and II follows

   (C) Only I follows   (D) Neither I nor II follows

2. In a certain code, DEAF is written 3587 and FILE is written as 7465. How is IDEAL written in that code?

   (A) 43568   (B) 43586   (C) 63548   (D) 48536

3. If + means ×, – means + and × means ÷ then, find the value of 5 + 4 – 18 × 3.

   (A) –34   (B) 6   (C) 26   (D) 15

4. In each of the following questions, find the odd word/letters/number from the given alternatives.

   (A) Legislator   (B) Lawyer

   (C) Mayor   (D) Governor

5. In each of the following questions, select the missing number from the given responses.

3		
1	60	4
	5	

7		
6	84	1
	2	

10		
3	?	3
	1	

   (A) 90   (B) 12   (C) 48   (D) 16

6. In the following question find out the alternative which will replace the question mark.

   Country : President :: State : ?

   (A) Chief Minister   (B) M.L.A

   (C) M.P   (D) Governor

7. Select the related letters/number from the given alternatives.

   JY : 35 :: RT : ?

   (A) 48   (B) 38   (C) 35   (D) 24

8. Find the odd letters from the given alternatives.

   (A) ACEG   (B) KMNP   (C) HJLN   (D) TVXZ

9. Find out the odd number from the given alternatives.

   (A) 257   (B) 538   (C) 167   (D) 318

10. A series is given, with one term missing. Choose the correct alternative from the given ones that will complete the series.

    206, 309, 412, ?, 618, 721

    (A) 751   (B) 749

    (C) 515   (D) 514

11. In a row of girls, there are 16 girls between Priya and Natasha. Priya is thirty-second from the left end of the row. If Priya is nearer than Natasha to the right end of the row, then how far away is Natasha from the left end of the row?

    (A) Data inadequate   (B) 14th

    (C) 15th   (D) 16th

12. Four positions of a cube are given. Based on them find out which number is found opposite number 3 in a given cube.

    (A) 6   (B) 1   (C) 5   (D) 4

13. Which one of the following diagram the best depicts the relationship among Brinjal, Meat and vegetables?

(A)   (B)   (C)   (D)

14. in each of the following questions, select the related word/letters/number from the given alternatives.

FIG : EGHJFH :: BIN : ?

(A) ACJHMO   (B) CAHJMOC

(C) CAJHOM   (D) ACHJMO

15. in each of the following questions, select the related word/letters/number from the given alternatives.

6 : 42 :: 7 : ?

(A) 40   (B) 56   (C) 48   (D) 52

16. In the following question, which one set of letters when sequentially placed at the gaps in the given letter series shall complete it?

ab _____ ccd _____ b _____ c _____ d

(A) cccd   (B) babc   (C) bdbc   (D) dccc

17. A man travels 25 km towards the west and then turns 90° to his left and travels another 4 km. Finally, he turns left and covers 25 km. In which direction is he now from his original position?

(A) West   (B) East   (C) South   (D) North

18. Rajiv is the brother of Arun. Sonia is the sister of Sunil. Arun is the son of Sonia. How is Rajiv related to Sunil?

(A) Nephew   (B) Son   (C) Brother   (D) Father

19. Which one of the given responses would be a meaningful order of the following words?

1. Shortlisting   2. Selection

3. Joining   4. Verification

5. Application

(A) 3, 4, 1, 2, 5   (B) 5, 3, 4, 2, 1

(C) 5, 1, 2, 4, 3   (D) 5, 2, 1, 4, 3

20. A word is represented by only one set of numbers as gives in any one of the alternatives. The sets of numbers given in the alternatives are represented by two classes of alphabets as shown in the given two matrices. The columns and rows of Matrix – I are numbered from 0 to 4 and that of Matrix – II are numbered from 5 to 9. A letter from these matrices can be represented first by its row and next by its column, for example 'N' can be represented by 21, 67

etc. and 'R' be represented by 66, 56 etc. similarly, you have to identify the set for the word 'HUNT'.

Matrix - I					
	0	1	2	3	4
0	T	R	A	N	B
1	W	U	N	H	U
2	E	N	S	G	U
3	N	Y	P	U	M
4	H	T	U	F	A

Matrix - II					
	5	6	7	8	9
5	T	R	A	I	H
6	X	R	N	W	B
7	C	S	Y	E	U
8	S	N	T	M	S
9	G	B	E	R	H

(A) 40, 33, 03, 88   (B) 99, 23, 56, 00

(C) 59, 42, 12, 79   (D) 13, 11, 30, 41

21. If a mirror is placed on the line MN, then which of the answer figures is the right image of the given figure?

(A)   (B)   (C)   (D)

22. Which of the following assumptions follow?

Statement: Is 'Maruti Car' twice as fuel efficient as an ordinary car?

Assumption I: A large number of people use 'Maruti Car'.

Assumption II: The sale of 'Maruti Car' has increased.

(A) Only assumption I follow

(B) Only assumption II follow

(C) Both assumption I and II follow

(D) Both assumption I and II don't follow.

23. A piece of paper is folded and punched as shown below in the question figures. From the given answer figures, indicate how it will appear when opened?

(A)   (B)   (C)   (D)

24. Study the diagram given below and answer question.
    The qualified and experienced doctors working in villages are represented by.

Qualified Doctors
Experienced Doctors
Doctors Working in Village

    (A) 6   (B) 4   (C) 5   (D) 2

25. If W = 23, STRONG = 93, then WEAK = ?
    (A) 38   (B) 44   (C) 40   00(D) 41

GENERAL KNOWLEDGE

26. Leaf spot disease of rice is caused by -
    (A) Fungus   (B) Bacteria
    (C) Virus   (D) None of these

27. Blood group which have no antibodies -
    (A) A   (B) B   (C) AB   (D) O

28. Vitamin K is required for -
    (A) Blood clotting
    (B) Respiration
    (C) Carbohydrate metabolism
    (D) Calcium phosphorus

29. Imaginary lines joining places with same temperature are called -
    (A) Isohalines   (B) Isohyets
    (C) Isobars   (D) Isotherms

30. The Sun shines vertically on the Equator -
    (A) Four times a year   (B) Once a year
    (C) Throughout the years (D) Twice a year

31. Oil rises up the wick in a lamp:
    (A) because oil is volatile
    (B) due to the capillary action phenomenon
    (C) due to the surface tension phenomenon
    (D) because oil is very light

32. What is the unit of the physical quantity "Heat capacity"?
    (A) watt per kelvin   (B) joule per kelvin
    (C) newton per kelvin   (D) pascal per kelvin

33. In which part of the cell are proteins made?
    (A) Reticulum   (B) Golgi apparatus
    (C) Ribosomes   (D) Lysosome

34. Before its Independence, Bangladesh was part of _____.
    (A) India   (B) China
    (C) Pakistan   (D) United Kingdom

35. Article 20 of the Indian Constitution "Protection in respect of conviction for offences" deals with?
    (A) The fundamental rights of the Indian Citizen
    (B) The Union Government
    (C) The State Government
    (D) The directive principles of policy

36. Diamond mines are mainly found in India in the State of -
    (A) Arunachal Pradesh   (B) Karnataka
    (C) Madhya Pradesh   (D) Bihar

37. Which one among the following best explains the reason for the eastern and western boundaries of the Pacific Ocean experiencing frequent earthquake?
    (A) There are deep ocean trenches along these margins
    (B) High mountain stretch along the continental margins adjacent to this ocean
    (C) These margins coincide with the plate margins
    (D) The currents of the vast Pacific Ocean continue to dash against the continental margins

38. Bone ossification test is conducted to ascertain human?
    (A) Brain efficiency   (B) Tentative age
    (C) Tentative height   (D) Drug addiction

39. Which of the following is not a chemical reaction?
    (A) Burning of paper
    (B) Digestion of food
    (C) Conversion of water into steam
    (D) Burning of coal

40. Which country to host 36th International Geological Congress (IGC - 2020)?
    (A) USA   (B) France   (C) India   (D) Nepal

41. The Chinese pilgrim Fa –Hien visited India during the reign of -
    (A) Kanishka   (B) Chandragupta I
    (C) Chandragupta II   (D) Harshavardhana

42. Which of the following will be India's first solar mission to take off in 2019?
    (A) Aditya LL Mission   (B) Aditya L1 Mission
    (C) Aditya XL Mission   (D) Aditya X1 Mission

43. Santosh Trophy is related to which sports?

    (A) Boxing (B) Kabaddi

    (C) Football (D) Basketball

44. Net growth rate of population is determined by -

    (A) Gross reproduction rate

    (B) The birth rate and the death rate

    (C) The pressure of population

    (D) The birth rate in a country

45. Dandeli Wildlife Sanctuary is in which state?

    (A) Orissa (B) Maharashtra

    (C) Gujarat (D) Karnataka

46. What is the full form of the Indian Political Party "BSP"?

    (A) Bharatiya Samaj Party (B) Bahujan Samaj Party

    (C) Bharatiya Sangh Party (D) Bahujan Sangh Party

47. Which actress has been awarded with 64th National film Awards 2017?

    (A) Surabhi Lakshmi (B) Tapasee Pannu

    (C) Trisha Krishnan (D) Anushka Shetty

48. Value of Total Goods and Services produced in a country is its _____.

    (A) Gross Domestic Product

    (B) Gross Revenue Income

    (C) Total Goods Revenue

    (D) Total Income

49. Which organ of the UNO is considered as the world Parliament?

    (A) General Assembly

    (B) International Court of Justice

    (C) Security Council

    (D) Trusteeship Council

50. Which disease is also known as Hansen's disease?

    (A) Leprosy (B) Diarrhoea

    (C) Plague (D) Cholera

QUANTITATIVE APTITUDE

51. What is the largest number by which, when 989 and 1327 are divided, then 5 and 7 are obtained as remainder respectively?

    (A) 8 (B) 16 (C) 24 (D) 32

52. Hari and Ravi accepted to complete a work in Rs. 375. Hari alone can complete that work in 20 hours and Ravi alone can complete that work in 30 hours. With the help of Shyam they complete the work in 8 hours then how much labour charge should they give to Shyam ?

    (A) Rs. 100 (B) Rs. 125

    (C) Rs. 175 (D) None of these

53. A train moves passes a telegraph pole and a 264 m long bridge in 8 sec and 20 sec respectively. What is the speed of the train ?

    (A) 69.5 km/h (B) 70 km/h

    (C) 79 km/h (D) 79.2 km/h

54. In a family, the average age of 6 sons is 8 years. The average age of the family including sons, mother and father is 22 years. If the father is 8 years older than the mother then what is the present age of the mother (in years)

    (A) 44 (B) 52 (C) 60 (D) 68

55. Ramesh lent his capital for 2 years at the rate of 5% per annum. After two years, he invested the total capital at 6% per annum for the 3 years. If he received Rs. 1980 as simple interest on this capital. What was the capital invested by him initially?

    (A) Rs. 8000 (B) Rs. 10000

    (C) Rs. 9280 (D) Rs. 11000

56. Two numbers A and B are such that the sum of 5% of A and 4% of B is 2/3rd of the sum of 6% of A and 8% of B. The ratio A:B is

    (A) 4 : 3 (B) 3 : 4 (C) 1 : 1 (D) 2 : 3

57. The value of $\tan 1° \cdot \tan 2° \cdot \tan 3° \cdot \tan 4°$ ………. $\tan 87° \cdot \tan 88° \cdot \tan 89°$ is

    (A) $\dfrac{1}{\sqrt{3}}$ (B) $\sqrt{3}$

    (C) 1 (D) Undefined

58. If a merchant offers a discount of 20% on the list price, then she makes a loss of 16%. What % profit or % loss will she make if she sells goods at a discount of 10% of the list price?

    (A) 14 percent profit (B) 20 percent profit

    (C) 50 percent profit (D) 5.5 percent loss

59. If the radius of a sphere is increased by 20% then find the increment in its surface area?

    (A) 40% (B) 44% (C) 45% (D) 46%

60. The value of x for which the expressions 15x + 4 and 13x – 2 become equal is _____

    (A) –1 (B) 1 (C) –3 (D) 3

61. The X's income is 25% more than Y's income. What percent less does Y earn than X's?

(A) $27\frac{1}{3}\%$ (B) $16\frac{2}{3}\%$ (C) 20% (D) $16\frac{1}{3}\%$

DIRECTION (Q. 62-64):- The pie chart given below shows the expenses of a family on various items and its savings during the year 2001. Study the graph and answer questions.

A: FOOD   B: SAVINGS
C: OTHER ITEMS   D: TRANSPORT
E: EDUCATION   F: HOUSING OF CHILDREN
G: CLOTHING

62. If the total income for the year was Rs. 100000, the difference of the expenses (in rupees) between Housing and transport was -
(A) 15000   (B) 12000 (C) 7000   (D) 10000

63. The total savings of the family for the year were equal to the expenditure on -
(A) Food
(B) Clothing
(C) Housing of children
(D) Other items including transport

64. Maximum expenditure of the family was on -
(A) Food   (B) Housing
(C) Education of children (D) Other items

65. The angle of elevation of an aeroplane from a point on the ground is 60°. After 15 seconds flight, the elevation changes to 30°. If the aeroplane is flying at a height of $1500\sqrt{3}$ find the speed of the plane.
(A) 300 m/sec   (B) 200 m/sec
(C) 250 m/sec   (D) 150 m/sec

66. The reciprocal of the sum of the reciprocals of 6/5 and 3/7 is _____.
(A) 19/6   (B) 35/57 (C) 6/19   (D) 57/35

67. If $a^{\frac{1}{3}} = 9$, then the value of $(a^2 - 29a)$ will be -
(A) 490300   (B) 510300
(C) 500300   (D) 100600

68. The curved surface area of a hemisphere is 110.88 sq.cm and volume is 155.232 cubic cm, find its radius?
(A) 8.4 cm   (B) 1.4 cm
(C) 4.2 cm   (D) 2.1 cm

69. The line passing through (2, –1) and (y, –2) is parallel to the line passing through (–3, 4) and (0, 3). Find y?
(A) –2   (B) 2
(C) 5   (D) –5

70. A sum fetched a simple interest of Rs. 7056 at the rate of 8 percent per year in 7 years. What is the sum?
(A) Rs. 12600   (B) Rs. 15120
(C) Rs. 10080   (D) Rs. 7560

71. Determine the smallest number that needs to be added to 680621, so that the sum is a perfect square.
(A) 4   (B) 5
(C) 6   (D) 8

72. The circumcenter and the orthocenter of a triangle coincides. Then -
(A) The centroid also coincides with them
(B) The centroid will be different from them
(C) The triangle is isosceles
(D) The triangle is right angled

73. If $(a - 3)^2 + (b - 4)^2 + (c - 9)^2 = 0$, then the value of $\sqrt{a+b+c}$ is?
(A) –4   (B) 4
(C) ± 4   (D) ± 2

74. The perimeter of a triangular field is 450 metres and its sides are in the ratio 13 : 12 : 5. Find the area of the triangle.
(A) 6780 sq. m.   (B) 7000 sq. m.
(C) 6750 sq. m.   (D) 7680 sq. m.

75. Two circles touch externally. The sum of their areas is130 ð sq. cm. and the distance between their centres is 14 cm. Find the radii of the circles.
(A) 11 cm, 15 cm   (B) 11 cm, 4 cm
(C) 11 cm, 6 cm   (D) 11 cm, 3 cm

ENGLISH LANGUAGE

DIRECTION (Q. 76-77):- In the following question, some part of the sentence may have errors. Find out which part of the sentence has an error and select the appropriate option. If a sentence is free from error, select 'No Error'.

76. India have been (A) / one of the major (B) / exporters of Rice. (C) / No Error (D)

    (A) A   (B) B   (C) C   (D) No Error

77. She told me to (A) / leave for the (B) / office at once. (C) / No Error (D)

    (A) A   (B) B   (C) C   (D) No Error

DIRECTION (Q. 78-79):- In the following question, out of the four alternatives, select the alternative which best expresses the meaning of the idiom/phrase.

78. Acting like a bull in a china shop

    (A) Acting like a traveller in one's native place
    (B) Behaving in a reckless manner in a delicate situation
    (C) Making a fool of oneself
    (D) Being ruthless to people

79. Putting the cart before the horse

    (A) Doing the last thing first and the first thing last
    (B) Doing something in a way that is contrary to the normal way
    (C) Being brash about something
    (D) Doing the wrong thing and paying for it

80. Rearrange the parts of the sentence in correct order.

    The President of
    P. stepped down after
    Q. Zimbabwe has finally
    R. a reign of over 35 years

    (A) QPR   (B) PQR   (C) PRQ   (D) RQP

DIRECTION (Q. 81-82):- In these questions, out of the four alternatives, choose the one which best expresses the meaning of the word given in bold.

81. **Mettle**

    (A) Goad   (B) Courage
    (C) Wealth   (D) Benign

82. **Assimilate**

    (A) blend   (B) live
    (C) return   (D) attain

DIRECTION (83-85):- In the following questions, out of the four alternatives choose the one which can be substituted for the given words/sentence.

83. One who takes care of a building

    (A) pedant   (B) curator
    (C) custodian   (D) janitor

84. Indifferent and careless

    (A) tannery   (B) broke
    (C) reckless   (D) perfunctory

85. Person who looks at the dark side of everything

    (A) pessimist   (B) idealist
    (C) optimist   (D) Naturalism

DIRECTION (Q. 86-90):- In the following passage, some of the words have been left out. Read the passage carefully and select the correct answer for the given blank out of the four alternatives.

Pages that you view in incognito tabs won't stick around in your browser's history, cookie store or search history _____ you've closed all of your incognito tabs. _____ file you download or bookmarks you create will be kept. However, you aren't _____. Going incognito doesn't hide your browsing from your employer, your Internet service provider or the websites that you _____. When you _____ privately, other people who use the device won't see your activity.

86. cookie store or search history _____ you've closed

    (A) After   (B) Post   (C) On   (D) Upon

87. _____ files you download or bookmarks

    (A) Above   (B) Detailed
    (C) Any   (D) Which

88. However, you aren't _____

    (A) Incapable   (B) Insensitive
    (C) Inescapable   (D) Invisible

89. or the websites that you _____

    (A) Choose   (B) Visit   (C) Indicate (D) Prefer

90. When you _____ privately, other

    (A) Enter   (B) Leave   (C) Browse (D) Think

91. In these questions, four words are given out of which only one is correctly spelt.

    (A) Mauseleum   (B) Moausoleum
    (C) Mausoleum   (D) Maousoleum

DIRECTION (Q. 92-93):- In these questions, sentences are given with blanks to be filled in with an appropriate word(s). Four alternatives are suggested for each question. Choose the correct alternative out of the four alternatives.

92. Our teachers _____ several points before the exams.
    (A) Cleared off   (B) Cleared away
    (C) Cleared up   (D) Cleared out

93. Udit informed me about the accident which had _____ four days before.
    (A) occurred   (B) took place
    (C) had happened   (D) passed

94. Nothing is so detrimental to a nation as an extreme of self-partiality, and the total want of _____ of what others will naturally hope or fear.
    (A) concern   (B) sense
    (C) discretion   (D) consideration

DIRECTION (Q. 95-96):- In these questions, a sentence or a part of sentence is bold. Below are given alternatives to the bold part which may improve the sentence. Choose the correct alternative. In case no improvement is needed, your answer is (D).

95. **Visiting Agra for the first time, the Taj Mahal in moonlight was truly impressive.**
    (A) Visiting Agra for the first time, I found the Taj Mahal truly impressive in the moonlight
    (B) Visiting Agra for the first time, I found the Taj Mahal in moonlight truly impressive
    (C) Visiting Agra the first time, I find the Taj Mahal in moonlight was truly impressive
    (D) No improvement

96. Eager to pass his final exam, **studying was the students' top priority.**
    (A) The students' top priority was studying
    (B) The students made studying his top priority
    (C) The top priority of studying was, made by the student
    (D) No improvement

97. In the following question, a sentence has been given in Direct/Indirect speech. Out of the four alternatives suggested, select the one, which best express the same sentence in Indirect/Direct speech.
    The sage said to the villagers, ''Awaken your minds"
    (A) The sage told the villagers to awaken their minds
    (B) The sage told the villagers to awaken your minds
    (C) The sage asked the villagers to awaken their minds
    (D) The sage wanted the villagers to awaken their minds

DIRECTION (Q. 98-99):- In these questions, out of the four alternatives, choose the one which expresses the OPPOSITE meaning of the word given in bold.

98. **Sycophant**
    (A) Devil   (B) Critic   (C) Angel   (D) Sage

99. **Abstinence**
    (A) Giving up   (B) Reticence
    (C) Indulgence   (D) Asunder

100. In the following question, a sentence has been given in Active/Passive voice. Out of four alternatives suggested, select the one, which best expresses the same sentence in Passive/Active voice.
    Heer warned Firoz to not be so reckless.
    (A) Firoz warned Heer to not be so reckless.
    (B) Firoz was warned by Heer to not be so reckless.
    (C) To not be so reckless Heer warned Firoz.
    (D) Firoz was warned by Heer as to not be so reckless

ANSWER KEY

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

HINTS & SOLUTION

1. (D)

2. (B)

D → 3 E → 5 A → 8 F → 7

F → 7 I → 4 L → 6 E → 5

I → 4 D → 3 E → 5 A → 8 L → 6

| 4 | 3 | 5 | 8 | 6 |

3. (C) $5 + 4 - 18 \times 3 = 5 \times 4 + 18 \div 3$

$5 \times 4 + 18 \times \dfrac{1}{3} = 20 + 6 = 26$

4. (B)

5. (A) $1 \times 3 \times 4 \times 5 = 60$

$6 \times 7 \times 1 \times 2 = 84$

$3 \times 10 \times 3 \times 1 = 90$

6. (D)

7. (B) $JY = 10 + 25 \Rightarrow 35$

$RT = 18 + 20 \Rightarrow 38$

8. (B) $A + 2 = C, C + 2 = E, E + 2 = G$

$K + 2 = M, M + 1 = N, N + 2 = P$

$H + 2 = J, J + 2 = L, L + 2 = N$

$T + 2 + V, V + 2 = X, X + 2 = Z$

9. (D) $257 = 2 + 5 = 7$

$538 = 5 + 3 = 8$

$167 = 1 + 6 = 7$

$318 = 3 + 1 = 4 \ne 8$

10. (C) $206 + 103 = 309$

$309 + 103 = 412$

$412 + 103 = 515$

$515 + 103 = 618$

$618 + 103 = 721$

11. (C) Natasha ←16— Priya •32

Position of Natasha from left end
⇓
$= 32 - (16 + 1) = 15$

12. (C)

13. (C)

14. (D)

F −1→ E, F +1→ G

I −1→ H, I +1→ J

G −1→ F, G +1→ H

B −1→ A, B +1→ C

I −1→ H, I +1→ J

N −1→ M, N +1→ O

15. (B) $6 \times (6 + 1)$

$6 \times 7 = 42$

$7 \times (7 + 1)$

$7 \times 8 = 56$

16. (B)

17. (A)

25km (starting point)
4km W←→E X
S
25km → End point

18. (A)

Sunil —— Soniya
                |
Rajeev —— Arun

19. (C) Application
Shortlisting
Selections
Verification
Joining

20. (D) H → 13 U → 11 N → 30 T → 41

21. (A)

22. (D)

23. (C)

24. (C)

25. (C) $W = 23$

S T R O N G
$19 + 20 + 18 + 15 + 14 + 7 = 93$

W E A K
$23 + 5 + 1 + 11 = 40$

51. (C) HCF and 9 8 4 and 1320 = 24
989 – 5 = 984 & 1327 – 7 ⇒ 1320
Largest No. = 24

52. (B) Ratio of their Efficiency = 18 : 12 : 15

Shyam = $\dfrac{15}{18+12+15} \times 375 \Rightarrow 125$

53. (D) Speed = $\dfrac{264}{\text{Diff. in time}} = \dfrac{264}{12} \times \dfrac{18}{5} \Rightarrow 79.2$ km/h

54. (C) Total Age of 6 sons = 8 × 6 = 48 years
Total Age Mother, Father and sons = 22 × 8
= 176 years
Total Age Mother, Father = 176 – 48 = 128 years
x + x + 8 = 128 years
x = 60 years

55. (B) Let amount be 100
Capital After 2 year = 100 + 10% of 100 = 110

Initially After next 3 year = $110 \times \dfrac{18}{100} = 19.8$

P = $\dfrac{19800}{19.8} \times 100 = 10000$

56. (A) 5% of A + 40% of B

$= \dfrac{2}{3}$ (6% of A + 8% of B)

$= \dfrac{5}{100} \times A + \dfrac{4}{100} \times B$

$= \dfrac{2}{3}\left(\dfrac{6}{100} \times A + \dfrac{8}{100} \times B\right)$

$= 5A + 4B = \dfrac{2}{3}$ (6A + 8B)

= 15 A + 12B = 12 A + 16B = 3A = 4B

$\dfrac{A}{B} = \dfrac{4}{3} =$ A : B = 4 : 3

57. (C) tan (90° – θ) = cotθ
Cot θ × tan θ = 1
tan1°.tan2°.tan3°.tan4°
.........cot3°............cot2°......cot1°
= 1 × tan 45° = 1

58. (D) Let MP of goods be 100
Let CP of goods be x.

SP = $100 - \dfrac{20}{100} \times 100 = 80$

$x - \dfrac{16}{100} \times x = 80$

$\Rightarrow x \dfrac{80}{0.84} \approx 95.24$

= Discount 10%

SP = $100 - \dfrac{10}{100} \times 100 = 90$

$\dfrac{80}{0.84} -$ Loss = 90

$\dfrac{80}{0.84} - 90 =$ Loss

Loss = $\dfrac{110}{21}$

∴ Loss % = $\left[\left(\dfrac{110}{21}\right)\left(\dfrac{80}{0.84}\right)\right] \times 100$

= 5. 5%

59. (B) Radius of sphare = $100 + 100 \times \dfrac{20}{100} = 120$ units
New Surface Area = $4\pi r^2$
= 40000 π sq. unit
Radius increased by 20%

New Radius of sphare = $100 + 100 \times \dfrac{20}{100}$
= 120 units
New Surface Area = $4\pi r^2$
= 4 × π × 120²
= 57 600π Sq. unit
Increment = 57600 π – 40000 π
= 17600π.
% Increament

$17600\pi \times \dfrac{100}{40000} \pi = 44$

60. (C) 15x + 4 = 13 x – 2
2x = – 6
x = – 3
∴ x = – 3

61. (C)   x   Y
125   100

= $\dfrac{25}{125} \times 100 = 20\%$

62–64.

62. (D) Required Difference = 1,00, 000 × (15 – 5%)%
= 10000

63. **(C)**

64. **(A)**

65. **(B)**

Δ ABP

$\tan 60° = \dfrac{BP}{AB}$

$\sqrt{3} = \dfrac{1500\sqrt{3}}{AB}$

Δ ACQ,

$\tan 30° = \dfrac{CQ}{AC} = \dfrac{1500\sqrt{3}}{AC}$

AC = 4500m

PQ = BC = AC – AB

= 4500 – 1500

= 3000 m

Speed of Plane $= \dfrac{3000}{15}$

= 200m/sec.

66. **(C)** Sum of reciprocal of $\dfrac{6}{5}$ & $\dfrac{3}{7}$

$= \dfrac{5}{6} + \dfrac{7}{3}$

$= \dfrac{5}{6} + \dfrac{14}{6} = \dfrac{19}{6}$

$= \dfrac{6}{19}$

67. **(B)** $a^{1/3} = 9$

= $a = 9^3 = 729$

$a^2 – 29a = 729^2 – 29 \times 729$

729 (729 – 29) = 729 – 700

= 510300

68. **(C)** Curved Surface area of a hemisphere = $2\pi r^2$

Volume of a Hemisphere

$= \left(\dfrac{2}{3}\right)\pi r^3$

$\dfrac{110.88}{155.232} = \dfrac{2\pi r^2}{\left(\dfrac{2}{3}\right)\pi r^3}$

$\Rightarrow$ r = 4.2 cm

69. **(C)**

Slope of line $= \dfrac{(y_2 - y_1)}{(x_2 - x_1)}$

Slope of First line $= \dfrac{(-2+1)}{(y-2)} = \dfrac{-1}{(y-2)}$

Slope of Second line $= \dfrac{(3-4)}{(0+3)} = \dfrac{-1}{3} = \dfrac{-1}{(y-2)} = \dfrac{-1}{3}$

3 = y – 2

y = 5

70. **(A)** $SI = \dfrac{P \times R \times T}{100}$

$7056 = \dfrac{P \times 8 \times 7}{100}$

$P = 7056 \times \dfrac{100}{56}$

= P = 12600

71. **(A)** FIG

$$
\begin{array}{r}
824.9 \\
8\,\big|\,\overline{680621} \\
64 \\
162\,\big|\,\overline{406} \\
324 \\
1644\,\big|\,\overline{8281} \\
6576 \\
\overline{164500} \\
16489\,\big|\,\overline{148401} \\
\overline{1609900}
\end{array}
$$

$\sqrt{680621} = 824.9$ which slightly less than 825

$\therefore$ Next perfect square is that of 825

$(825)^2 = 680625$

= 4

72. **(C)** a = 3, b = 4, c = 9

$= \sqrt{3+4+9}$

$\Rightarrow \pm\ 4$

73. **(A)** अभीष्ट अंतर $= \dfrac{1875}{100}(24-16) = 150$

74. **(C)** Perimeter of triangle = 450 m

sides ratio = 13 : 12 : 5

13 + 12 + 15 = 30 ratio

30 Ratio = 450

Ratio = 15

Area = $\frac{1}{2}$ × Base × Height

= $\frac{1}{2}$ ×5 × 15 ×12 × 15

= 6750sq.m.

75. **(D)** Let the radic of two circle be r_1 & r_2 cm.

∴ The touch externally $r_1 + r_2 = 14$..... (i)

ATQ

$\Pi r_1^2 + \Pi r_2^2 = 130\Pi$

$r_1^2 + r_2^2 = 130$......(ii)

$(r_1 + r_2)^2 + r_1^2 + r_2^2 + 2r_1r_2$

$14^2 = 130 + 2r_1.r_2$

$r_1.r_2 = 33$............ (iii)

on solving we get

r_1 = 11 cm

r_2 = 3 cm

76. **(A)** Error lies in the **A** part of the sentence, **"has "** should be replaced with **"have"** because **'India' is** a Country which is a singular noun.

So, **Option A** is correct answer.

77. **(D)** There is no error in the given sentence. So, **Option D** is correct answer.

78. **(B)** Option B expresses the correct meaning of the given phrase.

'Bull in a china shop' - someone making a lot of mistakes or breaking a lot of chinaware.

So, **Option B** is correct answer.

79. **(B)** Option B expresses the correct meaning of the given phrase.

Putting the cart before the horse - doing something that is opposite of the normal way of doing things.

So, **Option B** is correct answer.

80. **(A)** The correct sequence is – **QPR.** So, **Option A** is correct answer**.**

81. **(B)** **Option B** is most similar word to the given word.

Mettle - audacity, courage.

82. **(D)** **Option D** is most similar word to the given word.

Assimilate - take in and understand fully; absorb, grasp.

Attain – grasp, accomplish

83. **(D)** **Janitor** - a person employed as a caretaker of a building; a custodian.

So, **Option D** can best substitute the given phrase.

84. **(C)** **Reckless** - careless.

So, **Option C** can best substitute the given phrase.

85. **(A)** **Pessimist** - tending to see the worst aspect of things or believe that the worst will happen.

So, **Option A** can best substitute the given phrase.

86. **(A)** According to the passage, **Option A** is correct choice.

87. **(C)** According to the passage, **Option C** is correct choice.

88. **(D)** According to the passage, **Option D** is correct choice.

89. **(B)** According to the passage, **Option B** is correct choice.

90. **(C)** According to the passage, **Option C** is correct choice.

91. **(C)** "**Mausoleum"** is correctly spelt word. So, **Option C** is correct answer.

Mausoleum - a large tomb.

92. **(C)** **Option C** is appropriate word to be filled up in the given sentence.

93. **(A)** **Option A** is appropriate word to be filled up in the given sentence.

94. **(A)** **Option A** is appropriate word to be filled up in the given sentence.

95. **(A)** **Option A** is correct answer.

96. **(D)** **Option D** is correct answer.

97. **(A)** **Option A** is correct answer.

98. **(B)** **Option B** is correct antonym for the given word.

Sycophant - someone who praises someone to gain one's favours.

99. **(C)** **Option C** is correct antonym for the given word.

Abstinence - staying away from or giving up something.

100. **(B)** **Option B** is correct answer.

IBPS PO (PRE)

(Practice Test Paper)

REASONING ABILITY

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

Twelve people are sitting two parallel rows. A, B, C, D, E, F are sitting in row-1 facing south and P, Q, R, S, T, U are sitting in row-2 facing north such that the persons sitting in row-1 faces the persons sitting in row-2. They read different newspapers i.e. TOI, ET, HT, DJ, Hindu, FE. One person in each row reads one newspaper. None of the person reading same newspaper sit opposite to each other. None of the persons sitting in same row read same newspaper. B sits 2nd to the left of the one who faces S, who reads TOI. B does not sit at any end. F is not immediate neighbor of A or B. R does not face C and does not sits next to P. Neither C nor E faces T. A sit at one of the ends and faces the one who reads DJ. The one who reads HT in row 2 faces the one who reads ET in row 1. The number of persons sitting between the ones who read HT and FE in row1 is one more than the persons reading same newspaper in row2. C sits at one of the positions to the right of E. The ones who read TOI faces the ones who read FE. Two persons sit between U and R but none of them sits at any end. Neither T nor R reads HT. The persons sitting at the right ends of both the rows read Hindu. T does not read Hindu and DJ.

1. Who among the following reads FE?
   (A) R   (B) F   (C) C   (D) U
   (E) S

2. Who among the following sits 4th to the right of the one who reads HT in row 1?
   (A) E   (B) F   (C) C   (D) B
   (E) None of these

3. Which among the following pair represents the persons reading ET?
   (A) R,C   (B) F,T   (C) C,P   (D) U,D
   (E) S,A

4. Which of the newspaper is read by the one who faces the one who is 2nd to left of the one who reads Hindu in row2?
   (A) ET   (B) FE   (C) TOI   (D) DJ
   (E) None of these

5. Four of the following belongs to a group find the one that does not belong to that group?
   (A) S   (B) E   (C) P   (D) Q
   (E) A

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

In a certain code language -

'spo zi xo ut' means 'lake is water body',

'xo fa ju ay' means 'ocean water contains salt'

'ju fir zi te qo' means 'salt is used in cooking'

'qo spo bis doz' means 'people swim in lake'

'ay re zi' means 'ocean is vast' and

'doz kirk' means 'don't swim'.

6. What is the code that means 'ocean' in the given language?
   (A) fir   (B) ju   (C) ay   (D) spo
   (E) kirk

7. What does the code 'fa' represents?
   (A) water   (B) contains
   (C) salt   (D) people
   (E) vast

8. What is the code that means 'used' in the given language?
   (A) fir   (B) te   (C) zi   (D) ju
   (E) Either 1 or 2

9. What is the code for 'people don't swim in ocean'?
   (A) ay kirk bis qo doz   (B) ju fir kirk doz xo
   (C) fa zi te ut spo   (D) qo zi ut ay spo
   (E) bis doz spo zi fa

10. What is the code for 'ocean is water body'?
    (A) xo fa zi doz   (B) fir doz qo te
    (C) zi spo xo ay   (D) zi ay ut xo
    (E) Cannot be determined

DIRECTION (Q. 11-13):- In each of the questions below are given some statements followed by some conclusions. You have to take the given statements to be true even if they seem to be at variance with commonly known facts. Read all the conclusions and then decide which of the given conclusions logically does not follows from the given statements, disregarding commonly known facts. Give answer

11. Statements:

    Some SBI is RBI

    All RBI is UBI

    Some UBI is BOB

    Conclusions:

    I. Some RBI is BOB

    II. Some SBI is not BOB

    III. All RBI is BOB is a possibility

    (A) Both I and II   (B) Only I

    (C) Both II and III   (D) Only II

    (E) All follows

12. Statements:

    All Lenovo is Honor

    No Honor is Moto

    All Moto is Samsung

    Conclusions:

    I. Some Samsung is not Lenovo

    II. Some Lenovo is not Moto

    III. All Samsung is Honor is a possibility

    (A) Both I and II   (B) Only I

    (C) Both II and III   (D) Only III

    (E) All follows

13. Statements:

    Some Seconds are Hour

    Some Hour is Minutes

    Only watches are minutes

    Conclusions:

    I. Some Second is not Minutes

    II. Some Second is not watches

    III. All minutes are seconds

    (A) Both I and II   (B) Only I

    (C) Both II and III   (D) Only III

    (E) None follows

14. In a class A's rank is 21st from the right and B's rank is 21st from the left but C who is two places to the left of A is sitting on the immediate right of B, then how many students are there in the class?

    (A) 45   (B) 39   (C) 42   (D) 44

    (E) 46

15. A person starts from point A, walks 10 m in south direction. Then he takes two consecutive left turns and walked 8m and 16m respectively. Then takes two consecutive right turns and walks 4 m and10 m respectively. What is the shortest distance from point A to the final point.

    (A) 20 km   (B) $3\sqrt{10}$ km

    (C) $4\sqrt{10}$ km   (D) $4\sqrt{5}$ km

    (E) 10 km

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

Eight people – Clerk, Major, Manager, Judge, Policeman, Income tax officer, CEO, Secretary General live in eight different floors of building (but not necessarily in the same order). The lowermost floor of the building is numbered one, the one above that is numbered two, and so on till the topmost floor which is numbered eight. They have different ranks according to their work from 1 to 8 (not necessarily in the same order).

The Secretary General has first rank. He lives on 8th floor. Clerk is living on an odd numbered floor. He has the lowest rank. There are two people living between the persons who have rank 4 and rank 6. Manager lives immediate above to that of a Clerk and his rank is 5. Major lives on one of the floors below Clerk. The rank of Major is the square number. The person who has second rank lives on second floor. There is only one person living between the Clerk and the CEO. Policeman has got the 7th rank and he lives on the 7th floor. Judge and CEO have 2nd and 3rd rank respectively.

16. What is the rank of Major?

    (A) 2   (B) 4   (C) 8   (D) 7

    (E) 6

17. On which floor does Income tax officer live?

    (A) 2   (B) 4

    (C) 1   (D) Either 1 or 4

    (E) Either 4 or 5

18. Find the odd one out?

    (A) Policeman   (B) Manager

    (C) CEO   (D) Secretary General

    (E)Major

19. Find the correct match?

    (A) Judge lives on 2nd floor

    (B) CEO lives on 3rd floor

    (C) Policeman lives on 7th floor

    (D) Secretary General lives on 8th floor

    (E) All are true

20. What is the rank of Manager?

    (A) 1   (B) 3   (C) 4   (D) 5

    (E) 6

IBT
Institute
Pvt. Ltd

DIRECTION (Q. 21-25):- Study the information carefully and answer the questions given below.

Eight persons are sitting around a rectangular table such that three each sit on the longer side and one each on the shorter side. Some of them face towards the center of the table and some face away from the table. B does not sit opposite to the one who is 2nd to the right of A. H either sits at the shorter side or in the middle of the longer side. E and B face same direction. Only one person sits between E and G when counted from the right of E. B sits 3rd to the right of H. G faces F. Two persons sit between B and F. A and D sit 2nd left to each other. A is 2nd right to C but none of them sits next to B. E is one of the neighbor of C. D and G faces same direction.

21. Who among the following sits 2nd to the right of A?
    (A) E   (B) F   (C) C   (D) B
    (E) None of these

22. How many persons are sitting between H and B when counted form left to H?
    (A) Two   (B) One   (C) Three   (D) Four
    (E) None of these

23. Which of the following not true regarding C?
    (A) A sits opposite to C
    (B) F sits immediate right to C
    (C) C faces towards the center of the table
    (D) B sits 2nd to the right of C
    (E) None of these

24. Who among the following sits 4th to the right of the one who sits opposite to D?
    (A) E   (B) F   (C) C   (D) B
    (E) None of these

25. Who among the following sits opposite to H?
    (A) E   (B) F   (C) C   (D) B
    (E) None of these

Direction (Q 26-30):- Relationship between different elements is shown in the statements. Find if the conclusions also follow or not.

26. **Statements:** $P < E \leq B = J \geq D; W \leq J < S; A \geq E$
    Conclusions:
    I. $W \geq A$,   II. $D < S$
    (A) only I follows   (B) only II follows
    (C) either I or II follows   (D) neither I nor II follow
    (E) both I and II follow

27. **Statements:** $B > W = Q \geq N < D \leq E; D > C; K < W$
    Conclusions:
    I. $E > C$,
    II. $B < N$
    (A) only I follows   (B) only II follows
    (C) either I or II follows   (D) neither I nor II follow
    (E) both I and II follow

28. **Statements:** $L \geq B = A \geq K < T = H; C = K > D > S = J$
    Conclusions:
    I. $C \leq L$
    II. $H > S$
    (A) only I follows   (B) only II follows
    (C) either I or II follows   (D) neither I nor II follow
    (E) both I and II follow

29. **Statements:** $P > A \leq H > Q = T; B > H = W \leq S; Q > D \leq E$
    Conclusions:
    I. $B \geq E$
    II. $B < E$
    (A) only I follows   (B) only II follows
    (C) either I or II follows   (D) neither I nor II follow
    (E) both I and II follow

30. **Statements:** $W > A \leq R > S = T; P > R = V \leq X; S > A \geq Z$
    Conclusions:
    I. $Z \leq X$
    II. $T > A$
    (A) only I follows   (B) only II follows
    (C) either I or II follows   (D) neither I nor II follow
    (E) both I and II follow

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

There are seven students - A, B, C, D, E, F and G. Each of them has a different favorite subject - English, Math, Physics, Chemistry, Biology, Sociology and Philosophy. Each of the students secured different marks in the examination. C has secured second highest marks and neither English nor Math is his favorite subject. E secured the least marks and neither Sociology nor Math is his favorite subject. The favorite subject of D is Physics and he secured more marks than B and G but less than A. The favorite subject of B is Biology and his marks are more than the marks of E but less than the marks of G. the favorite subject of A is Philosophy. The student whose favorite subject is Chemistry got the highest marks.

31. Chemistry is the favorite subject of -
    (A) A   (B) C   (C) F   (D) G
    (E) D

32. Which is the favorite subject of E?
    (A) Math   (B) English
    (C) Biology   (D) Philosophy
    (E) Data inadequate

33. When all the seven students are arranged according to their marks in descending order, what is the position of A from the top?
(A) Second (B) Third (C) Fourth (D) First
(E) Data inadequate

34. What is the favorite subject of G?
(A) Math
(B) Sociology
(C) Either Math or Sociology
(D) None of these
(E) Biology

35. Who got the second least marks?
(A) C   (B) D   (C) G   (D) B
(E) None of these

QUANTITATIVE APTITUDE

DIRECTION (Q. 36-40):- Given pie-chart shows the percentage distribution of runs scored by six Indian batsmen against England in a test match and the total runs scored by India is the total runs scored by only these six Indian batsmen.

36. If England scored 372 runs and lost by 28 runs then find the runs scored by Rohit is how much less than the runs scored by Pujara?
(A) 40   (B) 20   (C) 24   (D) 12
(E) 16

37. Find the ratio between runs scored by Dhawan to that of Rahane?
(A) 16 : 13   (B) 15 : 16 (C) 16 : 17 (D) 16 : 15
(E) 14 : 13

38. If India makes 325 runs and loss by 13 runs then runs scored by Kohli is what percent of the runs scored by England.
(A) $18\frac{3}{13}\%$ (B) $14\frac{1}{13}\%$
(C) $16\frac{3}{13}\%$ (D) $23\frac{3}{11}\%$
(E) $19\frac{3}{13}\%$

39. If India wins by same runs which are scored by Pujara then find minimum runs scored by England.
(A) 166   (B) 83
(C) 243   (D) Cannot be determined
(E) None of these

40. Find the difference between runs scored by Rahane and Vijay together to the runs scored by Dhawan and Kohli together if India scored 600 runs.
(A) 15   (B) 3   (C) 9   (D) 6
(E) 12

41. A and B started a business in partnership with the investment of Rs. 27000 and Rs. 36000 respectively. After 4-months A withdrew Rs. 5000 and B added Rs. 6000 more and C joined with Rs. 35000 If after one year they get a total profit of Rs. 130500, then find the profit share of C.
(A) Rs. 36000   (B) Rs. 32000
(C) Rs. 35000   (D) Rs. 38000
(E) Rs. 42000

42. A box contains 2 blue caps, 4 red caps, 5 green caps and 1 yellow cap. If one cap is picked at random, what is the probability that it is either blue or yellow?
(A) 2/9   (B) 1/4   (C) 3/8   (D) 6/11
(E) None of these

43. Sum of length, breadth and height of cuboid is 12 cm and length of its diagonal is $5\sqrt{2}$. Find the total surface area of cuboid.
(A) 94 cm²   (B) 84 cm² (C) 72 cm² (D) 64 cm²
(E) 90 cm²

Direction (Q. 44-45):- Each question below is followed by two statements I and II. You have to determine whether the data given is sufficient for answering the question. You should use the data and your knowledge of mathematics to choose the best possible answer.

44. Find the ratio of boys to girls in the class.
I. The average of a class is 15.8 years
II. The average age of boys is 16.4 years and the average age of girls is 15.4 years
(A) if the data given in statement I alone is sufficient to answer the question whereas the data given in statement II alone is not sufficient to answer the question.
(B) if the data given in statement II alone is sufficient to answer the questions whereas the data given in statement I alone is not sufficient to answer the question.
(C) if the data in either statement I alone or in statement II alone is sufficient to answer the question.
(D) if the data in both the statements I and II is not sufficient to answer the question.
(E) if the data given in both the statement I and II are necessary to answer the question.

45. How many liters of orange juice can an orange orchard containing 375 orange trees produce?

I. Each tree produces an average of 400 oranges.

II. Each orange can give one cup of orange juice.

(A) if the data given in statement I alone is sufficient to answer the question whereas the data given in statement II alone is not sufficient to answer the question.

(B) if the data given in statement II alone is sufficient to answer the questions whereas the data given in statement I alone is not sufficient to answer the question.

(C) if the data in either statement I alone or in statement II alone is sufficient to answer the question.

(D) if the data in both the statements I and II are not sufficient to answer the question.

(E) if the data given in both the statement I and II are necessary to answer the question.

DIRECTION (Q. 46-50):- Solve the given quadratic equations and mark the correct option based on your answer.

46. I. $x^2 + 9x = 25x - 63$

II. $4y^2 - 34y + 72 = 0$

(A) x = y or no relation can be established between x and y.

(B) x ≤ y

(C) x < y

(D) x > y

(E) x ≥ y

47. I. $\dfrac{20\% \text{ of } 225}{x} = -x + 14$

II. 30% of $70y = y^2 + 90$

(A) x ≥ y

(B) x > y

(C) x = y or no relation can be established between x and y.

(D) x ≤ y

(E) x < y

48. I. $6x + 7y = 15$

II. $3x + 14y = 19.5$

(A) x > y

(B) x = y or no relation can be established between x and y

(C) x ≤ y

(D) x < y

(E) x ≥ y

49. I. $7x^2 + 5x - 18 = 0$

II. $3y^2 + 4y - 20 = 0$

(A) x > y

(B) x ≤ y

(C) x = y or no relation can be established between x and y

(D) x ≥ y

(E) x < y

50. I. $x^2 + 5x = 5(2x + 3x)$

II. $3y^2 + 2y = 2(y + 6)$

(A) x > y   (B) x ≥ y   (C) x < y   (D) x ≤ y

(E) x = y or no relation can be established between x and y

DIRECTION (Q. 51-55):- In the question, a number series is given and in the series only one number is wrong. Find the wrong number.

51. 149, 184, 201, 230, 261, 294

(A) 149   (B) 184   (C) 201   (D) 230

(E) 294

52. 30240, 15120, 10080, 7563, 6048, 5040, 4320

(A) 30240   (B) 15120 (C) 10080   (D) 7563

(E) 4320

53. 636, 689, 746, 803, 864, 930

(A) 636   (B) 689   (C) 746   (D) 803

(E) 930

54. 17, 22, 29, 38, 55, 62, 77

(A) 17   (B) 77   (C) 29   (D) 30

(E) 55

55. 1721, 2183, 2733, 3347, 4061, 4871

(A) 1721   (B) 2733   (C) 4871   (D) 4061

(E) 2183

56. Ratio of present age of A, B, C and D is 6 : 8 : 11 : 15. Sum of their ages 4 years before was 64 years then what is the difference of present age of B and D.

(A) 8 years   (B) 14 years

(C) 4 years   (D) 22 years

(E) None of these

57. Find sum of money invested by a man in scheme which offers CI at 5% rate of interest per annum if CI for 2nd year is Rs. 3150

(A) Rs. 55,000   (B) Rs. 30,000

(C) Rs. 40,000   (D) Rs. 60,000

(E) Rs. 65,000

IBT
Institute Pvt. Ltd

58. The average weight of boys in a class of total strength 50 is 40 kg while average weight of girls is 35 kg. Find number of girls in class if average weight of class is 38 kg.
   (A) 10   (B) 30   (C) 20   (D) 40
   (E) 15

59. In an infinite G.P. (geometric progression), common ratio is 6.25% of the first term and 5th term is 50% less than the 4th term then find the sum of given G.P.?
   (A) 12   (B) 32/3   (C) 34/3   (D) 16
   (E) Can't be determined

60. 'A' has a certain average for 9 innings. In the tenth innings he scores 100 runs thereby increasing his average by 8 runs. His new average is -
   (A) 20   (B) 24   (C) 28   (D) 32
   (E) None of these

Directions (Q. 61-65):- Number of days taken by seven workers to complete a piece of work

Working efficeincy of Seven worker

61. What should be the wages sharing ratio among seven?
   (A) 140 : 105 : 210 : 60 : 210 : 70 : 84
   (B) 240 : 111 : 22 : 333 : 42 : 11 : 22
   (C) 4 : 1 : 2 : 5 : 6 : 1 : 2
   (D) 3 : 2 : 1 : 44 : 66 : 3 : 1
   (E) None of the above

62. If Ram, Ishita & Utakarsh work together then in how many days' work will be completed?
   (A) 11 days   (B) 12.33 days
   (C) 9.7 days   (D) 5 days
   (E) 22 days

63. If Mahesh and Pratik work for 2 days together after which both left the work and rest of the work is done by Ram, Shyam, Utakarsh & Bhupesh. In how many days work got completed?
   (A) 10.1 days   (B) 33 days
   (C) 4.4 days   (D) 11.2 days
   (E)13.33 days

64. If the working efficiency of Mahesh gets double and Utkarsh's work efficiency improves by 50% then what will be the new wage sharing ratio among seven?
   (A) 140 : 105 : 210 : 120 : 210 : 70 : 126
   (B) 212 : 78 : 22 : 22 : 12 : 4 : 1
   (C) 34 : 140 : 210 : 120 : 210 : 70 : 126
   (D) 210 : 120 : 210 6" 1 6" 2 6" 44 6" 5
   (E) None of the above

65. Pratik, Bhupesh and Utkarsh finished the remaining work in 4 days when Ram left the work then find for how many days Ram worked.
   (A) 33.66 days   (B) 19.6 days
   (C) 22 days   (D) 23.55 days
   (E) 33 days

DIRECTION (Q. 66-70):- Given table shows the number of male and female students of six different universities and ratio of Graduate to Undergraduate among them.

Universities	Total Male Students	Graduate Male : Under-graduate Male	Total Female Students	Graduate Female : Under-graduate Female
P	1820	3 : 4	3120	5 : 3
Q	5005	5 : 2	3003	6 : 1
R	3080	7 : 4	3640	9 : 4
S	4650	8 : 7	5850	5 : 4
T	3990	10 : 9	1950	2 : 3
U	3750	1 : 2	4740	2 : 1

66. Total number of Graduate of University P is how much more than the total number of undergraduate of University Q.
   (A) 871   (B) 671   (C) 971   (D) 571
   (E) 771

67. Number of undergraduate females of university U is what percent more/less than the graduate male of same university.
   (A) 20.4%   (B) 22.4%   (C) 26.4%   (D) 30.4%
   (E) 36.2%

68. Find the ratio between graduate student of university R to that of University T.
   (A) 8 : 5   (B) 7 : 5   (C) 14 : 9   (D) 14 : 11
   (E) None of these

69. What is the average number of the male graduates from P, R and S together?
   (A) 1700   (B) 1710   (C) 1720   (D) 1730
   (E) 1740

70. If a male graduate is to be chosen from the university S, then find the probability for the same.
   (A) 124/525   (B) 5/21
   (C) 129/525   (D) 6/25
   (E) 131/525

ENGLISH LANGUAGE

DIRECTION (Q. 71-75):- Read the sentence to find out whether there is any error in it or not. The error, if any, will be in TWO parts of the sentence. The number of that part is the answer. If there is no error, the answer is (5). Ignore errors of punctuation, if any.

71. Looking at her skinny self (A) in the mirror, baggy eyes (B) and unruly hair, she (C) sighed with great despair (D).
    (A) AC   (B) BD   (C) BC   (D) CD
    (E) No Error

72. They could easily slip in the (A) house without raising any suspicion for (B) the first few minutes, until hell broke loose (C) with the dog spotting them as they awoke (D).
    (A) CD   (B) BC   (C) AD   (D) AB
    (E) No Error

73. Heaviness in the air was (A) clearly obvious being the forensics (B) department has cleaned the room (C) for evidence and other official duties (D).
    (A) AD   (B) AC   (C) CD   (D) BC
    (E) No Error

74. He was a (A)/ tremendous enthusiastically (B))/ teacher and that rubbed off (C)/ on all the child. (D)
    (A) AC   (B) AB   (C) CD   (D) BD
    (E) No error

75. She, in her pig-headed (A)/ way, insisted that she (B)/ is right and that (C)/ everyone is wrong. (D)
    (A) AC   (B) BD   (C) CD   (D) AD
    (E) No error

DIRECTION (Q. 76-80):- In each of the questions given below, a sentence is given with one blank. Below each sentence, FOUR words are given out of which two can fit into the sentence. Five options are provided with various combinations of these words. You have to choose the combination with the correct set of words which can coherently fit into the given sentence.

76. _____ politics has stricken the power sector, and its woes have spilt over into banking, a fifth of whose non-performing assets, currently estimated at Rs 10.3 lakh crore, involve some 34 stressed power projects, totalling 39 GW in generation capacity.
    (I) Virtuous   (II) Scrupulous
    (III) Flawed   (IV) Fallacious
    (A) (I) – (II)   (B) (I) – (IV)
    (C) (II) – (III)   (D) (III) - (IV)
    (E) All of these

77. Artificial intelligence is advancing to a level where systems become so intelligent that they _____ human capabilities and comprehension.
    (I) Surpass   (II) Authorize
    (III) exceed   (IV) Sanction
    (A) (I) – (II)   (B) (I) – (IV)
    (C) (I) – (III)   (D) (III) - (IV)
    (E) None of these

78. Landslides and _____ rivers have damaged roads, bridges and electricity supply in hilly and low-lying areas.
    (I) Drizzling   (II) Surging
    (III) Withered   (IV) Gratifying
    (A) (I) – (IV)   (B) Only (II)
    (C) (I) – (II)   (D) (III) - (IV)
    (E) None of these

79. Kerala has the _____ task of rebuilding social infrastructure and getting people back on their feet.
    (I) Onerous   (II) Arduous
    (III) Mischievous   (IV) Disastrous
    (A) (I) – (IV)   (B) (II) – (III)
    (C) (I) – (II)   (D) (III) - (IV)
    (E) None of these

80. With the Election Commission of India bound to function within the _____ of the existing law, decriminalizing politics now rests on how fast-track courts perform.
    (I) Vicinity   (II) Realms
    (III) Observations   (IV) Province
    (A) (II) – (IV)   (B) (I) – (III)
    (C) (I) – (II)   (D) (III) - (IV)
    (E) None of these

DIRECTION (Q. 81-85):- In the following question, two columns are given containing three phrases each. In the first column, the phrases are A, B, and C, and in the second column, the phrases are D, E and F. A phrase from the first column, may or may not connect with a phrase from the second column to make a grammatically and contextually correct sentence. There are five options, four of which display the sequence(s) in which the phrase can be joined to form a grammatically and contextually correct sentence. If none of the options given form a correct sentence after combination, select 'None of these' as your answer.

81.

Column 1	Column 2
(A) We have before us a clash between two ideologies that have been of odds since our foundation but have intensified to appalling levels in recent times: "Inclusive nationalism"	(D) divert attention by quoting proxy EPFO numbers, which change with changes in the criteria for registering.
(B) Unemployment is at an all-time high, there is wide-spread agricultural distress and farmer suicides are on the rise, crime is rampant, the situation of women and children is a major area of concern,	(E) industrial activity is sluggish, manufacturing has almost stalled, current account deficit is higher than the government's own stated objective, minimum support price remains inaccessible for farmers, sugarcane farmers continue to fight for what is their right.
(C) The budget speech did not even talked about the number of jobs created and tried to	(F) founded on social justice, universal welfare and communal harmony, and "divisive nationalism" marked by the rabid pursuit to create and perpetuate sectarian divisions and fundamentalist authoritarianism.

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

82.

Column 1	Column 2
(A) Given that in the current year, tax collection was lagging behind and the fiscal deficit was running way ahead of the target - 114 per cent in the	(D) announced two years back, but they would be happy that the tax rate has not gone down.
(B) Actually, the corporates were expecting a reduction in the tax rate from 30 per cent to 2 per cent,	(E) seventh month itself — next year could be worse with additional expenditures but no proposals for raising additional revenue.
(C) It is claimed that the number of tax filers has doubled in the last few years, but the	(F) direct tax to GDP ratio has risen by 0.3 per cent last year —hard much of a rise.

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

83.

Column 1	Column 2
(A) Researchers discovered that over 40 per cent of insect species could go extinct in the next few decades	(D) 75 per cent of honey samples collected across multiple countries contains neonicotinoid insecticides.
(B) In 2017, a worldwide study published in the journal Science showed that	(E) will have on human life if such a slide in insect numbers worldwide continues unabated.
(C) Conservation initiatives should try to create more visible awareness of such studies and the tangible impact it	(F) — this extinction rated is eight times faster than that of mammals, birds and reptiles.

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

84.

Column 1	Column 2
(A) Over the last four-odd years, the hello around social	(D) media has dimmed, in India and the world.
(B) With greater recognition of platforms' function of disseminating information — and issues like bias and the incendiary role propaganda can play — regulators are faced with complex	(E) questions: Should entities like Twitter and Facebook be treated merely as ideologically-agnostic tech platforms or as publishers with algorithmic editors?
(C) Unfortunately, rather than attempting to build a regulatory framework around a considered engagement with such questions, the Parliamentary Committee	(F) on Information Technology appears more concerned with optics, as its notice to Twitter CEO Jack Dorsey, after he reportedly did not heed its invitation the first time, indicates.

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

85.

Column 1	Column 2
(A) The hilsa leaf its home in the ocean and spawns in	(D) one of the fish studied by Waldman is the American shad, a species closely related to the hilsa.
(B) In what should be of silence to the ministry's new project,	(E) have once again exposed the culture of compliance which has been developing in recent years.
(C) The inauguration of an exhibition in memory of the modernist painter Prabhakar Barwe (1936-1995) at the National Gallery of Modern Art in Mumbai	(F) the estuarine waters where the rivers from India and Bangladesh meet the ocean.

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

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

(E) None of these

DIRECTION (Q. 86-95):- Read the following passage carefully and answer the questions given below it. Certain words are given in bold to help you locate them while answering some of the questions.

Paragraph 1: India's ambitious Smart Cities program focuses on the need for the computer systems enabling smart cities to have an open-source system infrastructure in order to make them efficient in collaborating with the various intelligent platforms that will run the smart cities via a smoothly functioning network, which will allow for cooperation among **disparate** civic bodies within a city. India is not alone in this ambitious initiative. Municipalities over the world have realized how valuable it can be to make their cities "smarter". Smart City initiatives across the globe will attract technology investments of more than $81 billion in 2018, and spending is set to grow to $158 billion in 2022, according to the International Data Corp. (IDC). Singapore, Tokyo and New York City will be among the largest spenders. Serena Da Rold of IDC has been quoted as saying that intelligent transportation and data-driven public safety remain the largest investment areas, but that IDC is also finding significant pockets of spending and growth in back-office and platform-related use cases, which are less often publicized, but increasingly happening behind the scenes in cities around the world.

Paragraph 2: The opportunity to make money in installations like these does not lie in a closed, **monolithic** implementation, but is facilitated by an open system with the ability to easily add new services, applications and sensors. In such a model, it is not just the connections from application to application that are open. Every aspect of the enabling infrastructure is open, including its internal schema and interfaces, and the entire programming "source" code of the implementation is also made available on a royalty-free basis. People are well aware of the vulnerabilities personal devices such as smartphones, laptops, routers and other hardware have, and the firms that make them work hard to plug gaps in a never-ending catch-up game with hackers. **An entire sub-industry has been *spawned* for companies such as Symantec Inc., which owns Norton, the antivirus and anti-malware firm.** It turns out that while firms that are involved in the smart cities program stand to make more money as they roll out new sensors, each with an Internet of Things (IoT)-based connection to their own application, as well as to other related smart cities applications, the weakest link in smart cities installations may also actually lie at this sensor level.

Paragraph 3: According to Wired magazine, researchers from IBM Security worked with their counterparts from security firm Threat care to investigate sensor hubs from three different companies, Battelle, Echelon Corp. and Libelium, who sell systems to support smart cities installations. The researchers found that these sensor arrays are at great risk of being hacked. These firms' business is to set up an interconnected array of sensors and allow municipalities to use IoT information from these sensors to solve problems of coordination between various city agencies. These sensors monitor a variety of factors, such as pollution and traffic flow, and can automatically cause action at the ground level by controlling functions such as traffic lights, street lighting and emergency alerts. The magazine cites the instance of the false alarm that went off earlier this year in Hawaii about an expected missile attack as an example of such an accident. This particular false alarm was enormously stressful, coming as it did in the wake of sabre **rattling** by North Korea about its ability to hit US cities with its expanded nuclear missile capabilities.

Paragraph 4: The three firms have confirmed the vulnerabilities and issued patches for all the bugs. The magazine stated that researchers have confirmed none of the bugs their "white hat" or friendly hacking efforts exposed have actually been exploited by others with mala-fide intent. That said, officials in many countries, including the US, have acknowledged that their infrastructure is vulnerable, and it isn't just the ballot box that the bad guys are coming after. For instance, Russian hackers have long been suspected of causing widespread electricity blackouts in the Ukraine. Municipalities would do well to earmark some of those billions of dollars to focus on ongoing spending on security, much as corporations and individuals spend money on antivirus and anti-malware shields for their devices.

86. Apart from the back-office and platform use related cases, what are the major significant areas for IDC to invest?

   (A) Infrastructure investment to boost economy

   (B) Data-driven public safety

   (C) Intelligent transportation

   (D) Both (a) and (b)

   (E) Both (b) and (c)

87. What is the weakest link mentioned in the smart city installation?

   (A) A larger support system is required for their installation which requires proper management

   (B) These are less often publicized

   (C) Officials in many countries, including the US, have acknowledged that their infrastructure is vulnerable

   (D) Sensors are at a great risk of being hacked

   (E) All of these

88. How do sensors help in the management of traffic flow?

   (A) With the help of induction coil at bayonet.

   (B) By causing false alarm situations.

   (C) IoT are being used to acquire traffic data quickly and send it for processing.

   (D) Remote sensing can help determine passengers.

   (E) None of these.

89. A line has been quoted in bold in paragraph 2. In what reference has the entire sub- industry been spawned?

   (A) The entire sub industry has been spawned as it is less publicized.

   (B) With reference to the vulnerabilities personal devices such as smartphones, laptops etc. end up catching with hackers.

   (C) It has not been affected by the bugs.

   (D) Both (a) and (b)

   (E) None of these.

90. What is meant by the idiom "white hat"?

   (A) Expert who may sometimes violate laws or typical ethical standards but does not have the malicious intent.

   (B) A person who breaks into a computer system with the purpose of inflicting damage or stealing data.

   (C) A person who hacks ethically into a computer network in order to test or evaluate its security systems.

   (D) Both (a) and (c).

   (E) Both (b) and (c).

91. Choose the word which is most nearly the SAME in meaning as the word printed in bold as used in the passage. **Disparate**

   (A) Realistic   (B) Akin

   (C) Homologous   (D) incongruous

   (E) Connate

92. Choose the word which is most nearly the SAME in meaning as the word printed in bold as used in the passage.

   Monolithic

   (A) Erratic   (B) Immutable

   (C) Mercurial   (D) Capricious

   (E) Intermittent

93. Choose the word which is most nearly the SAME in meaning as the word printed in bold as used in the passage.

   Spawned

   (A) Disappeared   (B) Consummated

   (C) Suppressed   (D) engender

   (E) Halted

94. Choose the word which is the OPPOSITE in meaning as the word printed in bold as used in the passage.

   Rattling

   (A) Clattering   (B) Placating

   (C) Chattering   (D) Jarring

   (E) Clinking

95. Choose the word which is the OPPOSITE in meaning as the word printed in bold as used in the passage.

   Vulnerable

   (A) Impuissant   (B) Unshielded

   (C) Unfortified   (D) Pregnable

   (E) indomitable

DIRECTION (Q. 96-100):- The following sentences form a paragraph. The last sentence of the paragraph is given. The rest of the sentences are numbered as P, Q, R, S and T. These five parts are not given in their proper order. Read the sentences and choose the alternative that arranges them in correct order.

P. Union Environment Minister Harsh Vardhan said due to concerted efforts by the government, the Air Quality Index of Delhi has improved during the last three years

Q. The national capital recorded its best air quality this year on Tuesday as incessant rains removed pollutants from the air

R. An official of the Central Pollution Control Board (CPCB) said rains in the last few days removed pollutants from the air leading to improvement in air quality

S. This was the third time this year that the quality of air was registered as good

T. The Air Quality Index (AQI) on Tuesday was recorded at 38, which is the lowest this year, according to SAFAR

An AQI in the range of 0-50 is considered 'good', 51-100 'satisfactory', 101-200 'moderate', 201-300 'poor', 301-400 'very poor' and 401-500 'severe'

96. Which of the following sentences should be the FIRST sentence of the paragraph?

   (A) P (B) Q (C) S (D) R

   (E) T

97. Which of the following sentences should be the SECOND sentence of the paragraph?

   (A) S (B) Q (C) R (D) T

   (E) P

98. Which of the following sentences should be the THIRD sentence of the paragraph?

   (A) Q (B) R (C) T (D) S

   (E) P

99. Which of the following sentences should be the FOURTH sentence of the paragraph?

   (A) P (B) S (C) Q (D) R

   (E) T

100. Which of the following sentences should be the FIFTH sentence of the paragraph?

   (A) S (B) Q (C) R (D) T

   (E) P

ANSWER KEY

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

IBT
Institute Pvt. Ltd

HINTS & SOLUTION

(1-5)

Hindu	ET	FE	TOI	DI	HT	
A	C	F	D	B	E	Row 1 Facing South

P	U	S	T	R	Q	Row 2 Facing North
DJ	HT	TOI	FE	ET	Hindu	

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

(6-10) Lake – spo

   is – zi

   water – xo

ocean – ay

salt – ju

in – qo

swim – doz

body – ut

don't – kirk

vast – re

people – bis

used/looking – fir/te

contains – Fa

6. (C)
7. (B)
8. (E)
9. (A)
10. (D)

(11-13)

11. **(A)**

12. **(D)**

13. **(E)**

14. **(D)**

Total students = 20 + B + C + 20 + 1
= 44

15. **(C)**

$= \sqrt{12^2 + 4^2}$

$= 4\sqrt{10}\,m$

(16-20)

Floor	Persons	
8	Secretary General	1
7	Policeman	7
6	Manager	5
5	Clerk	8
4	Income tax officer	6
3	CEO	3
2	Judge	2
1	major	4

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

(21-25)

21. **(C)**
22. **(D)**
23. **(D)**
24. **(E)**
25. **(A)**

(26-30)

26. **(B)** I. W ≥ A (False)

II. D < S (True)

27. **(A)** I. E > C (True)

II. B < N (False)

28. **(E)** I. C ≤ L (True)

II. H > S (True)

29. **(C)** I. B ≥ E (False)

II. B < E (False)

30. **(B)** I. Z ≤ X (False)

II. T > A (True)

(31-35)	Name	Subjects	Rank
	A	Philosophy	3
	B	Biology	6
	C	Sociology	2
	D	Physics	4
	E	English	7
	F	Chemistry	1
	G	Math	5

31. (C)

32. (B)

33. (B)

34. (A)

35. (B)

(36-40)

36. (B) England's Score = 372

India's score = 372 + 28 = 400

Required Difference = $\dfrac{(17-12)}{100} \times 400 = 20$

37. (D) Required Ratio 16 : 15

38. (D) England's score = 325 + 13 = 338

Kohli's score = $\dfrac{20}{100} \times 325 = 65$

Required% = $\dfrac{65}{338} \times 100 = 19\dfrac{3}{13}\%$

39. (B) If India's score = 100 x

Pujara scored = $\dfrac{100x \times 17}{100} = 17x$

For minimum runs = x should be 1

England's score = 100 – 17

= 83

40. (D) Total score = 600

= $\dfrac{(15+20)}{100} \times 600 = 210$

= $\dfrac{(16+20)}{100} \times 600 = 216$

Required Differnce = 216 – 210 = 6

41. (C) Share of each member in profit

= Amount × Time invested

Total share of A profit = 27000 × 4 + 22000 × 8

Total share of B Profit = 3600 × 4 + 42000 × 8

Total share of C Profit = 35000 × 8

Ratio of Profit = 71 : 120 : 70

Share of C = $\dfrac{70}{261} \times 130500$

= Rs. 35,000

42. (B) P (Red) = $\dfrac{2}{12}$

P (Yellow) = $\dfrac{1}{12}$

P (Red or yellow) = $\dfrac{2}{12} + \dfrac{1}{12} = \dfrac{1}{4}$

43. (A) Let the length, breadth, height and cuboid be l,b,h

length of diagonal = $\left(l^2 + b^2 + h^2\right)^{1/2} = 5\sqrt{2}$

Total surface area of cuboid = 2 (lb + bh + lh)

(l + b + h) = 12

squaring Both sides

$\left(l^2 + b^2 + h^2\right) = 2(lb + bh + lh) = 144$

2(lb + bh + lh) = 144 – 50 = 94 cm²

44. (E) Required ratio be k : 1 = B : G

15.8 = [k(16.4) + (15.4) /(k + 1)]

15.k + 15.8 = 16.4 + 15.4

0.6 k = 0.4

k = $\dfrac{4}{6} = \dfrac{2}{3}$

Required Ratio = 2 : 3

45. (D)

(46-50)

46. (D) I. x = 9, 7

II. y = $\dfrac{9}{2}, 4$

47. (C) I. x = 9, 5

II. y = 15, 6

48. (A) I . x = $\dfrac{7}{6}$,

II. y = $\dfrac{8}{7}$

49. (C) I. x = $\dfrac{9}{7}, -2$

II. y = 2, $-\dfrac{10}{3}$

50. (E) I. $x^2 + 5x = 25x$

$x^2 - 20x = 0$

x = 0, 20

II. $3y^2 + 2y = 2y + 12$

$3y^2 = 12$

$y^2 = 4$

$y = \pm 2$

(51-55)

51. (B) $12^2 + 5 = 149$

$13^2 + 5 = 174$

$14^2 + 5 = 201$

$15^2 + 5 = 230$

$16^2 + 5 = 261$

$17^2 + 5 = 294$

52. (D) $30240 \div 2 = 15120$

$30240 \div 3 = 10080$

$30240 \div 4 = 7560$

$30240 \div 5 = 6048$

$30240 \div 6 = 5040$

$30240 \div 7 = 4320$

53. (E) $25^2 + 11 = 636$

$26^2 + 13 = 689$

$27^2 + 17 = 746$

$28^2 + 19 = 803$

$29^2 + 23 = 864$

$30^2 + 29 = 929$

54. (E) $2^2 + 13 = 17$

$3^2 + 13 = 22$

$4^2 + 13 = 29$

$5^2 + 13 = 38$

$6^2 + 13 = 49$

$7^2 + 13 = 62$

55. (B) $12^3 - 7 = 1721$

$13^3 - 14 = 2183$

$14^3 - 21 = 2723$

$15^3 - 28 = 3347$

$16^3 - 35 = 4061$

$17^3 - 42 = 4871$

56. (B) Let present age of A,B,C,D be 6x, 8x, 11x and 15x years

$(6x - 4) + (8x - 4) + (11x - 4) + (15x - 4) = 64$

$40x = 80$

$x = 2$

Difference of Present age of B and D is $(15-8) \times 2$

$= 14$ years

57. (D) Let sum of money be Rs. 10,000x

ATQ

$$\left[10000x \left(1 + \frac{1}{20}\right)^2 - 10000x \right]$$

$$- \left[10000x \left(1 + \frac{1}{20}\right) - 10000x \right] = 3150$$

$525 x = 3150$

$x = 6$

Sum of money invested = Rs. 60,000

58. (C)

40   35

38

3   2

$5 - 50$

$1 - 10$

$2 - 20$

No of Girls = 20

59. (D) Let the First term = 16x = a

Common Ratio = $\dfrac{16x \times 6.25}{100}$

$x = r$

4th term $- 16x \times x^2 = 16x^4$

5th term $- 16x^5$

ATQ

$\dfrac{16x^5}{16x^4} \times 100 = 50$

$x = \dfrac{1}{2}$

$a = 8$

$r = \dfrac{1}{2}$

sum of G.P = $\dfrac{8}{1 - \dfrac{1}{2}} = 16$

60. (C) Let initial Average $- x$

Total score $- 9x$

ATQ

$9x + 100 = 10(x + 8)$

$x = 20$

New Average = $20 + 8 = 28$

(61-65) Let total unit of work is 4200

Worker	Days	Perday unit work
Ram	30	140
Shyam	40	105
Ishita	20	210
Mahesh	70	60
Pratik	20	210
Bhupesh	60	70
Utkarsh	50	84

61. (A) Required wages sharing ratio among seven = 140 : 105 : 210 : 60 : 210 : 70 : 84

62. (C) Per day unit Production (Ram + Ishita + Utkarsh)

= (140 + 120 + 84) units = 434 units]

$\therefore$ Required Days = $\frac{4200}{434}$ = 9.7 days

63. (D) Mahesh & Pratik = (60 + 210) × 2 = 270 × 2

= 540

Remaining work for other = 4200 − 540

= 3660

Per day work for other = 4200 − 540

= 3660

Per day work Done by Shyam, Ram, utkarash, Bhupesh

= 140 + 105 + 84 + 70 = 399 units

3660 units work completed Ram, Shyam, utakarsh & Bhupesh

= $\frac{3660}{399}$ = 9.17 days

$\therefore$ work completed = 9.17 + 2day = 11.17 days.

64. (A) New Per day working capacity Mahesh = 60 × 2

= 120 units

New Per day working capacity Utkarsh

= 84 × (1 + 50%) = 84 × 1.5 = 126 units

New waging ratio = 140 : 105 : 210 : 120 : 210 : 70 : 126

65. (B) (210 + 70 + 84) × 4 units = 364 × 4

= 1456 units

Ram must have done 4200 − 1456 = 2744

No days taken by Ram to complete 2744 units

of work = $\frac{2744}{140}$

= 19.+6 days

(66-70)

66. (A) Total Graduate in university P

= $\frac{1820 \times 3}{7} + \frac{3120 \times 5}{8}$ = 2730

Total undergraduate in university Q

= $\frac{5005 \times 2}{7} + \frac{3003 \times 1}{7}$ = 1859

Required Difference = 2730 − 1859

= 871

67. (C) = $\frac{4740 \times 1}{3}$ = 1580

= $\frac{3750 \times 1}{3}$ = 1250

Required % = $\frac{1580 - 1250}{1250} \times 100$ = 26.4%

68. (C) Graduate student R = $\frac{(3080 \times 7)}{11} + \frac{3640 \times 9}{13}$

= 4480

Graduate student of 'T'

= $3990 \times \frac{10}{19} + 1950 \times \frac{2}{5}$ = 2880

Required Ratio = $\frac{4480}{2880} = \frac{14}{9}$

69. (E) Required Average

= $\frac{1}{3}\left[\frac{1820 \times 3}{7} + \frac{3080 \times 7}{11} + \frac{4650 \times 8}{15}\right]$

= $\frac{1}{3}[780 + 1960 + 2480]$

= $\frac{1}{3}[5220]$ = 1740

70. (A) Total student in S = 4650 + 5850

= 10500

Graduate Male = $\frac{4650 \times 18}{15}$

= 2480

Probability = $\frac{2480}{10500} = \frac{124}{525}$

71. (E) There is no error in the given sentence because all the verbs are in agreement with the tense and the singular-plural forms are well maintained.

So, **Option E** is correct answer.

IBT
Institute
Pvt. Ltd

72. **(C)** Error lies in the **A – D** part of the sentence, in **Part A, 'into'** should be used in place of **'in'** and in **Part D, 'Dogs'** should be used in place of **'Dog'**.

73. **(D)** Error lies in the **B – C** part of the sentence, in **Part B,** 'Being' should be removed and in **Part C, 'Had'** should be used in place of **'Has'**.

74. **(D)** Error lies in the **B – D** part of the sentence, in **Part B, 'tremendously enthusiastic'** should be used in place of **'tremendously enthusiastic'** and in **Part D, 'children'** should be used in place of **'child'.**

75. **(B)** Error lies in the **B – D** part of the sentence, in **Part B, 'insists'** should be used in place of **'insisted'** and in **Part D, 'everyone else'** should be used in place of '**everyone is wrong'.**

76. **(D)** The most appropriate combination of words is **"Flawed and Fallacious".**

    Flawed - having or characterized by a fundamental weakness or imperfection.

    Fallacious - based on a mistaken belief.

77. **(C)** The most appropriate combination of words is **"surpass and exceed".**

    Surpass - exceed; be greater than.

    Sanction - give official permission or approval for (an action).

78. **(B)** The most appropriate word is **"surging".**

    Surging - move suddenly and powerfully forward or upward.

79. **(C)** The most suitable combination of words is **"onerous and arduous".**

    Onerous - involving a great deal of effort, trouble, or difficulty.

    Arduous - involving or requiring strenuous effort; difficult and tiring.

80. **(A)** The most appropriate combination of words is **"realms and province".**

    Realms - a field or domain of activity or interest.

    Province - an area of special knowledge, interest, or responsibility.

81. **(C)** Only phrases **B and E** combine to form grammatically and contextually correct sentence.

    So, **Option C** is correct answer.

82. **(A)** Only phrases **A and E** combine to form grammatically and contextually correct sentence.

    So, **Option A** is correct answer.

83. **(E)** **A-F, B-D and C-E** form contextually correct sentences. But the errors in **phrases C, D and F** make the sentences grammatically incorrect.

    So **Option E** is correct answer.

84. **(E)** **A-D, C-F** form contextually correct sentences. But the error in **phrase A** makes the sentence grammatically incorrect.

    So, **Option E** is correct answer.

85. **(E)** **A-F, B-D and C-E** form contextually correct sentences. But the errors in **phrases A, B and E** make the sentences grammatically incorrect.

    So, **Option E** is correct answer.

86. **(E)** According to the passage, **Option E** is correct answer.

87. **(D)** According to the passage, **Option D** is correct answer.

88. **(C)** According to the passage, **Option C** is correct answer.

89. **(B)** According to the passage, **Option B** is correct answer.

90. **(C)** According to the passage, **Option C** is correct answer.

91. **(D)** **Option D** is most similar to the given word. **Disparate -** dissimilar. **incongruous -** the same.

92. **(B)** **Option B** is most similar to the given word. **Monolithic -** unchanging. **Immutable -** unchangeable.

93. **(D)** **Option D** is most similar to the given word. **Spawned -** to produce. **Engender -** to give existence to

94. **(B)** Option B is antonym for the given word. **Rattling -** making or causing to make a rapid succession of short, sharp knocking. sounds. **Placating -** soothing.

95. **(E)** Option E is antonym for the given word. **Vulnerable -** unprotected. **Indomitable -** incapable of being subdued

96. **(B)** The Final rearrangement will be **QSTPR.** So, **FIRST** sentence after rearrangement is **Q.**

97. **(A)** The Final rearrangement will be **QSTPR.** So, **SECOND** sentence after rearrangement is **S.**

98. **(C)** The Final rearrangement will be **QSTPR.** So, **THIRD** sentence after rearrangement is **T.**

99. **(A)** The Final rearrangement will be **QSTPR.** So, **FOURTH** sentence after rearrangement is **P.**

100. **(C)** The Final rearrangement will be **QSTPR.** So, **FIFTH** sentence after rearrangement is **R.**