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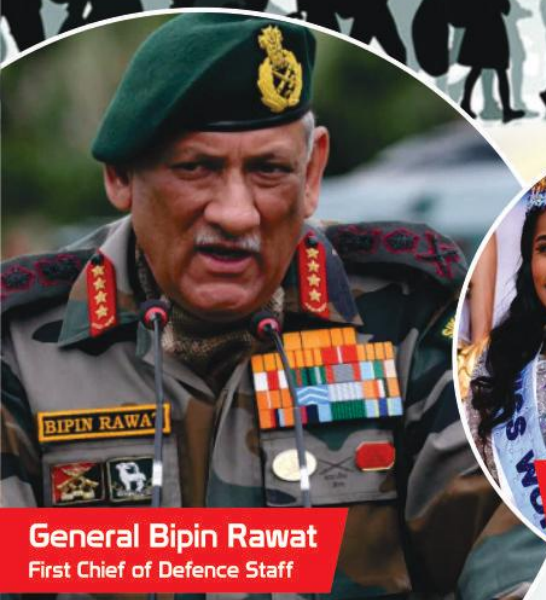
A Comprehensive Magazine for Banking, SSC & Other Competitive Exams

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February 2020

CITIZENSHIP

Ammendment Act



General Bipin Rawat
First Chief of Defence Staff



MISS UNIVERSE-2019
MISS WORLD-2019

Inside Story

500+ G.K. One Liner

G.S. Special Questions

Study Notes

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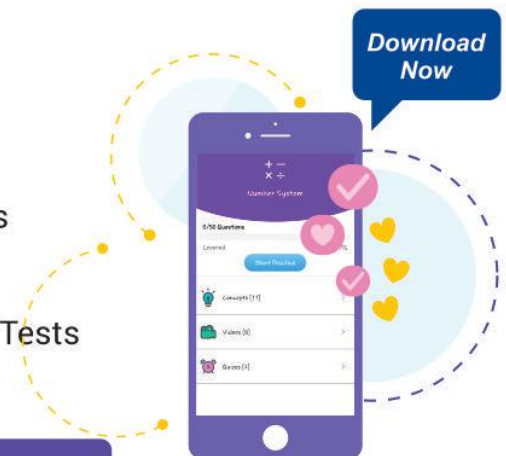
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Final Selections in IBPS Clerk-2017

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Final Selections in IBPS PO Exam-2017

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Final Selection in SBI PO Exam-2018

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Final Selections in SSC CGL Exam

13500+

Selected in FCI/LIC & State Jobs

INSIDE STORY

• CAA-2019	3
• Miss Universe and Miss World-2019	4
• First Chief of Defence Staff	5
• Sports Person of the Year-2019	5
• National News	6
• International News	11
• 500+ G.K. One Liner Questions	15
• GS Special	31
• Awards	32
• New Appointments	36
• Sports	40
• Banking & Financial Awareness	45
• Defence & Technology	47
• Study Notes	49
• Tricky Questions	59
• IBPS Clerk (Mains) - Practice Test Paper	70
• SSC CGL (Tier-I) - Practice Test Paper	95
• SSC CHSL (Tier-I) - Practice Test Paper	104
• IBPS SO AFO (Mains) - Memory Based Paper	110

IMPORTANT RATES (31-12-2019)

Repo Rate	5.15%
Reverse Repo Rate	4.90%
Marginal Standing Facility Rate	5.40%
Statutory Liquidity Ratio	18.50%
Cash Reserve Ratio	4%
Bank Rate	5.40%

New Batches Starting for

SSC CHSL: 13th & 16th Jan 2020

RBI ASSISTANT: 13th Jan. 2020

For Admission Contact :

IBT Nearest Center or Call – 9696960029

IMPORTANT DAYS IN JANUARY

January 09	NRI Day (Pravasi Bharatiya Divas)
January 10	World Hindi Day
January 12	National Youth Day
January 15	Indian Army Day
January 24	National Girl Child Day
January 25	National Voters Day
January 27	World Leprosy Day (Every last Sunday)

IMPORTANT DAYS IN FEBRUARY

February 02	World Wetlands Day
February 04	World Cancer Day
February 10	National De-worming Day
February 12	National Productivity Day
February 13	World Radio Day
February 20	World Day of Social Justice
February 21	International Mother Language Day
February 28	National Science Day

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Success Story

Name: Karan Bhagat
Father's Name: Haqeeqat Rai
Education: B.Sc (Non-Medical)
Examination Name: SBI Clerk-2019
Final Selection: State Bank of India



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

Karan: Thank you, sir.

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

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

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

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

exam like Mock Tests, Study Notes, Books, Magazines, Lifetime Membership Card (LMC), and most importantly experienced and worthy teachers.

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

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

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

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

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

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

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

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

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

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

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

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

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

Karan: Thank you very much, sir!

PRECIOUS WORDS : "Wake up with Determination. Go to bed with satisfaction."

Citizenship Amendment Act-2019

What is Citizenship Amendment Act: All you need to know about CAA

India is a secular, sovereign and peace-loving country. Perhaps it is the only country in the world that has justified the slogan of 'Unity in diversity'. Perhaps this is why citizens of many countries want Indian citizenship.

The Citizenship (Amendment) Act, which was passed by the Rajya Sabha on , will now go to the President for his assent. As many as 125 lawmakers voted in the favour of the Citizenship (Amendment) Act and 99 against it. Here is all you need to know about the CAA.

What is Citizenship Amendment Act, 2019?

The Citizenship Amendment Act, 2019 seeks to provide Indian citizenship to illegal refugees from 6 communities coming from Pakistan, Bangladesh, and Afghanistan. These 6 communities include; Hindu, Buddhist, Sikh, Christian, Jain, and Parsi.

Key Points of Citizenship Amendment Act, 2019

1. Under the Citizenship Act 1955, a person may be given an OCI card, if he is of Indian origin (e.g., a former citizen of India or their descendants) or the spouse of a person of Indian origin. Now the Act of 2019 gives the facility to OCI cardholder to travel in India, work, and study in the country.
2. The Citizenship (Amendment) Act, 2016 says that the citizenship of OCI cardholders can be cancelled on 5 grounds;
 - a. Showing disaffection to the Constitution of India
 - b. Registration through fraud
 - c. Engaging with the enemy during war
 - d. Damaging the sovereignty of India
 - e. Sentenced to imprisonment for two years or more within five years of registration as OCI.

But the Citizenship (Amendment) Act, 2019 added one more ground of the cancellation i.e. if the OCI has violated any law that is in force in the country.

3. The Citizenship (Amendment) Act, 2019 says that on acquiring citizenship:
 - (a) Such persons shall be deemed to be citizens of India from the date of their entry (on or before December 31, 2014) into India, and
 - (b) All legal proceedings against illegal migrants related to their illegal migration or citizenship will be closed.

However, the Act will not give these benefits to the illegal migrants of tribal areas of Assam, Meghalaya, Mizoram, and Tripura.

4. The Citizenship Amendment Act, 2016 provided that these illegal migrants of (Hindus, Sikhs, Buddhists, Jains, Parsis and Christians communities of Afghanistan, Bangladesh, and Pakistan must stay at least 6 years in India before applying for Indian citizenship through naturalisation.

What does the Citizenship Amendment Act, 1955 say?

The Citizenship Amendment Act, 1955 describes 5 conditions for obtaining citizenship of India, such as

- Citizenship by Birth;
- Citizenship by Descent;
- Citizenship by Registration;
- Citizenship by Naturalization
- Citizenship by incorporation of territory

The Act says that on acquiring citizenship:

- such persons shall be deemed to be citizens of India from the date of their entry into India, and
- all legal proceedings against them in respect of their illegal migration or citizenship will be closed.

Is the Act applicable throughout India?

The Act says that the provisions on citizenship for illegal migrants will not apply to the tribal areas of Assam, Meghalaya, Mizoram, or Tripura, as included in the Sixth Schedule to the Constitution.

MISS UNIVERSE AND MISS WORLD-2019

Miss Universe 2019 : South Africa's Zozibini Tunzi crowned Miss Universe 2019

South Africa's Zozibini Tunzi has been crowned Miss Universe for the year 2019, beating more than 90 contestants, including Miss India, from around the globe.

The Miss Universe 2019 runner-ups included Miss Puerto Rico Madison Anderson as the first runner-up and Miss Mexico Ashley Alvidrez as the second runner-up. The others in the top five of the Miss Universe 2019 beauty pageant included Miss Colombia and Miss Thailand.



About Miss Universe 2019

The Miss Universe 2019 pageant was held in Atlanta, Georgia in the United States of America on December 8, 2019. The event was hosted by Steve Harvey, who had infamously announced the wrong contestant as the Miss Universe winner in 2015. The Miss Universe 2019 saw participation from 90 contestants from across the world. South Africa's Zozibini Tunzi, Miss Puerto Rico Madison Anderson and Miss Mexico Ashley Alvidrez were the top three and the final two included Miss South Africa and Miss Puerto Rico. Miss India Universe Vartika Singh made it to the top 20 as a wild card but crashed out of the top 10.

Miss India Universe Vartika Singh made it to the top 20 as a wild card but crashed out of the top 10.

Miss World 2019: Jamaica's Toni-Ann Singh wins title, India's Suman Rao comes third

Tony-Ann Singh from Jamaica was crowned Miss World 2019 at the 69th edition of the beauty pageant held in London on December 14. Ophely Mezino of France and Suman Rao of India were the first and second runners up among contestants from 120 countries competing for the coveted title. She became the fourth woman from Jamaica to win Miss World.



About Toni-Ann Singh

- Toni Ann Singh, born in Morant Bay, Jamaica, was just 9 years old when her family moved to Florida, USA.
- She graduated from the State University of Florida in Women's Education and Psychology. Tony N. Singh's mother is from Jamaica and is of African-Caribbean origin, while Singh's father Bradshaw Singh is of Indo-Caribbean origin.
- She is fond of singing and impressed the judges by singing the song of Whitney Houston.
- Toni has defeated the other 111 contestants to win the title of Miss World.

Suman Rao as Second Runner-up

Suman Rao crowned as the third most beautiful woman in the world as she won second-runner up title in Miss World 2019 beauty pageant. She has won the title of Miss India in 2019. She wants to become an actress and has been busy with several modeling assignments for the past few months. Suman said that she aims to make an important contribution to gender equality in her community as well as globally. Suman took the initiative to help tribal women through financial freedom in the 'Beauty with a Purpose Segment'.

India in Miss World

Rita Faria : the first Indian woman to win the title for the first time in 1966.

Aishwarya Rai : the second person who won Miss World in 1994.

Priyanka Chopra : the winner of the Miss World contest in the year 2000

Diana Hayden : Miss World in 1997

Yukti Mukhi : Miss World in 1999

Manushi Chhillar : In 2017, became Miss World for the last time from India.

GENERAL BIPIN RAWAT NAMED AS THE COUNTRY'S FIRST CHIEF OF DEFENCE STAFF

General Bipin Rawat has been named the country's first Chief of Defence Staff. The Chief of Defence Staff will be a four-star General, the principal military advisor to the defence minister, and head the new Department of Military Affairs to ensure jointness in training, logistics and procurement of the three services.

The CDS will not have any operational role and military command. But, will ensure coordination in joint operations. He will also not be eligible to hold any government office after demitting as the CDS.



SPORTSPERSON OF THE YEAR 2019

Indian women's hockey team captain Rani Rampal and ace pistol shooter Saurabh Chaudhary won the Sports Person of the Year awards at the FICCI India Sports Awards 2019 on Wednesday.

FICCI India Sports Awards

The FICCI India Sports Awards are an attempt by FICCI to acknowledge and recognise the contribution of sportspersons and various stakeholders who deliver excellent results through out the year.

Award name	Winner
Best Company Promoting Sports (Public Sector)	Central Coalfields Limited Railway; Sports Promotion Board
Best Company Promoting Sports (Private Sector)	Centre for Sports Science
Best NGO Promoting Sports	Subroto Mukherjee Sports Education Society
Special Recognition NGO (Non-governmental organizations) Promoting Sports	My Angels Academy
Best Professional Services Company	The Sports School
Best Sports Start-up	FanCode Powered by Dream11
Best National Sports Federation	National Rifle Association of India
Sportsperson of the Year (Female)	Rani Rampal (Hockey)
Sportsperson of the Year (Male)	Saurabh Chaudhary (Shooting)
Para-Athlete of the Year	Sandeep Chaudhary (Javelin)
Special Recognition Para-Athlete of the Year	Manasi Joshi (Badminton)
Breakthrough Sports Person	Amit Panghal (Boxing)
Special Recognition Breakthrough Sports Person of the Year	Esow Alben (cycling)
Coach or Support Staff of the Year	Satyanarayana
Lifetime Achievement Award (Administrator)	Govindaraj Kempareddy
Lifetime Achievement Award (Athlete)	Pankaj Advani (cue sport)
Best State Promoting Sports	Odisha
Best Sports Journalist	Kamesh Srinivasan (The Hindu)
Special Recognition on the theme of Building New India Through Sports & Fitness	Chitharesh Natesan- (1st Indian to win 'Mr Universe 2019)

NATIONAL NEWS

DECEMBER 2019

VICE PRESIDENT LAUNCHES 'BHARATIYA POSHAN ANTHEM'

- Vice President M Venkaiah Naidu launched the "Bharatiya Poshan Anthem" which aims at taking the message of making India malnutrition free to all corners of the country.
- The anthem has been penned by noted lyricist Prasoon Joshi and sung by Shankar Mahadevan.
- Poshan Abhiyan was launched by Prime Minister Narendra Modi in March 2018 with an objective to make India malnutrition free by 2022.

INDIA'S FIRST MARITIME MUSEUM COMING UP AT LOTHAL IN GUJARAT

- Underwater or marine archaeology in India is all set to get a boost with the government deciding to establish a National Maritime Heritage Museum at Lothal, a Harappan site on the Saurashtra coast in Gujarat.
- The museum will also be an independent research centre of

underwater archaeology for reconstruction of maritime history, archaeology of boat building and materials traded.

- Underwater archaeology is a specialized branch of archaeology that involves recovering submerged remains such as ports, shipwrecks and studying proxy records of maritime activity from archaeological excavations as well as archival and historical records.

GLOBAL CLIMATE RISK INDEX 2020: INDIA FIFTH MOST AFFECTED COUNTRY IN 2018

- India was the fifth most climate-affected country in 2018, according to the Global Climate Risk Index 2020 released on December 4, 2019.
- India also recorded the highest number of fatalities due to climate change in 2018. The Global Climate Risk Index 2020 is published by International Environmental think tank Germanwatch.
- The Climate Risk Index 2020 published its results after assessing 181 countries and quantifying the impacts of climate change through economic fatalities.

TAXATION LAWS BILL, 2019, WILL AMEND THE INCOME TAX ACT 1961 AND THE FINANCE (NO 2) ACT 2019.

- The Centre in the Lok Sabha on moved the Taxation Laws Amendment Bill 2019 for its passage, seeking changes in the Income Tax law aimed at lowering tax rate options to domestic companies to promote growth and investment and attract fresh investment in the manufacturing sector.
- The Bill seeking amendment to the Income-Tax Act, 1961 and to amend the Finance (No.2) Act, 2019 was moved in the House by Finance Minister Nirmala Sitharaman.

MUMBAI CENTRAL GETS FIRST 'EAT RIGHT STATION' CERTIFICATION FROM FSSAI

- The Mumbai Central station of Railways was conferred with the 'Eat Right Station' certification with four stars rating by the Food Safety and Standards Authority of India (FSSAI), as a part of 'Eat Right India' movement launched last year.
- According to a press note, the Mumbai Central Railway Station is the country's first "Eat Right Station."
- "Mumbai Central station has been judged on the basis of compliance of food safety and hygiene, availability of healthy diet, food handling at preparation, trans-shipment and retail/serving point, food waste management, promotion of local and seasonal food and creating awareness on food safety and healthy diet," as per a press note.

CABINET CLEARS CITIZENSHIP AMENDMENT BILL, GOVT GEARS UP FOR CRUCIAL PARLIAMENT TEST

- The Union Cabinet cleared the contentious Citizenship Amendment Bill for Parliament to take over. The Bill is now likely to be tabled in the Lok Sabha for clearance. The Parliament is likely to take up the Citizenship Amendment Bill next week.
- The Citizenship Bill seeks to grant citizenship to all non-Muslim refugees from Pakistan, Bangladesh and Afghanistan if they faced religious persecution in these neighboring countries.
- Union minister Rajnath Singh asked BJP MPs to be present in large numbers in the Parliament when Home Minister Amit Shah tables the Citizenship Bill in Parliament.

EC TO IMPLEMENT POLITICAL PARTIES RTMS

- The Election Commission of India will implement the political parties Registration Tracking Management System (RTMS). It will be implemented through an online portal to facilitate tracking of the status of the application by applicants.
- The Commission said, the applicant who is applying for party registration from 1st January 2020 onwards will be able to track the progress of his or her application and will get status through SMS and email.
- Chief Election Commissioner : Sunil Arora

HARYANA POLICE BECAME THE FIRST TO INTRODUCE 'TRAKEA' SOFTWARE IN FSL

- Haryana police have introduced a unique barcoding software "Trakea" to enable foolproof security of the samples collected in Forensic reports.
- Haryana became the first state in the country to introduce this unique barcoding system.
- Manohar Lal Khattar, Chief Minister (CM) of Haryana inaugurated the TRAKEA barcoding system of Forensic Science Laboratory (FSL) at Madhuban, Haryana.
- According to the police, Trakea ensures foolproof security of the samples collected from the scene of the crime, and the forensic analysis reports, and is different from traditional methods that the state police force has been following for decades.
- The software was developed by a software engineer Amit Mishra.

AVANTEE MEGA FOOD PARK INAUGURATED IN MP'S DEWAS

- In Madhya Pradesh, Union Minister for food processing Harsimrat Kaur Badal inaugurated Avantee mega Food Park in Dewas.
- This first food park of central India is spread over 51 acres and has been constructed at a cost of about 150 crore rupees.
- About 5 thousand local people will get employment from this Mega Food Park. Minister of State for Food Processing Industries Rameshwar Teli was also present on the inaugural ceremony.

INDIA SLIPS TO 112TH RANK, IN BOTTOM 5 ON HEALTH, ECONOMIC FRONTS

- World Economic Forum (WEF) has recently released Gender Gap Index-2019 that shows India has slipped to 112th position.
- India has moved downwards four places in terms of gender equality amid increasing disparity in terms

of women's participation in the development of the country. The country is ranked in the bottom five on health and economic fronts.

ODISHA GOVT LAUNCHES "MADHUAPP" FOR SCHOOL CHILDREN



- Chief Minister of Odisha, Naveen Patnaik launched a smart learning phone application "MadhuApp" for school children. The app named after 'Utkal Gourab' Madhusudan Das, has been developed by the Ganjam district administration in accordance with the 5T initiative of the state government.
- Launching the App, Chief Minister interacted with students from Ganjam District through video conferencing and advised them to focus on their studies to make the state and country proud.

CABINET APPROVES PERSONAL DATA PROTECTION BILL-19

- The Cabinet approved Data Protection bill to be tabled in Lok Sabha. The bill lays down legal framework to preserve sanctity in data sharing. The Draft of the bill was released by the Ministry of Electronics and Information Technology in 2018.
- The bill provides rules for collection, storage and handling of personal data. It regulates the processing of personal data of individuals incorporated in India and abroad.
- The bill makes it compulsory for the collecting authority to store the data within the territory of India. The bill divides data into three types namely critical, general and sensitive. The sensitive data are the data that are related to passwords, health, finances, religion, biometric and sexual orientation.

NOVEMBER 2019

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

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

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

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

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



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

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

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

ARUNACHAL PRADESH IS HOSTING THE 7TH EDITION OF TAWANG FESTIVAL

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

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

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

RAJNATH SINGH TO REPRESENT INDIA AT SCO HEADS OF STATE MEETING



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

TAMIL NADU BECOMES FIRST STATE TO ENACT LAW ON CONTRACT FARMING

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

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

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

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

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

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

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



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

OCTOBER 2019

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

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

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

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

AROGYA MANTHAN EVENT WAS ORGANISED



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

UTTARAKHAND CM LAUNCHES AWARENESS CAMPAIGN 'URJAGIRI'

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

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

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

HARYANA TOPS LIST OF STATES WITH MOST DRY DISTRICTS

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



INTERNATIONAL NEWS

DECEMBER 2019

BRITISH PM BORIS JHONSON RE-ELECTED AS PRIME MINISTER OF UK.

- British Prime Minister Boris Johnson has won the historic UK General Election as his Conservative Party crossed the magic number of 326 required for a majority in the Parliament. He is re-elected as a Prime Minister of UK.
- Johnson won the historic election as his Conservative Party crossed the 326-mark required for a majority in Parliament.
- The latest projections put the Johnson-led Conservatives at around 365, but the party can safely celebrate its victory as it comfortably crossed over the half-way finish line for the 650-member House of Commons.
- The Opposition Labour party is projected to get 203 seats, a disastrous performance for the party which resulted in leader Jeremy Corbyn announced that he would be stepping down.

HORNBILL FESTIVAL BEGINS IN NAGALAND

- The Hornbill Festival was inaugurated on December 01 in Kohima, the capital of Nagaland.
- Nagaland got a state status on 01 December 1963. Nagaland was the 16th state of India. The festival will conclude on 10 December.

- The festival is named after a bird named Indian Hornbill. Cultural presentations, sports competitions, and food stalls, etc. are organized during this festival.

SAUDI ARABIA ASSUME THE G20 PRESIDENCY

- Saudi Arabia became the first Arab nation to take over the G20 presidency as it seeks to bounce back onto the world stage following global uproar over its human rights record. The G20 presidency, which Saudi Arabia takes over from Japan, will see it host world leaders for a global summit in its capital next November 21-22.
- Saudi Arabia will host more than 100 events and conferences in the run-up to the summit, including ministerial meetings, the agency said.

JOAQUIN PHOENIX NAMED 2019 PETA PERSON OF THE YEAR

- "Joker" star Joaquin Phoenix has been named 2019 Person of the Year by People for the Ethical Treatment of Animals (PETA).
- According to The Hollywood Reporter, Phoenix is vegan since the age of three and has been a longtime supporter of the animal rights organisation.
- He recently appeared in PETA's "We Are All Animals" billboards in Times Square and on Sunset Billboard as he promoted legislation to ban travelling wild-animal circuses.

FINLAND'S PM RESIGNS AFTER LOSING TRUST OF COALITION PARTNER



- Finnish Prime Minister Antti Rinne resigned after a member of the ruling coalition said it had lost confidence in him following a series of disruptive strikes.
- The Center Party asked Rinne to step down after a more than two-week strike at Finland's state postal service, Posti, spread to the national airline, Finnair, and to other industries before being settled last week.

PRESIDENT TRUMP WILL BE THE THIRD PRESIDENT IN U.S. HISTORY TO BE IMPEACHED.

- The House of Representatives of the US has voted to impeach President Donald Trump. The voting of impeachment was on the grounds of abuse of power and obstruction of Congress.
- President Trump will be the third president in U.S. history to be impeached. The other two Presidents who were impeached were President Andrew Johnson in 1868 and President Bill Clinton in 1998.
- Impeach means charging someone, specifically a high government official, such as the U.S. president, a senator, or a federal judge, with a crime.

DONALD TRUMP OFFICIALLY LAUNCHES US SPACE FORCE

- United States President Donald Trump has signed the 2020 National Defense Authorization Act, authorising the establishment of Space Force, which would become the sixth branch of the armed forces.
- Space Force would become the youngest US military branch and the first new service since the establishment of the US Air Force back in 1947. The Space Force would be part of the Department of the Air Force.

MALTA PM TO RESIGN AMID JOURNALIST MURDER PROBE PROTESTS

- Malta's Prime Minister Joseph Muscat, under fire over his handling of the murder of journalist Daphne Caruana Galizia, he would step down after his replacement is chosen in January.
- Muscat declined to make a link with Caruana Galizia's 2017 murder, saying in a televised address that he was resigning "as this is what needs to be done."

INDIA 5TH WORST COUNTRY IN TERMS OF INVASIVE USE OF BIOMETRIC DATA.

- According to a new report from Comparitech, a Britain-based tech research firm, India is fifth worst country after China, Malaysia, Pakistan and United States in terms of extensive and invasive use of biometric data.
- The study was conducted based on 50 different countries were analysed to find out where

biometrics are being taken, what they are being taken for, and how they are being stored.

- Each country was scored out of 25, with high scores indicating extensive and invasive use of biometrics/ surveillance. India scored 19 and was ranked relatively lower in the list of worst countries for biometric data collection.

NATO SUMMIT 2019 HELD IN WATFORD, UNITED KINGDOM

- The United Kingdom(UK) hosted two days organized 2019 NATO (North Atlantic Treaty Organization) Summit in London. The year 2019 marks the 70th anniversary of the summit. It was attended by NATO leaders and chaired by NATO Secretary-General Jens Stoltenberg.
- The purpose of the summit was to make the heads of state and heads

of government of NATO member countries to evaluate and provide strategic direction for Alliance activities.

INDIA'S FOREX RESERVES CROSS \$450 BILLION FOR THE FIRST TIME.

- The country's foreign exchange reserves crossed the \$450-billion mark for the first time ever on the back of strong inflows which enabled the central bank to buy dollars from the market, thus checking any sharp appreciation of the rupee.
- "India's foreign exchange reserves were at \$451.7 billion on December 3, 2019 - an increase of \$38.8 billion over end-March 2019," RBI Governor Shaktikanta Das said at the post monetary policy press conference. At \$451.7 billion, the country's import cover is now over 11 months.

UTTARAKHAND: SWEDISH ROYAL COUPLE INAUGURATE SARAI SEWAGE TREATMENT PLANT

- King Carl XVI Gustaf and Queen Silvia of Sweden inaugurated a 14 million litres per day (MLD) Sarai Sewage Treatment Plant (STP) here on Thursday. The Swedish royal couple jointly inaugurated the STP in the presence of Uttarakhand Chief Minister Trivendra Singh Rawat, state Tourism Minister Satpal Maharaj and Jal Shakti Minister Gajendra Singh Shekhawat.
- The STP has been constructed at a cost of Rs 41.40 crore under the Centre's Namami Gange programme. The Swedish King and Queen arrived in the state earlier in the day for a visit to Ram Jhula Bridge in Rishikesh and Bathing Ghat in Haridwar.
- The royal couple, who are on a five-day visit to India to strengthen bilateral ties, was received by the state Protocol Minister Dhan Singh Rawat at the Jolly Grant Airport in Dehradun.



NOVEMBER 2019

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

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

INDIA AND ECUADOR INK PROTOCOL TO START TRADE NEGOTIATIONS

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

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

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

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

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

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

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

ARGENTINE DIPLOMAT RAFAEL GROSSI APPOINTED CHIEF OF UN NUCLEAR WATCHDOG



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

INDIA, SAUDI ARABIA FORM HIGHEST-LEVEL STRATEGIC PARTNERSHIP COUNCIL

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

OCTOBER 2019

INDIA TO HAVE FIRST-EVER OLYMPIC HOSPITALITY HOUSE IN TOKYO

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

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

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

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

SCOTLAND BECOMES FIRST PART OF THE UK TO BAN SMACKING CHILDREN

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

INDIA SLIPS 10 PLACES TO 68TH ON GLOBAL COMPETITIVENESS INDEX

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

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

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

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

- The energy-rich nation of Qatar is pledging to fully eliminate a labour system that ties foreign workers to their employer and requires them to have their company's permission to leave the country. According to the United Nations' International Labor Organization, said yesterday that Qatar planned to end the so-called 'kafala' system there.
- The ILO says workers would be able to freely change employers under draft laws described as being 'expected to come into force by January 2020. The ILO says Doha is also considering a minimum wage.



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NATIONAL

- Human Library event held in *Mysuru*
- The ISRO has launched its radar imaging earth observation satellite, RISAT-2BR1 and nine foreign satellites through PolarSatellite Launch Vehicle (PSLV-C48) from *Sriharikota, Andhra Pradesh*
- Union Government has allowed girls' education in all *Sainik School (phased manner)*
- The Citizenship (Amendment) Bill (CAB) passed by the *Rajya Sabha*
- 6th Indian Ocean Dialogue, Delhi Dialogue XI started in *New Delhi*
- Who has secured its position as the most valuable listed company in history *Saudi Aramco*
- The Archeological Survey of India (ASI) has identified 138 monuments in the country as *must-see*
- Bangladesh Road Transport Corporation Chairman Ehsan Elahi has inaugurated the trial run on *Dhaka-Gangtok & Dhaka-Darjeeling bus routes*
- Vice President M Venkaiah Naidu inaugurated the 10th Asian Conference of Emergency Medicine in *New Delhi*
- The union minister Harsimrat Kaur Badal inaugurated state of art railway station in Punjab *Sultanpur Lodhi*
- The Eleventh edition of Bal Sangam has begun in *New Delhi*
- Who conducted the Regional level Search and Rescue Workshop and Exercise - 2019 (ReSAREX - 2019) *Indian Coast Guard*
- India will be the host nation for the 'No Money For Terror' Conference to be held in *2020*
- The 25th Kolkata International Film Festival (eight-day) has begun at the Netaji Indoor Stadium *Kolkata*
- The Golden Jubilee of International Film Festival of India (IFFI) 2019 will screen three films for *differently abled*
- The bilateral military exercise between India and Russia held in Pune and Goa *INDRA 2019*
- Indian Space Research Organization (ISRO) works for setting up a third rocket launchpad in the small coastal hamlet of Kulashekhrapattinam in *Thuthukudi, Tamil Nadu*
- Food regulator and Nasscom Foundation have signed an MoU to develop a technology platform to prevent food wastage and encouraging food donation by developing an app for the purpose *Food Safety and Standards Authority of India*
- Maldives government has signed a contract with a joint venture of Indian companies for preparation of project report and development of *Addu*
- President Ram Nath Kovind laid the foundation stone to the memorial being built in memory of the *Paika rebellion*
- Who has formed a squad to tackle human-wildlife conflicts in the state *Assam*
- Andhra Pradesh Chief Minister YS Jagan Mohan Reddy has launched a scheme at his camp office at Tadepalli *YSR Law Nestham Scheme*
- The Punjab Cabinet headed by Captain Amarinder Singh gave in-principle approval to amend the *Punjab Village Common Land (Regulation) Rules, 1964,*
- Haryana Chief Minister Manohar Lal Khattar has inaugurated Gurgaon's ambitious *Integrated Command and Control Centre (ICCC).*
- Manipur Chief Minister N. Biren Singh has inaugurated Imphal to Dimapur direct flight service at *Imphal Airport*
- Union Minister Harsimrat Kaur Badal has inaugurated Avantee mega Food Park in *Madhya Pradesh*
- Who has inaugurated 2nd Eklavya Model Residential School (EMRS) All India Sports Competition at TT Nagar Stadium, Bhopal *Kamal Nath*
- Who reclaimed his world heavyweight crown *Anthony Joshua*

- The Inner Line Permit (ILP) regime has been extended to **Manipur**
- The Puducherry government unveiled a **start-up policy**
- The state Government has approved the creation of fast-track courts in the state to curb crimes against women and children
Andhra Pradesh
- Andhra Pradesh Chief Minister Y.S. Jagan Mohan Reddy has inaugurated the Virtual Police Station at **Andhra**
- Who has become the first country to make the entire process for pilgrims going on Haj completely digital
India
- India-Sri Lanka joint exercise "MITRA SHAKTI" (7th edition) begins at Aundh Military Station
Pune
- English author Tony Joseph has won the 12th 'Shakti Bhatt First Book Prize' for his book, **Early Indians: The Story of Our Ancestors and Where We Came From.**
- Who has revamped mobile number portability (MNP) rules, making the entire process faster and simpler
Telecom Regulatory Authority of India (TRAI).
- The Union Government has launched the 4th round of Regional Connectivity Scheme -
UDAN (Ude Desh Ka Aam Nagrik)
- India and Sweden signed a Memorandum of Understanding (MoU) for India-Sweden Healthcare Innovation Centre in
New Delhi
- The Mumbai Central station of Railways was conferred with the 'Eat Right Station' certification with four stars rating by the
Food Safety and Standards Authority of India (FSSAI)
- Vice President M Venkaiah Naidu has launched the
Bharatiya Poshan Anthem
- India's first maritime museum coming up at **Lothal, Gujarat**
- India gifted a 'Made in India' Patrol Vessel to the Maldives National Defence Force (MNDF)
KAAMIYAAB
- Indian Space Research Organisation (ISRO) has set-up a Space Technology Incubation Centre (S-TIC) at the National Institute of Technology (NIT)
Tiruchirappalli
- A 3-day annual national conference of DGPs and IGPs held in **Pune**
- The Union Minister Piyush Goyal has inaugurated the 3rd edition of National Public Procurement Conclave in **New Delhi**
- India's first Ganga centralized aqua lab at Wildlife Institute of India (WII) **Dehradun, Uttarakhand**
- India-China joint training exercise has begun at Umroi, Meghalaya
HAND-IN-HAND 2019
- Election Commission Set to implement 'Political Parties Registration Tracking Management System' from - **January 2020**
- The fourth edition of International Seminar cum Exhibition on Naval Weapon Systems 'NAVARMS-19' started in **New Delhi**
- Who won the General Elections in the UK
Boris Johnson
- Who will be the country partner at the 17th edition of BioAsia2020 scheduled to be held in Hyderabad, Telangana
Switzerland
- Nagaland Chief Minister Neiphiu Rio has inaugurated the Multi-Media Exhibition at World War II museum
Kisama
- A three-day Bharatnatyam dance festival with live Carnatic music ensemble held at Chhayanaut auditorium
Rongarpon
- The Union government and Asian Development Bank (ADB) have signed the 206-million-dollar loan agreement to develop water supply and sewerage infrastructure in 5 cities of
Tamil Nadu
- Meghalaya Chief Minister Conrad K Sangma has inaugurated the first-ever North East Food Show at
Polo Grounds, Shillong
- Union Minister Harsimrat Kaur Badal has inaugurated Avantee mega Food Park in
Dewas, Madhya Pradesh
- Chief Minister of Odisha Naveen Patnaik has launched e-learning mobile app for school students
Madhu
- The Startup India Global Venture Capital Summit-2019 (2nd edition) held in
Goa
- The people over 80 years of age and Persons with Disability can now cast their votes through
postal ballot
- Kerala Governor Arif Mohammed Khan inaugurated the 3rd edition of Global Ayurveda Summit 2019 on the theme **"Mainstreaming Ayurveda through Startups, Innovation and Branding".**
- Vice President M. Venkaiah Naidu inaugurated the 21st North East Book Fair in **Guwahati, Assam.**
- Union Minister of Health and Family Welfare launched Intensified which Mission in New Delhi
Indradhanush (IMI) 2.0 portal
- The Ministry of Skill Development & Entrepreneurship (MSDE) launched the Skills Build platform in collaboration with **IBM**

- Who released the 5th edition of Wastelands Atlas 2019.
*Agriculture Minister
Narendra Singh Tomar*
- Union HRD Minister Ramesh Pokhriyal 'Nishank' and Minister for Food Processing Industries Harsimrat Kaur Badal will launch three books on
Guru Nanak Dev Ji
- The 25th Kolkata International Film Festival (KIFF) will start on
November 8
- Punjab State Cabinet passed a unanimous resolution to institute Sri which award Promotion of Peace and Interfaith Understanding, in commemoration of the 550th Prakash Purb of Sri Guru Nanak Dev Ji
Guru Nanak Dev Ji
- The Punjab CM has launched a first of its kind job helpline number for the unemployed youth of the state under
'Ghar Ghar Rozgar' programme
- The Indian Railways has installed two 'Health ATMs' at the Charbagh railway station in
Lucknow
- Which state government signed agreements with Tata Strive and Tech Mahindrato add new dimensions in skilling and employability of the youth.
Odisha
- Prime Minister inaugurated a two-day Himachal Pradesh Global investors' meet
'Rising Himachal' in Dharamshala
- According to 'India Justice Report 2019', which is the top state in delivering justice to its citizens
Maharashtra
- Chief Minister of which state inaugurated the 8th National Tribal Craft Mela in Bhubaneswar
Naveen Patnaik, Odisha
- The Etawah Lion Safari, formally known as Etawah Safari Park was thrown open for public in
Uttar Pradesh
- The National Statistical Office 2019 released its survey on Household Social Consumption related to
health
- The 2019 edition of Manipur Sangai Festival is being organised from 24-30 November in
Imphal
- CBDT has inaugurated the Web Portal for Exchange of Information on
Income Tax
- Which state government of has announced 5% reservation sportspersons
Madhya Pradesh
- The Chinese Government has issued warnings against import of cattle and related products from
India
- Which Protien is helpful in increasing insulin action in obesity-induced diabetes.
Secretagogin (SCGN)
- India's largest biotechnology conglomerate was held in
New Delhi
- The researchers of University of Gothenburg in Sweden have developed a potential Diarrhea vaccine candidate, named as
'ETVAX
- Government of India has set a target of providing broad band connectivity to two lakh Gram Panchayats by
March 2020
- A two-day conference of governors is being held at
Rashtrapati Bhavan, New Delhi
- The Government of India has planned to merge the Union Territories
Dadra and Nagar Haveli and Daman and Diu.
- The Government of India is planning to launch a new scheme to test defense products manufactured by
MSMEs
- During the current fiscal year so far, the Jammu and Kashmir has achieved the highest road length under
PMGSY
- The WHO on November 22, 2019 published its study about physical activity of adolescents aged
between 11 and 17 years
- The 8th edition of 'International Tourism Mart' is being organized at
Imphal
- The "high-level committee" has been set up by the PNGRB to frame national policy on
city gas distribution
- India for Humanity-Jaipur Foot event was recently organised at United States to commemorate the 150th birth anniversary of
Mahatma Gandhi
- The Central Information Commission tabled its annual report for the year 2018-19 in Lok Sabha on
20th November, 2019
- Software giant Microsoft has launched what to facilitate comprehensive digital transformation of schools
"K-12 Education Transformation Framework"
- Which state Government has announced to launch 'Arundhati Swarna Yojana' on 1 January 2020.
Assam
- Union Cabinet approved the introduction of Industrial Relations Code, 2019. This is the which cord under labor reforms.
Third
- The Union Cabinet has approved establishment of NISR in
Leh, Union Territory of Ladakh

INTERNATIONAL

- Who has been selected as the world's leading Sports tourism Destination at the 26th edition of the World Travel Awards (WTA) held in Muscat **Abu Dhabi**
- A joint military exercise between the ground forces of the UAE and the United States commenced in al-Hamra region (UAE) **Iron Union 12**
- The Incredible India Road Show held in **Singapore**
- Driverless vehicles are being tested on 5G technology in the **United Arab Emirates**
- The 2019 Climate Change Performance Index (CCPI) has been presented at the ongoing COP25 climate summit in **Madrid, Spain**
- World's 1st fully electric commercial aircraft takes an inaugural test flight in **Canada**
- Minister of State for Human Resource Development Mr Sanjay Dhotre has inaugurated the India Pavilion at International Book Fair in **Guadalajara, Mexico**
- UN Climate Change Conference (known as COP25) held in the Spanish capital **Madrid**
- The 35th ASEAN Summit held in **Bangkok, Thailand**
- Defence Minister Rajnath Singh represented India at a meeting of the council of heads of government (CHG) of SCO in **Tashkent**
- Russia's newest nuclear submarine was successfully test-fired a Bulava intercontinental ballistic missile from **White Sea off Russia**
- The biennial Commonwealth Law Ministers' Conference held in **Colombo, Sri Lanka 2019**
- Sudan's first-ever satellite for conducting research in military, economic and space technology has been launched by **China**
- Union Minister for Housing and Urban Affairs Hardeep Singh Puri has inaugurated a new Guru Nanak Chair at **University of Birmingham**
- The Ministry of Tourism has participated in the three-day-long WTM in **London, UK**
- Defence minister Rajnath Singh has co-chaired the 19th India-Russia Inter-Governmental Commission on Military and Military-Technical Cooperation in **Moscow**
- The leaders of the North Atlantic Treaty Organization (NATO) mark the 70th birthday of the organization in **London**
- Saudi Arabia has taken over the G20 Presidency from **Japan**
- The Global Migration Film Festival (GMFF) was organized in **Dhaka**
- Union Cabinet has given its approval for signing of MoU between Republic of India and Federative Republic of Brazil on **Bioenergy Cooperation**
- Union Cabinet chaired by Prime Minister Narendra Modi has approved the signing of Protocol to amend the Agreement between **Swiss Federal Council**
- External Affairs Minister was on a two-day visit to Iran between **December 22-23, 2019**
- Health officials in Eastern Congo recently documented the first relapse of current **Ebola epidemic**
- Cuban President Miguel Diaz-Canel has appointed Manuel Marrero Cruz as the country's first **prime minister**
- The eight West African nations have agreed to change the name of their common currency from **'CFA franc' to 'Eco'**
- Describing space as the world's newest war-fighting domain, US President Donald Trump officially launched US military **'Space Force'**
- On December 21, 2019, the EU President called on PM Modi to discuss regarding an early **India-EU summit 2020**
- On December 18, 2019, the World Health Organization launched its first biosimilar medicine to treat **breast cancer**
- On December 18, 2019, Donald Trump became the which President to be impeached by the US House. **Third**
- A MoU was signed between India's CSIR, and France's **National Centre for Scientific Research**
- The United Nations Security Council meet was sought by China on **December 17, 2019**
- The first ever Global Refugee Forum is being held in Geneva, Switzerland from **17-18 December 2019**
- India is set to host the 36th IGC in New Delhi during the first week of **March 2020**
- The shuttle train service between Lahore and Wagah railway station resumed operation on 15 December 2019 after a gap of **22 years**
- Union Ministry of External Affairs will be hosting 6th IOD and Delhi Dialogue XI at Pravasi Bharatiya Kendra in **New Delhi**

- WDO will be launching its new global programme 'World Design Protopolis' in **Bengaluru, Karnataka**
- Abu Dhabi has been selected as the World's leading Sports Tourism Destination for **seventh time**
- At a Paris Summit mediated by Germany and France, Russia and **Ukraine**
- Which country has reported the first case of Polio in 27 years **Malaysia**
- Recently the Indian Representative to Palestine, Sunil Kumar released the third tranche of funding for the construction of India-Palestine techno park in **Palestine**
- Oxford Dictionaries has named which word as its 2019 Word of the Year. **'Climate Emergency'**
- The International Civil Aviation Day is observed every year on **7 December**
- The Chief of IAF Air Chief Marshal Rakesh Kumar Singh Bhadauria is set to participate in PACS 2019 being held at **Hawaii**
- According to US Citizenship and Immigration Services (USCIS), The US has announced the increase of H-1B work visa application fee by **10 US Dollars**
- Iran and Russia inaugurated a new phase of construction for a second reactor at Iran's sole nuclear power plant in **Bushehr**
- Petroleum Minister Dharmendra Pradhan visited the UAE to attend the inaugural Ministerial session of **Abu Dhabi International Petroleum Exhibition and Conference**
- BRICS trade ministers meeting has been started in **Brasilia**
- The fifth edition of Global Exhibition on Services (GES)- 2019 will be held at **Bengaluru**
- Prime Minister Narendra Modi attended the 11th BRICS Summit in **Brasilia**
- Who will host 19th SCO Heads of Government Council in 2020 **India**
- Russia's Knyaz Vladimir submarine of Borei-class vessel, test-fired its most advanced nuclear-powered missile named **Bulavainter continental ballistic**
- The Spanish capital city of Madrid will host the UN Climate Change Conference (COP 25) from **2 to 13 December**
- The UAE's Supreme Council of the Union has re-elected whom as his Highness President for a 4th five-year term. **Sheikh halifa bin Zayed Al Nahyan**
- The American financial service company Moody's has downgraded India's economic outlook to **"Negative" from "Stable"**
- The AIIA signed a Memorandum of Understanding (MoU) with **Australia's Western Sydney University**
- Thailand hosted the 6th ASEAN Defence Ministers Meeting (ADMM)- Plus in its capital city **Bangkok**
- Which is the first country to introduce WHO approved typhoid vaccine. **Pakistan**
- India has now granted visa-on-arrival facility to the citizens of **United Arab Emirates**
- The 8th International Conference on Agricultural Statistics (ICAS-VIII) will be held in **New Delhi**
- The former wartime Defence Chief Gotabaya Rajapaksa of Sri Lanka has won the **Presidential Election**
- The European Investment Bank is to stop funding oil and coal projects at the end of **2021**
- World Trade Organization panel rejected several claims of India against US on **steel duties**
- Who has accepted Prime Minister Narendra Modi's invitation to be Chief Guest at India's Republic Day **Brazilian President Jair Bolsonaro**
- The first edition of Dhaka Global Dialogue was held from 11-13 November 2019 in **Bangladesh**
- The second edition of annual Paris Peace Forum is being held at la Grande Halle de la Villette in **Paris**
- The 9th BRICS Trade Ministers Meet was held in **Brasilia, Brazil**
- India will be hosting the 19th Council of Heads of Government of the Shanghai Cooperation Organisation in **2020**
- The Indo-Pacific Initiative was proposed by PM Modi for a safe and secure maritime at the **East Asia Summit**

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- Who has discovered a new oilfield with 53 billion barrels of crude oil in Khuzestan province **Iran**
- A case concerning a 41-yearold man from Madrid, Spain spreading dengue through sexual contact was confirmed by which health authorities. **Spanish**
- The 19th Indian Ocean Rim Association COM (Council of Ministers) meeting was held in **Abu Dhabi, UAE**
- 6th Parliamentary Speakers' Summit of the G20 countries, is being held in **Tokyo, Japan**
- The New Colombo Plan Mobility Program is a signature initiative of Government of **Australia**
- The Defence Minister Shri Rajnath Singh addressed the Council of Heads of Government of SCO at **Tashkent in Uzbekistan**
- The 7th India-US Economic and Financial partnership meeting was held in **New Delhi**
- Around 17 agreements were signed between India and which country in the fields of agriculture, ayurveda, yoga, maritime technology and others **Germany**
- Two new countries Eritrea and Saint Kitts and Nevis have signed the **International Solar Alliance's**
- According to USCIS, The US has announced the increase of H-1B work visaapplication fee by **10 US Dollars**
- Iran and Russia inaugurated a new phase of construction for a second reactor at Iran's sole nuclear power plant in **Bushehr**
- BRICS trade ministers meeting has been started in **Brasilia**
- The fifth edition of Global Exhibition on Services (GES)- 2019 will be held at **Bengaluru**
- The fifth round of Foreign office consultation between India and Mexico held in **New Delhi**
- The first-ever World Cotton Day was hosted by the WTO in **Geneva**
- Who received the first of the 36 long-awaited Rafale fighter jets on behalf of the IAF in France **Defence Minister Rajnath Singh**
- According to the GCI who is the world's most competitive economy in the world in 2019 **Singapore**
- Who launched a satellite called 'Icon' to explore the mysterious, dynamic region where air meets space **NASA**
- 'Typhoon' triggered floods and landslides as it battered Japan with wind speeds of 225km/h **Hagibis**
- India and Kazakhstan conducted Joint Military Exercise 'KAZIND-2019' at **Pithoragarh, Uttarakhand.**
- China unveiled the DF-41 intercontinental-range ballistic missile, touted to be the most powerful missile on the planet at the National Day parade in **Beijing**
- According to the IMD Smart City Index, who is the smartest city in the world **Singapore**
- Who issued a commemorative postage stamp on the occasion of the 150th birth anniversary of Mahatma Gandhi with an aim of honoring Gandhi's "heritage and values" **Palestine**
- In the Global Firepower's 2019 Military Strength Ranking, the Indian military has been ranked as the strongest military power in **South Asia**
- Who has launched an unmanned spacecraft towards the International Space Station **Japan**
- The festival of Fulpati is being celebrated with gaiety and religious fervor in **Nepal**
- The fourth joint military exercise between India and Kazakhstan that began in Pithoragarh, Uttarakhand **KAZIND-2019**
- The 14th edition of Indo - Mongolian joint military training, Exercise Nomadic Elephant-XIV started on **5th October**
- USA president Donald Trump announced that the Islamic State leader Abu Bakr al-Baghdadi died in a raid conducted by US special forces in **north western Syria**
- The 29th ministerial meet of BASIC countries was held on October 25-26, 2019 at **Beijing**
- Which district becomes Gujarat's first kerosene free district. **Gandhinagar**
- Which German Chancellor is to visit India on November 1, 2019 for the fifth biennial Inter Governmental Consultations. **Angela Merkel**
- Indian tourists will be now be exempted from visas to enter **Brazil**
- A Memorandum of Understanding has been drafted by India, Nepal and Bhutan to create a **wildlife conservation park.**
- India signed the Agreement with Pakistan for the operationalization of the Kartarpur Sahib Corridor at **Zero Point**
- The Union Cabinet approved the proposal for Agreement on Science and Technology Cooperation between India **USA**
- According to a "Global Happiness Survey" by Ipsos, India has been ranked _____ on the happiness index among 28 global markets. **09th**

BANKING & FINANCE

- Rating Agency S&P (Standard & Poor's) has reaffirmed the Sovereign Credit Rating of India at BBB with outlook as. **stable**
- Neo-banking platform successfully added three more accolades to its bouquet at the India FinTech Awards (IFTA) 2019 **Razorpay**
- Who has launched the 'my: health Woman Suraksha' policy

HDFC ERGO General Insurance Company

- Who launched a credit card in partnership with HDFC Bank exclusively for members of its Best Price Modern Wholesale "B2B Cash & Carry" stores **Walmart**
- The Reserve Bank of India (RBI) is mulling to amend regulatory guidelines for primary.

Urban Co-operative

- The Reserve Bank of India (RBI) released guidelines for Licensing of Small Finance Banks in the Private Sector **'on tap'**
- Online trucking platform has partnered with private lenders IDFC Bank and Yes Bank to provide FASTags to truck owners free of cost **BlackBuck**
- The Reserve Bank of India has announced that all bank customers will be able to transfer funds through NEFT around the clock on all days from **16th December 2019**
- Who has signed a MoU with Bank of Baroda for the purpose of creating awareness among investors and other stakeholders **Investor Education & Protection Fund Authority (IEPFA)**
- The Reserve Bank of India (RBI) has announced its fifth bi-monthly monetary policy review of the current financial year **2019-20**

- India's foreign exchange reserves have crossed the **USD 450 billion**
- Country's largest lender has announced the reduction in its marginal cost of fund-based lending rate (MCLR) by 10 basis points across all one-year products **State Bank of India (SBI)**
- NSE has launched interest rate options on ten-year **Government bonds**
- India is providing USD 500 million line of credit (LoC) to **Bangladesh**
- Who has been appointed as an Additional Director on the Board of Dhanlaxmi Bank **V Viswanathan**

- India's retail inflation in November rose to **5.54%**
- Global rating agency Moody's Investors Service ("Moody's") has lowered its 2019 GDP growth forecast for India **5.6%**
- Who has signed a term loan agreement for Rs. 5,000 crore with State Bank of India (SBI) **National Thermal Power Corporation Limited (NTPC)**
- The US and China have announced phase one trade agreement to roil the **global economy**
- Which bank has signed 490 million dollars loan to upgrade Indian state roads with the Government of India **Asian Development Bank**
- Bank of Baroda has Partnered With which state govt To Provide MSME Loans **Gujarat Govt Bank**
- RBI will purchase and sell government securities worth 10,000 crore rupees under a **special Open Market Operation**
- Which Bank crossed the \$100 billion market capitalization and became the third firm in the country to achieve this milestone **HDFC Bank**

- Edelweiss Asset Management Company has issued which first corporate bond exchange-traded fund in the country.

Bharat Bond ETF

- RBI has instructed banks to make all online payments done through **National Electronic Funds Transfer**
- The GST Council fixed a how much uniform tax rate on both state and private lottery. **28%**
- RBI operationalized NEFT System 24X7 from 12:00 am on **16 December 2019**

- The fifth meeting of the Economic Advisory Council of the Fifteenth Finance Commission (XVFC) was held in New Delhi on **16 December 2019**
- Which Bank has announced a reduced 1-year marginal cost-based lending rates (MCLR) by 10 bps. **State Bank of India (SBI)**
- Asian Development Bank (ADB) reduced India's economic growth forecast for FY 2019-20 to **5.1%**
- The Kerala Bank, the biggest in the State, was launched by Chief Minister Pinarayi Vijayan on **6 December 2019**
- RBI has released Guidelines for 'on tap' Licensing of **Small Finance Banks (SFBs)**
- Reserve Bank of India (RBI), the apex body, released Which monetary policy for 2019-20. **5th bi-monthly monetary policy**
- 15th Finance Commission report of the Commission for the financial year 2020-21 was submitted by **Chairman Shri N.K. Singh**
- The Central government has notified rules for the resolution of systemically important financial institutions (SIFIs) under Section **227**

- Which Bank secured the top position in terms of achievement of Rupay Card transaction targets
J&K Grameen Bank
- Competition Commission of India (CCI) approved the merger of the BNP Paribas (BNPP) Mutual Fund and **Baroda (BOB) Mutual Fund**
- India, Russia and which other country have partnered to explore an alternative to SWIFT **China**
- State-owned power giant NTPC Ltd. is planning to add 10 GW (gigawatt) of solar energy generation capacity by **2022**
- The CCEA chaired by Prime Minister Narendra Modi has approved the transfer of administrative control of
Brahmaputra Cracker and Polymer Limited
- SEBI has signed a bilateral memorandum of understanding (MoU) with
Kazakhstan-based Astana Financial Services Authority
- Finance Minister Nirmala Sitaraman chaired the GST Council Meeting in **New Delhi**
- Union Cabinet has approved which scheme the that allows public sector banks (PSBs) to purchase high-rated pooled assets from financially sound non-banking finance companies
'Partial Credit Guarantee Scheme'
- Which authority have issued its first audit report of IL&FS Financial Services Limited for the year 2017-18
The National Financial Reporting Authority (NFRA)
- According to the weekly data released by the RBI, the foreign exchange reserve touched a new high of **451.08 billion USD**
- The ICAR and NABARD signed Memorandum of Understanding on **December 13, 2019**
- Srei Equipment Finance Ltd has partnered with a public sector bank to offer loans to the MSME sector and retail customers under a co-lending arrangement____
United Bank of India (UBI)
- Private sector lender Dhanlaxmi Bank managing director (MD) and chief executive officer (CEO) has resigned due to personal reasons
T. Latha
- Government e-Marketplace (GeM) has signed MoU with
Indian Bank & Canara Bank
- New Managing Director & Chief Executive Officer of IndusInd Bank
Sumant Kathpalia
- According to the IMF report, South America's Guyana GDP is expected to be more at 86% in **2020**
- Who has allowed policyholders to revive their policies that have lapsed for more than two years **LIC**
- Who has launched an instant digital SA along with FD and Privilege Savings Account to offer distinctive banking and digital services to its customer
The Ujjivan Small Finance Bank
- The Union Cabinet has decided to set up 25 thousand crore rupees fund to revive stalled
housing projects
- According to the International Monetary Fund (IMF), Guyana's GDP is expected to be more at 86% in which year after expanding 4.4% in 2019. **2020**
- GeM has signed MoU to facilitate a cashless, paperless and transparent payment system on the portal with
Indian Bank and Canara Bank
- MSTCL td has signed an agreement with which Bank for the development of a dedicated e-Auction platform. **Allahabad Bank**
- Bajaj Allianz General Insurance has launched a which new mobile app for the ease of farmers
'Farmitra'
- Which bank has provided a USD 30 million (about Rs 210 crore) line of credit to Ghana for a potable water project in the country.
Exim Bank
- The Reserve Bank of India (RBI) has enhanced scope of
'Special Non-resident Rupee'
- The Ministry of Development of North East Region conducted a four day long North East festival in
Varanasi
- Union Government will launch India's first fixed income Exchange Traded Fund by
mid-December 2019
- The 5th edition of India-Europe 29 Business Forum was recently held at Pravasi Bharatiya Kendra in
New Delhi
- Union Government will launch India's first fixed income ETF comprising debt securities by
mid-December 2019
- The 5th edition of India-Europe 29 Business Forum was recently held at **Pravasi Bharatiya Kendra**
- India hosted the WCO Asia Pacific Regional Contact Points that was held for 3 three days on
Puducherry
- The GoI will merge how many public Sector Insurance Companies as announced in budget 2019-20.
3
- Which Bank has submitted a master plan to develop logistics infrastructure of Kolkata metropolitan area. **World Bank**

NEW APPOINTMENT

- Who has been appointed as the Chairman of the National Stock Exchange (NSE)
Girish Chandra Chaturvedi
- Finland's ruling Social Democrats elected as the prime minister (youngest head of govt in the country's history)
Sanna Marin (34-years)
- The News Broadcasters Federation (NBF) has elected President of its governing board **Arnab Goswami**
- Who has been appointed as the next High Commissioner of India to the Republic of Ghana
C. Sugandh Rajaram
- Who has been appointed as the chairman of the country's largest commercial enterprise Indian Oil Corporation Ltd. (IOCL)
Shrikant Madhav Vaidya
- Who took charge as the new Controller General of Accounts (CGA)
Soma Roy Burman
- Who has been appointed as the first chairman of the steering committee of the Code for Responsible Lending (CRL) in micro-credit
H R Khan
- Congress leader has been elected as the Speaker of Maharashtra Legislative Assembly **Nana Patole**
- Who took charge as the first female President of the European Commission (EC)
Ursula von der Leyen
- The Asian Development Bank (ADB) has unanimously elected new President **Masatsugu Asakawa**
- India's Sub Lieutenant has created history to become the first woman pilot of the Indian Navy **Shivangi**
- Who has been appointed as the Director-General of Ordnance Factories (DGOFF) and chairman of the Ordnance Factory Board (OFB)
Shri Hari Mohan
- Indian American business executive promoted as Alphabet Inc. CEO (chief executive officer)
Sundar Pichai
- Who has been elected as new President of Mauritius by parliament **Pritivirajsing Roopun**
- Senior diplomat has been concurrently accredited as the next Ambassador of India to the Republic of Costa Rica
Upender Singh Rawat
- Who assumed charge as Secretary, Ministry of Power. Prior to this, he was serving as the Special Secretary in the Ministry of Power
Sanjeev Nandan Sahai
- Which Senior IPS officer has been appointed as the chairman of the Land Ports Authority of India (LPAI).
Aditya Mishrawas
- Who has been appointed as new MD and CEO of IndusInd Bank
Suman Kathpalia
- Who is the first Indian to be elected to the position of GVP, International Organisation Development Association since its inception in 1986.
Dr Vinaya Shetty
- Who has been appointed as chairman of the Airports Authority of India (AAI)
Arvind Singh
- Justice Dr Ravi Ranjan took oath as the Chief Justice of
Jharkhand High Court
- Justice Akil Abdulhamid Kureshi was sworn in as the new Chief Justice of the High Court of
Tripura
- India chairman Sudhir Mital and Shantikumar Singh were elected as president and general secretary respectively, of the
Gymnastics Federation of India (GFI)
- Who has been appointed as Indian Army's first female Judge Advocate General officer to be deployed on a
Jyoti Sharma
- Justice Lingappa Narayana Swamy was sworn in as the 25th Chief Justice of the
Himachal Pradesh High Court.
- Justice Indrajit Mohanty was sworn in as the 37th Chief Justice of the
Rajasthan High Court
- An IIS officer has been appointed as the 28th principal spokesperson of the Union government
Kuldeep Singh Dhatwalia
- The government has appointed an eminent economist as the Executive Director for India on the board of the IMF
Surjit S Bhalla.
- Air Marshal has been appointed as the chief of South Western Air Command
SK Ghotia.
- Union Home Minister Amit Shah flagged off the Delhi-Katra Vande Bharat Express from the New Delhi Railway Station to
Katra.
- Former India captain resigned from the Cricket Advisory Committee of BCCI
Kapil Dev
- Who has been appointed as the MD and CEO of the Punjab National Bank
SS Mallikarjuna Rao
- Who has been named as MD and Group CEO designate of the Tata Communications
Amur Lakshminarayanan
- Oil India Limited has appointed new Managing Director and CEO
Sushil Chandra Mishra

OBITUARIES

- Who is appointed as the new power secretary **Sanjeev Nandan Sahai**
- Who has been appointed by the Appointments Committee of the Cabinet as "Officer on Special Duty" in the office of the Prime Minister. **P.K.Sinha**
- Who is appointed as the new governor of Rajasthan recently? **Kalraj Mishra**
- Who is appointed as new governor of Kerala? **Arif Mohammed Khan**
- Who is appointed as the new governor of Himachal Pradesh recently? **Bandaru Dattatreya**
- The Government of India has accepted the resignation of State bank of India Managing Director Anshula Kant. Now she has been appointed as the managing director and chief financial officer of-? **World Bank**
- President Ram Nath Kovind has been appointed 5 new governors recently. Who is appointed as new governor of Maharashtra? **Bhagat Singh Koshyari**
- Who is the chairman of Khadi and Village Industries Commission? **Vinai Kumar Saxena**
- Who has assumed the charge of chairman of Association of World Election Bodies for a twoyear term till 2021? **Sunil Arora**
- Who is the Director of Central Bureau of Investigation? **Rishi Kumar Shuk**
- Who is the Managing Director & CEO of Wipro? **Abidali Z. Neemuchwala**
- Name the senior diplomat who was recently appointed as the next Indian Ambassador to Norway. **B Bala Bhaskar**
- Congress Rajya Sabha MP resigned from the membership of the House. **Bhubaneshwar Kalita**

- Who passed away at his home in Wendell, North Carolina in the US **George J. Laurer**
- Former Odisha Minister passed away at his residence in Bhubaneswar **Bhagabat Prasad Mohanty**
- The Chairman of Indian Council of Social Science Research (ICSSR) passed away **Braj Bihari Kumar**
- The former chairman of the US Federal Reserve passed away in New York **Paul Volcker**
- Former Hollywood actress passed away at Cedars-Sinai Medical Center in Los Angeles **Shelley Morrison**
- Former England fast bowler passed away after a short illness **Bob Willis**
- Veteran actor Shriram Lagoo passed away on 17 December. Lagoo died of cardiac arrest in **Pune**
- The former Union minister and veteran BJP leader passed away on 15 December. **Ishwar Dayal Swami**
- Tara Sinha, the founder of ad agencies Clarion and Tara Sinha Associates, passed away on **11 December 2019**
- The first female writer for 'Star Trek' passed away **C Fontana**
- George Laurer, the US engineer who helped develop the barcode, has passed away at the age of **94**
- American rock climber Brad Gobright passed away after falling off a mountain in **Mexico**
- Former Japanese Prime Minister passed away. He was 101 years old. **Yasuhiro Nakasone**
- Former Navy Chief Admiral Sushil Kumar passed away at a military hospital in **New Delhi**

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

AWARDS

- Who has been crowned Miss Universe 2019 in a glitzy ceremony held in Atlanta **Zozibini Tunzi**
- Who has been selected for the Moortidevi Award for the year 2019 for his work 'Asti Aur Bhavati' **Dr Vishwanath Prasad Tiwari**
- Who has been conferred with "Lifetime Achievement Award" by the Consumer Electronics and Appliances Manufacturers Association **Gulu Mirchandani**
- Swedish climate crisis activist has been named Time Magazine's youngest ever Person of the Year **Greta Thunberg**
- Climate activist has won the Time Person of the Year 2019 **Greta Thunberg**
- Odisha won award of Jaga Mission (Odisha Livable Habitat Mission (OLHM) executed for the benefit of millions of urbanpoor people living in slums **World Habitat Award**
- Who has been appointed as its new brand ambassador of PUMA for three-years **Sunil Chhetri**
- Who has been appointed as brand ambassador for its flagship Pepsi brand in India **Salman Khan**
- Bollywood actor has been appointed as the Brand Ambassador of National Anti-Doping Agency (NADA) **Suniel Shetty**
- An application developed by Blue Sky Analytics won the Copernicus Masters award, under the social entrepreneurship category **Zuri app**
- Who has been ranked 34th by Forbes in 'The World's 100 Most Powerful Women' **Nirmala Sitharaman**
- Indian cricketer has been named as the Brand Ambassador of La Liga in India **Rohit Sharma**
- Former Finance Minister of India was bestowed with the Economic Times (ET) Lifetime Achievement Award for Public Service 2019 **Arun Jaitley**
- Bollywood actress has been awarded the Danny Kaye Humanitarian Award from UNICEF at the Snowflake Ball in New York **Priyanka Chopra**
- Bollywood actor fitness and wellness application has been awarded Google Play's Best Apps of 2019 in the 'Personal Growth' category **Shilpa Shetty App**
- Tennis legend set to become the first living person in Switzerland to have a coin minted in his honour **Roger Federer**
- Andaman and Nicobar Islands police station ranks first in the best police station in Country **Aberdeen Police station**
- Who will be the Plogging Ambassador of India on 50th Fit India Plogging Run **Ripu Daman Bevli**
- India's ophthalmologist conferred with the AAO highest award Life Achievement honor. **Dr. Santosh G Honavar**
- Who awarded Army Design Bureau Excellence Award **Major Anoop Mishra**
- Vice President of India, Shri M Venkaiah Naidu conferred National Film Awards for the year **2018**
- Indian Archaeologist was honoured in Bangladesh **R. Nagaswam**
- Who is to launch a Gandhi Citizenship Education Prize with an aim to promote Mahatma Gandhi's ideals. **Portugal**
- Sahitya Akademi has announced the winners of the 2019 Sahitya Akademi Awards in 23 languages on **18 December**
- Who has won the India Cyber Cop of the Year 2019 award **CBI officer BP Raju**
- Indian Wrestler Deepak Punia has been named the Junior Freestyle Wrestler of the Year by the **United World Wrestling**
- Who won the 2019 South Asian Literature award **Amitabha Bagchi**
- Around 850 Indian troops who serve in South Sudan have received the **United Nations Medal**
- Who was crowned Miss World at an annual beauty pageant held in Excel London, UK **Jamaica's Toni-Ann Singh**
- Who was honoured with the President's Colours award on 15 December 2019. **Gujarat police**
- Who won the Space Oscars awards on the international competition Copernicus Masters. **Blue Sky Analytics**
- Who has been named as the world's most powerful woman by Forbes in the 2019 list **Angela Merkel**
- Which Indian actor been awarded the prestigious Golden Dragon Award for his works in Hindi cinema at the CIFF 2019 held in Wales, United Kingdom. **Nawazuddin Siddiqui**
- US Secretary of State Mike Pompeo presented the prestigious Award for Corporate Excellence to **Pepsico India**
- Which superstar is going to be honoured with a special Icon of Golden Jubilee Award and the Life Time Achievement Award by 50th IFFI **Rajinikanth**

- Who was named as the 2019 Person of the Year by TIME magazine
Greta Thunberg
- Who has been selected for the 27th Ezhuthachan Puraskaram 2019.
Anandhas
- International acclaimed Sand Artist Sudarsan Pattnaik has been selected for which Award
Italian Golden Sand Art Award 2019
- Indian-origin researcher Neeraj Sharma has been given the 'Early Career Researcher of the Year award' by **Australian government**
- Who has been crowned as 'Miss Asia Global 2019'.
Sara Damnjanovic
- Wildlife biologist K. Ullas Karanth, Director, Centre for Wildlife Studies, Bengaluru, was awarded
George Schaller Lifetime
- Renowned naturalist and broadcaster Sir David Attenborough will be conferred the
Indira Gandhi Prize for Peace
- West Bengal based writer won an award at Dhaka Lit-fest
Abhisek Sarkar
- The Raja Ram Mohan Roy award will be presented to Rajasthan Patrika group chairman
Gulab Kothari
- TVS Motor Chairman conferred with Deming award
Srinivasan
- Who will be honoured with Lesley Ho Asian Film Talent Award at the SIFF
Nawazuddin Siddiqui
- Three scientists have won the Nobel Prize 2019 in Physics
James Peebles, Michel Mayor and Didier Queloz
- Pioneers of lithium-ion battery win 2019 Nobel Chemistry prize
John B. Goodenough, M. Stanley Whittingham and

- Senior Indian Forest Service officer has been selected for the prestigious Asia Environmental Enforcement Award by the UNEP
Ramesh Pandey
- The Nobel Prize in Literature for 2019 was awarded to Austrian writer
Handke
- The Nobel Prize in Literature for 2018 was awarded to Polish author
Olga Tokarczuk
- U.S. astronaut has been awarded Russia's top state honour 'Russian Order of Courage' award
Nick Hague
- The Nobel Peace Prize 2019 was awarded to
Abiy Ahmed Ali
- Who has been awarded Australian sport's highest individual honour 'The Don' Award
Ashleigh Barty
- Who will get 31st Indira Gandhi award for national integration
Chandi Prasad Bhatt
- Indian nun was declared Saints by Pope Francis
Mariam Thresia (from Kerala)
- Who has won the prestigious United Nations Global Climate Action Award in the 'Climate Neutral Now' category
Infosys
- President Ram Nath Kovind honored veteran cricketer with the most effective Swachhta Ambassador Award
Sachin Tendulkar
- Kyrgyz human rights lawyer wins UNHCR Nansen Refugee Award
zizbek Ashurov
- According to the 'Swachh Rail, Swachh Bharat 2019' report, who topped the list of the cleanest railway station in India
Jaipur
- The UNESCO has named Mexican actress as a UNESCO Goodwill Ambassador for Indigenous Peoples
Yalitza Aparicio

BOOKS & AUTHORS

- Bestselling author Ashwin Sanghi will come out with his next book
"The Vault of Vishnu"
- Author Amitabha Bagchi won the DSC Prize for South Asian Literature 2019 for his fiction novel
Half The Night Is Gone
- India's first Grandmaster Viswanathan Anand released his autobiography titled **Mind Master**
- Braille Edition of Exam Warriors: Book is written by
PM Modi
- CJI Ranjan Gogoi releases Assamese version of book
'Courts of India: Past to Present'
- Chief Justice of India Justice Ranjan Gogoi released the Assamese version of the book
'Courts of India: Past to Present'
- Union Minister for Jal Shakti released a short documentary film on Water Conservation named
'SHIKHAR SE PUKAR'
- A book titled Ten Studies in Kashmir: History and Politics is written by which was released at a function at the Jammu University
Padma Shri recipient Prof K N Pandit.
- The book titled Dark Feel, Eerie Cities: New Hindi Cinema in Neoliberal India, written by
Sarunas Paunksnis
- Prime Minister Narendra Modi unveiled which book in New Delhi on 20 October.
Bridgital Nation
- Which Book of Author Neha J Hiranandani's Broke the Rules
Girl Power: Indian Women
- A new book named "A Short History of Indian Railways", has been penned by veteran journalist and author-?
Rajendra B Aklekar

SPORTS

- Danish player announced her retirement from tennis after Australian Open 2020

Caroline Wozniacki

- Bangladesh Prime Minister Sheikh Hasina has inaugurated a Premier League at Mirpur's Sher-e-Bangla National

Cricket Stadium

- Russia has been handed a four-year ban from all major sporting events by the

World Anti-Doping Agency (Wada).

- Veteran opener has become the first player in Indian cricket to feature in 150 Ranji matches

Wasim Jaffer

- The 2019 South Asian Games, (officially, XIII South Asian Games) was held in

Nepal

- Who has won the FIDE Open category of the London Chess Classic held in London

R. Praggnanandhaa

- Union Sports Minister Kiren Rijiju has announced a cash reward for the 174 gold medalists of the South Asian Games held in

Nepal

- Former Indian Cricketer has become the first woman referee in the Men's ODI in Sharjah Cricket

Stadium Gandikota Sarva Lakshmi

- India's women's hockey team captain has been awarded the Sportsperson of the Year Award 2019

Rani Rampal

- Who unveiled a new world ranking system for 2020 in Lausanne, Switzerland

International Hockey Federation (FIH).

- Who clinched gold medals at the senior national wrestling championships in Jalandhar

Gurpreet Singh & Sunil Kumar

- Star wrestlers registered convincing wins in the finals to claim gold medals at the Senior Wrestling National Championships in Jalandhar

Vinesh Phogat & Sakshi Malik

- Who will lead defending champions India in next year's Under-19 ICC Cricket World Cup (13th edition) to be held in South Africa

Priyam Garg

- President of Nepal Bidya Devi Bhandari declared 13th South Asian Games open in a glittering ceremony at in

Kathmandu, Nepal

- Who won the Syed Mushtaq Ali Trophy 2019-20

Karnataka

- Who has become the fastest cricketer to score 7,000 Test runs

Steve Smith

- British racing driver has won the Abu Dhabi Grand Prix held in Abu Dhabi UAE

Lewis Hamilton

- The cricket team has been awarded the Christopher Martin-Jenkins Spirit of Cricket award

New Zealand

- Who regained the top spot in the International Cricket Council's (ICC) Test rankings in batting

Virat Kohli

- Abhinav Lohan lifted PGTI title securing a narrow one-shot triumph at the

Bengaluru Open golf championship

- Which Indian Cricketers of the decade list along side four others by the Wisden Cricketers Almanac

Virat Kohli

- Ashleigh Barty and Rafael Nadal named International Tennis Federation's (ITF)

World Champions

- Who became the first Pakistan cricketer to score centuries in his first two Test matches.

Abid Ali

- Who won women's 49kg category gold medal at the 6th Qatar International Cup.

Saikhom Mirabai Chanu

- Who was named as women's Best cricketer and ODI player of 2019.

Ellyse Perry

- The Polynesian island of Tahiti will host the surfing events at the

2024 Paris Olympics

- FICCI India Sports Awards 2019 were bestowed upon sportspeople including

Rani Rampal, Saurabh Chaudhary, Sandeep Chaudhary.

- Who became the first player in Indian cricket to feature in 150 Ranji matches

Wasim Jaffer

- The WADA banned which country for a four-year term from all major sporting events.

Russia

- Who has become the first woman match referee to oversee a mens ODI

GS Lakshmi

- Who has been awarded with the MCC CMJ Spirit of Cricket Award for 2019.

New Zealand cricket team

- The 13th South Asian Games (SAG) began at the newly constructed Dasharath Stadium in

Kathmandu, Nepal

- Who has been named as the best player and was awarded the 2019 Ballon d'Or award in Paris.

Lionel Messi

- New Delhi is to host the National Sikh Games (NSG) 2020. The game will be held from

9-11 January 2020

- Who won the Abu Dhabi Grand Prix 2019.

Lewis Hamilton

- Which team has managed to hold on to the top spot, followed by France and Brazil in latest FIFA rankings.

Belgium

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- What was indian's position in latest FIFA rankings. **106th**
- The Indian cricket team will play its first-ever Day-Night Test match against **Bangladesh**
- The first-ever Day-Night Test match against Bangladesh is scheduled to be held at **Eden Gardens, Kolkata**
- The 6-time world champion Mary Kom has been inducted into the 10-member sports ambassador group by **International Olympic**
- Which Indian player clinched the boys' singles U-19 title at the Woncheon Yonex Korea Junior Open Badminton International Challenge 2019 **Maisnam Meiraba Luwang**
- Which indian player in wrestling claimed India's second silver medal in the finals of the UWW Under-23 World Championships. **Pooja Gehlot**
- Novak Djokovic won the Paris Masters 2019 title. He won the title for the **fifth time**
- India's Lakshya Sen has won the Saar Lor Lux Open badminton tournament at **Saar brücken in Germany**
- Which team South Africa defeated England's team in the final of the Rugby World Cup 2019. **South Africa**
- Who won gold medal in women's 10m air pistol event in Asian Shooting Championships 2019 **Manu Bhaker**
- Two-time Olympic boxing champion Nicola Adams announced her retirement from the sport due to **vulnerability of losing eyesight**
- India will host the 2023 Men's Hockey World Cup from **13th to 29th of January**
- Who have been first Indian bowler to take a hat-trick in the Twenty20 Internationals during the match against Bangladesh **Deepak Chahar**
- Saurabh Chaudhary claimed the silver medal in men's 10m air pistol event in Asian Championship in **Doha, Qatar.**
- What is the name of Javelin thrower who has won India's second gold in the men's F46 javelin throw event in Dubai. **Sundar Singh Gurjar**
- Who has been banned 3 South American football officials- **FIFA**
- The 2019 World Kabaddi Cup will take place from **December 1 to 9**
- Who has become the first Indian man and second in world cricket to complete 100 T-20 Internationals **Rohit Sharma**
- Two-time Olympic champion will retire because of fears about her sight **Nicola Adams**
- Who won silver medal in Men's 10m air pistol event at Asian Championship **Saurabh Chaudhary**
- Who has become the youngest Indian Cricketer to score a half-century in International Cricket **Shafali Verma**
- American artistic gymnast has clinched a record-extending 15th World Gymnastics Championship title in Stuttgart, Germany **Simone Biles**
- Germany and Manchester United midfielder has announced his retirement from football **Bastian Schweinsteiger**
- Who settles for bronze medal at World Women's Boxing Championships 2019 **Mary Kom**
- Who has successfully completed the first-ever marathon under two hours in Vienna **Eliud Kipchoge**
- Former India leg-spinner has been appointed the head coach of the IPL franchise Kings XI Punjab for the 2020 edition **Anil Kumble**
- Who settled for silver medal in World Women's Boxing Championships at Ulan-Ude in Russia **Manju Rani**
- Star sprinter smashed her own national record in the women's 100 m semi-finals at the National Open Athletics Championships in Ranchi **Dutee Chand**
- American artistic gymnast captures all-time medal record at the World Gymnastics Championship **Simone Biles**
- Rising Indian shuttler clinched his maiden BMF World Tour title by winning the 2019 Dutch Open men's singles at Almere **Lakshya Sen**
- India's N. Wilson Singh and Satish Kumar Prahapati won the gold medal in the 10m platform synchronised diving event at the Asian Age Group Championships held in **Bengaluru**

SCIENCE & TECH

- The CSIR and NPL developed an ink to combat the problem of fake printing of passports and

currency notes

- Which China-Brazil Earth Resource Satellite, a new satellite was jointly developed by China and Brazil as part of a bilateral programme, was recently sent into space

CBERS-4A

- Ethiopia launched its first satellite, 'Ethiopian Remote Sensing Satellite' (ETRSS) from

China

- Information Technology firm Wipro has partnered with IT body NASSCOM to launch a skilling platform called

'Future Skills'

- The 5G (the fifth generation of wireless technology) trials are expected to begin in the last quarter of current fiscal

(2019-2020)

- Jignesh Patel, a fellow at Center for Healthcare Entrepreneurship at IIT Hyderabad has launched a

'Vaccination on Wheels Clinic'

- The Centre Government is testing a prototype of an Indian equivalent of popular messaging application platforms, such as

WhatsApp and Telegram

- International Astronomical Union (IAU) named a white yellow star in Sextans Constellation as

"Bhibha"

- The Union MHA has sent an alert to all States warning them about the vulnerability of Android operating system to a bug called

'StrandHogg'

- Which state Police Department has adopted a unique barcoding software.

Haryana

- Duchifat 3: Satellite built by Israeli school students to be launched by

ISRO's PSLV C48

- The second phase of Russia's SIRIUS Deep Technology Learning and NITI Aayog's Atal Innovation Mission ended on

Dec 9, 2019

- The Indian Space Research Organization is gearing to launch

RISAT-2BRI

- Sudan's first-ever satellite for conducting research in military, economic and space technology has been launched by

China

- The IIT-D will set up a space technology cell in collaboration with the

Indian Space Research

Organization

- NASA has launched its 1st all-electric experimental aircraft named the X-57

"Maxwell"

- NASA has renamed a distant space rock

Ultima Thule

- The IVRI on November 21, 2019, confirmed that a neuro muscular illness called

Avian Botulism

- Which missile is considered as one of the fastest supersonic missiles.

Brahmos missile

- Scientists have accidentally discovered 'the footprints a monstrous galaxy' being called as

'Cosmic Yeti'

- Who has approved issuance of two Open OGELs for export of technology to select countries.

Minister Rajnath Singh

- ISRO will launch how many small foreign satellites in its next three PSLVs.

14

- The Central TB Division of the Health Ministry has signed an MoU with which Institute to explore the application of cutting-edge Artificial Intelligence technology in its fight against TB?

Wadhwani Institute

- India's first Central Institute of Chemical Engineering & Technology will be set up at

Gujarat

- Who and the Ministry of Electronics and Information Technology have signed a statement of intent to roll-out 'Build for Digital India'.

Google

- Name the Galaxy from which the Event Horizon Telescope Team produced the world's first image of a black hole?

Messier 87 Galaxy

- Which organisation has successfully flight tested an indigenously-developed low weight, fire and forget Man-Portable Antitank Guided Missile in the ranges of Kurnool, Andhra Pradesh?

Defence Research and

Development Organisation

- Tech giant 'Samsung' has introduced two mobile applications name

'Good Vibes' and 'Relumino

- For the first time Astronomers have found water in atmosphere of habitable exoplanet which orbits in its star's "habitable zone"

K2-18b

- Which country launched life-size humanoid robot called Fedor to International Space Station (ISS)?

Russia

- NASA's MMS mission took first high-resolution measurements of an interplanetary shock. These shocks are made of particles and electromagnetic waves launched by?

Sun

- Which country will train four Indian astronauts for India's ambitious manned mission to space, Gaganyaan?

Russia

- Who has finalized India's first National Essential Diagnostics List.

Indian Council of Medical

Research (ICMR)

- Researchers from IIT Kharagpur have developed a low-cost diagnostic device which can perform various pathological tests by using blood taken from ?

Fingerprick

DEFENCE

- The MiG-27, which is known to NATO (North Atlantic Treaty Organization) as the **'Flogger'**
- India and Japan held the 5th round of maritime affairs Dialogue in **Tokyo**
- The Cabinet Committee On Security (CCS) chaired by the Prime Minister Narendra Modi has approved the creation of a **Chief of Defence Staff (CDS)**
- Indian Army Chief Gen. Bipin Rawat felicitated Major Anoop Mishra with prestigious ADB Excellence Award for indigenously developing **'Sarvatra Kavach'**
- The Indian Air Force Chief RKS Bhaduria will embark a four-day visit to Egypt starting on **December 24, 2019**
- On December 23, 2019, the DRDO test fired the **QRSAM**
- On December 21, 2019, Indian and Chinese representatives met in New Delhi for the 22nd time to discuss the **border issued.**
- Ministry of Defence is to hold ARTECH seminar in New Delhi on **23rd December, 2019**
- The DRDO tested fired which missile system successfully **Pinaka**
- On December 18, 2019, the Indian Navy and Indian Coast Guard at Cochin port conducted large scale anti-hijacking exercise. **Apharan**
- The Chief of Naval Forces Admiral Karabir Singh is to visit which Country between December 19 and December 22, 2019. **Sri Lanka**
- Indian Coast Guard organised 18th National Maritime Search and Rescue Board meeting in **New Delhi**

- On December 18, 2019 India and United States held security 2+2 dialogue in **Washington**
- The DRDO test fired the supersonic Cruise missile Brahmos successfully from **Odisha's Chandipur**
- Who is set to become the next chief of the Indian army. **Lt General Manoj Mukund Naravane**
- Who took charge as new Commandant of National Defence College. **Air Marshal D Choudhury**
- In a first of its kind move, which paramilitary force of Police has started a dedicated matrimonial site for its staff **ITBP**
- Warship builder GRSE has delivered a Landing Craft Utility (LCU) to **Indian Navy**

IMPORTANT DAYS

- World Aids Day is being celebrated every year on **1st December**
- The Border Security Force (BSF) celebrated its 55th formation day on **1st December 2019**
- Nagaland state celebrated its 57th formation day on **1st December 2019.**
- The International Day for the Abolition of Slavery organized every year on **2nd December**
- National Pollution Control Day (NPCD) is observed every year on **2nd December (India)**
- International Day of Persons with Disabilities is observed every year on **3rd of December**
- The Indian Navy day is being observed every year on **4th December**
- World Soil Day is being observed every year on **5th December**
- The International Volunteer Day (IVD) being observed every year on **5th December**
- The Armed Forces Flag Day (Flag Day of India) is being observed annually in India on **7th December**
- International Anti-Corruption Day (IACD) is being observed annually on **9th December**
- The World Human Rights Day is celebrated annually across the world on **10 December**
- International Mountain Day is being observed every year on **11th December**
- International Universal Health Coverage Day is being celebrated globally on **12th December**
- International Day of Neutrality is a United Nations observance held every year on **12th December**
- Nation pays tributes to martyrs of 2001 Parliament terror attacks **13th December**
- The National energy conservation day is celebrated every year on **14th December**
- Vijay Diwas is celebrated on 16 December every year. The day aims to commemorate the victory of India over **Pakistan in 1971**
- Bangladesh celebrated its 49th Victory Day on **16 December 2019**
- Minorities Rights Day is observed on **18 December**
- International Migrants Day is observed on **18 December**
- World Arabic Language Day is observed on **18 December**
- International Human Solidarity Day is observed on **20 December**
- National Mathematics Day is observed on **22 December**



GS SPECIAL



INDIAN POLITY

- "Naval, military and air force" is listed in the _____ list given in the Seventh Schedule in the Constitution of India. **Union**
- Indian National Congress is a part of which political group?
United Progressive Alliance
- Which of the following is not included in the Directive Principles of State Policy? **Right to Information**
- Part IV of constitution of India deals with
Directive Principles of State Policy
- In Indian constitution, the method of election of President has been taken from which country **Ireland**
- Which article was referred to as the 'the heart and soul' of the constitution by Dr. B. R. Ambedkar
Article 32
- The minimum age limit for the membership of the Vidhan Parishad is _____. **30 years**

ECONOMICS

- As per the National Manufacturing Policy, the land area of a National Investment and Manufacturing Zone is to be minimum _____.
5000 Hectares
- Unemployment resulting from industrial reorganization, typically due to technological change, rather than fluctuations in supply or demand is called
Structural unemployment
- Which among the following is the Biggest Borrower in India
Indian Government
- The existence of a parallel economy (black money) _____.
Makes the monetary policies less effective

- Special Economic Zone (SEZ) concept was first introduced in
China
- "Interest is a reward for parting with liquidity" is according to **Keynes**
- According to the Classical System, saving is a function of **Income**

HISTORY & CULTURE OF INDIA

- Who gave the 'Inquilab Zindabad' slogan? **Hasrat Mohani**
- Who is known as the Father of 'Indian Unrest'? **Bal Gangadhar Tilak**
- Historian Abul Fazal was killed by
Vir Singhdeo Bundela
- Which among the following was also known as Bandobast system?
Zabti
- The Gupta gold coins were known as
Dinaras
- Who was elected as the permanent President of the Muslim League in 1908?
Aga Khan
- When was our National Anthem first sung and where :
December 27, 1911 in Calcutta

GEOGRAPHY

- Which is the closest star to our solar system? **Alpha Centauri**
- Which planet is known as red planet? **Mars**
- The number of biogeographical zones in India are - **10**
- Which city is located on the banks of the river Brahmaputra? **Dibrugarh**
- Manas National Park is in which state? **Assam**
- The river also known as Tsangpo in Tibet is **Brahmaputra**
- The oldest oil field in India is in
Digboi

ENVIRONMENT

- Which Ministry has undertaken the National Mission for a "Green India"?
Ministry of Environment & Forest
- The United Nations Framework Convention on Climate Change (UNFCCC or FCCC) is also known as:
Earth summit
- Where was the last conference of parties (COP) held? **Poland**
- When was India's first National Action Plan on Climate Change (NAPCC) launched? **2008**
- The cycling at various scales, of minerals and compounds through the ecosystem is:
Biogeochemical Cycles
- Who had coined the term SMOG?
Dr. Henry Antoine
- What is Air Quality Index?
C. It measures ozone levels in your area.

AGRICULTURE

- Which of the following is a stimulant crop? **Tea**
- Yellow Vein Mosaic is a serious disease of - **Okra**
- Dolomite powder is applied in some agricultural lands. The purpose of applying it is to -
Increase the PH of the soil
- Which of the following is the largest irrigation plan in India?
Indira Gandhi Canal
- Which State has very little alluvial soil? **Madhya Pradesh**
- Nicotiana Rustica is a variety of -
Tobacco
- "White rust" is an important fungal disease of - **Mustard**

AWARDS

DECEMBER 2019

VP NAIDU PRESENTS UTTAR PRADESH WITH NATIONAL AWARD FOR EXCELLENCE FOR REHABILITATION OF PERSONS WITH DISABILITIES

- Union Ministry of Social Justice and Empowerment conferred Uttar Pradesh with the National Award of Excellence, which was given by Vice president M Venkaiah Naidu, for doing a commendable job in the field of rehabilitation of persons with disabilities (Divyangjan).
- The award was received by Uttar Pradesh Additional Chief Secretary (Empowerment of Persons with

Disabilities) Mahesh Kumar Gupta on behalf of the state government. Besides, Shabina Saifi (Lucknow), Vidisha (Ghaziabad), Seema Tiwari (Jhansi) and Priyanka Devi (Lucknow) received national awards in different categories.

PRIYANKA CHOPRA HONoured WITH UNICEF'S DANNY KAYE HUMANITARIAN AWARD

- Priyanka Chopra has been awarded the Danny Kaye Humanitarian Award from UNICEF. Bollywood actress Priyanka Chopra is quite active not only in the entertainment and fashion world but also in social work. The

award was announced in June 2019 and Priyanka was nominated for the award by the United Nations Children's Fund.

- Priyanka Chopra has been associated with UNICEF for the past 15 years as a Goodwill Ambassador. Now she has been awarded UNICEF's 'Danny Kaye Humanitarian Award' for her work. She was awarded this honor in the presence of many eminent personalities at the Snowflake Ball in New York.

ODISHA STATE GOVERNMENT HONoured WITH THE 2019 WORLD HABITAT AWARD

- Odisha State government was honoured with the 2019 World Habitat Award. The award recognized the State's ambitious project Jaga Mission. The award was conferred by the World Habitat, a UK based organization, in association with the United Nations (UN)-Habitat. The programme has set a global benchmark to empower the urban poor.
- The World Habitat Award was established in 1985. The award recognizes and promotes good habitat practices. The first awards were presented in 1986 in London by HRH the Prince of Wales and the Dr. Arcot Ramachandran, UN-HABITAT Executive Director.
- The awards were initiated as World Habitat's contribution to the United Nations International Year of Shelter for the Homeless in 1987.

NEW ZEALAND WIN CHRISTOPHER MARTIN-JENKINS SPIRIT OF CRICKET AWARD FOR 2019

- New Zealand cricket team was awarded the Christopher Martin-Jenkins Spirit of Cricket award for 2019. The Kane Williamson-led team's on and off-field display during the ICC Men's Cricket World Cup final at Lord's has earned them the award. New Zealand gained praise for their humility after losing the premier tournament.
- The award, which was created in 2013, was the brainchild of the MCC and the British Broadcasting Corporation (BBC). It was created in memory of Martin-Jenkins, the former MCC president and BBC Test Match Special commentator, to honour his longstanding passion and desire to see the game played in the right spirit.
- Williamson was presented with the award during the drawn second Test between his team and England. Kumar Sangakkara, the president of the Marylebone Cricket Club, one of the creators of the award, said New Zealand are worthy winners of the award.



GUJARAT-BECAME THE SEVENTH STATE POLICE FORCE HONoured COLOURS AWARD

- Gujarat police was honoured with the President's Colours award on 15 December 2019. Gujarat became the seventh state police force in India to be bestowed with the honour of the President's Colours.
- It was presented by the Vice President, Shri M. Venkaiah Naidu. He paid homage martyrs of Gujarat Police.
- President's Colours is also called NISHAAN. Now, the emblem will be worn by all the police officers of Gujarat on the left-hand sleeve of their uniform. The proposal for President's Colours was initiated by the office of the Director-General (DG) and Inspector General of Police (IGP), the head of the Gujarat Police.

FORMER PAKISTANI PRESIDENT PERVEZ MUSHARRAF AWARDED DEATH PENALTY

- Former Pakistani President Pervez Musharraf has been awarded death penalty for his unlawful decision of imposing emergency in 2007. The judgement was delivered by a special court in Pakistan on December 17, 2019.
- The three-member special bench comprised Peshawar High Court Chief Justice Waqar Ahmad Seth and Justices Nazar Akbar and Shahid Karim. The bench handed death penalty to the former Pakistani Military General in a high treason case.
- The special court was hearing a case against Musharraf's decision to declare a state emergency in Pakistan on November 3, 2007.

GURGAON-BASED STARTUP WINS 'SPACE OSCAR' AWARD



- The Gurugram-based startup blue Sky Analytics has created an application called 'Zuri' that won the Copernicus Masters Award also called Space Oscars, under the Social Entrepreneurship category.
- The award was given by the Earth observation programme managed by the European Commission (EU) in partnership with the European Space Agency (ESA).
- The application uses satellite data to provide improved monitoring, supply chain and pricing analysis as well as the allocation of crop waste to be used as raw materials in other industries.

DEEPIKA PADUKONE HONoured WITH CRYSTAL AWARD 2020

World Economic Forum's (WEF) 26th Annual Crystal Awards 2020 announced its winners to celebrate the enduring contributions of exceptional artists to the society. The winners will be honoured in the World Economic Forum at its 50th Annual Meeting 2020 to be held on 20th January in Davos-Klosters, Switzerland.



Winners of 26th Annual Crystal Award 2020 are as follows:

1. Deepika Padukone, India, for her leadership in raising mental health awareness
2. Theaster Gates, United States (US), for his leadership in creating sustainable communities
3. Jin Xing, China, for her leadership in shaping inclusive cultural norms
4. Lynette Wallworth, Australia, for her leadership in creating inclusive narratives

FORMER FINANCE MINISTER ARUN JAITLEY CONFERRED WITH ET LIFETIME ACHIEVEMENT AWARD

- Former Finance Minister Arun Jaitley was conferred posthumously the Lifetime Achievement award for Public Service at the Economic Times Award 2019. Former Finance Minister Arun Jaitley was conferred posthumously the Lifetime Achievement award for Public Service at the Economic Times Award 2019.
- The second thing that Jaitley held high was ethics, she said here while receiving the ET award.

NOVEMBER 2019

PRESIDENT KOVIND CONFERS FIRST NCSR AWARDS

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

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

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

ELLEN DEGENERES TO RECEIVE THE 2020 CAROL BURNETT AWARD

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

PUNJAB GOVT SRI GURU NANAK DEV JI AWARD

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

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

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



OCTOBER 2019

SANJAY KAPOOR AWARDED MOST INSPIRING INDIAN BOLLYWOOD ACTOR IN UK

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

RAMESH PANDEY SELECTED FOR ASIA ENVIRONMENTAL ENFORCEMENT AWARD

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

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

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

SACHIN TENDULKAR GETS MOST EFFECTIVE SWACHH-ATA AMBASSADOR AWARD

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

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BEN STOKES WINS PCA PLAYERS' PLAYER OF YEAR AWARD

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



"SPIRIT OF KERALA" WINS PEOPLE'S CHOICE AWARD

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

NEW APPOINTMENTS

DECEMBER 2019

MISS JAMAICA CROWNED MISS WORLD 2019

- Jamaica's Toni-Ann Singh has bagged the Miss World 2019 at an annual beauty pageant. It's the first time in history that black women hold the titles for Miss USA, Miss Teen USA, Miss America, Miss Universe and Miss World.
- The 23-year-old student was born in St Thomas, Jamaica, and plans to study medicine and become a doctor.
- The runners up included Ophély Mézino from France and Suman Rao from India.

VICE CHIEF LT GEN MANOJ MUKUND BECOME NEXT CHIEF OF THE INDIAN ARMY

- Lt Gen Manoj Mukund Naravane is set to become the next Chief of the Indian Army, Lt Gen Naravane is currently serving as Vice Chief of the Army.
- In his 37 years of service, Lt Gen Naravane has served in numerous command and staff appointments in peace, field and highly active counter-insurgency environments in Jammu and Kashmir and the Northeast.
- Army Chief Gen Bipin Rawat is due for retirement on December 31. Before taking charge as vice chief of the Army Staff in September, Lt Gen Naravane was heading the Eastern Command of the Army, which takes care of India's nearly 4,000-km border with China.

IRAQI PRIME MINISTER ADEL ABDUL MAHDI RESIGNS

- Iraqi Prime Minister Adel Abdul Mahdi has submitted his resignation to Parliament amid ongoing anti-government protests across the country.
- The formal resignation came after an emergency cabinet session in which ministers approved the document and the resignation of key staffers, including Abdul Mahdi's chief of staff.

SANJIV KAPOOR STEPPED DOWN AS THE CCO OF VISTARA

- Vistara's Chief Commercial Officer (CCO) Sanjiv Kapoor has resigned from the post on 16 December 2019.
- He will be working with the airline till 31 December 2019. Kapoor had resigned due to personal reasons.
- Vinod Kannan, Vistara's Chief Strategy Officer will replace as the CCO.

HARI MOHAN TOOK CHARGE AS THE CHAIRMAN OF THE ORDNANCE FACTORY BOARD (OFB)

- Senior officer Hari Mohan took charge as the chairman of the Ordnance Factory Board (OFB). He replaced Saurabh Kumar who was superannuated from the services.
- Hari Mohan is a 1982-batch Indian Ordnance Factories Service (IOFS) officer. He topped at University of Allahabad and University of Pune post-graduate degree in mechanical engineering.
- With his almost four decades of service, Mohan contributed significantly at various positions including Bharat Heavy Electricals Limited (BHEL) Haridwar, Ordnance Factory Chanda and Ordnance Factory Dehu Road, Maharashtra, Vehicle Factory Jabalpur, Engine Factory Avadi, Heavy Vehicle Factory Avadi, Ammunition Factory Khadki, Ordnance Factory Bolangir, Odisha, OFB New Delhi Office and Ministry of Steel & Mines.

PRITIVIRAJ SINGH RUPAN APPOINTED AS NEW PRESIDENT OF MAURITIUS BY THE PARLIAMENT

- Lawmakers in Mauritius picked former arts and culture minister Pritivirajsing Roopun as president of the island nation, a largely ceremonial post.
- His predecessor Ameenah Gurib-Fakim resigned in March 2018 after being embroiled in a scandal over her use of a credit card to buy luxury personal items. She denied wrongdoing.
- In Mauritius, the prime minister is head of the government and holds most political power while the president is head of state but has no executive role and is considered the guardian of the constitution.



SUNDAR PICHAI PROMOTED AS ALPHABET INC. CEO

- Sundar Pichai promoted as Alphabet Inc. CEO after Google co-founders Larry Page and Sergey Brin have announced that they are stepping down from the leadership role of the parent company Alphabet.
- Google CEO Indian-American Sundar Pichai will be assuming the role of Alphabet Inc CEO, making him one of the most powerful corporate leaders of the world.
- Alphabet and Google no longer need two CEOs and a President and Sundar Pichai will be the CEO of both Google and Alphabet.

NIRMALA SITHARAMAN RANKED 34TH & MERKEL TOPPED THE 16TH FORBES POWERFUL WOMEN LIST 2019

- On december 13, 2019 the 16th annual ranking of 'The Forbes 2019 list of The World's 100 Most Powerful Women' list was released. Union Finance Minister of India Smt. Nirmala Sitharaman (60 years) ranked 34th in the list.
- The list was topped by German Chancellor Angela Dorothea Merkel. 65-year old Merkel topped the list for the 9th consecutive year. Merkel was followed by European Central Bank (ECB) President Christine Madeleine Odette Lagarde and Speaker of the US (United States) House of Representatives Nancy Patricia Pelosi in the second and third rank respectively.
- The ranking was based on 6 categories. They were, business, technology, finance, media & entertainment, politics & policy, and philanthropy.

SALMAN KHAN APPOINTED AS BRAND AMBASSADOR OF PEPSI

- On December 11, 2019 Food and beverage company PepsiCo has appointed Bollywood actor Salman Khan (born as Abdul Rashid Salim Salman Khan) as brand ambassador for its flagship Pepsi brand of carbonated beverage in India.
- The commercial will be launched in 2020 and will take up the "SWAG" themed campaign which was launched in the summer of 2019.
- Previously Salman Khan was the brand ambassador of PepsiCo's rival company Coca-Cola's popular Thums Up and also as the brand ambassador of Parle Agro-backed soft drink Appy Fizz. He also previously endorsed PepsiCo's Mountain Dew drink.

KIREN RIJJU ANNOUNCES RIPU DAMAN BEVLI AS PLOGGING AMBASSADOR OF INDIA

- Fit India Plogging Run, which was launched on October 2, 2019, concluded today in Delhi's Jawahar Lal Nehru Stadium, having covered 50 cities across the country.
- During the event, Minister of State(I/C) for Youth Affairs & Sports, Shri Kiren Rijju felicitated Ripu Daman Bevli, popularly known as the Plogman of India and named him the Plogging Ambassador of India. The minister also launched the nation-wide Plogging Ambassador Mission under which, Indians who have been running and cleaning their cities, towns or districts, will be nominated as Plogging Ambassadors of their region.

JUSTICE GULZAR AHMED SWORN-IN AS 27TH PAK CHIEF JUSTICE



- Justice Gulzar Ahmed appointed as the 27th Chief Justice of Pakistan. He takes over from Chief Justice Asif Saeed Khosa, whose tenure came to an end after serving the country's top judge from January this year. The new Chief Justice will remain in office till February 21, 2022.
- Pakistan's law ministry notified the appointment of Justice Ahmed as the country's new Chief Justice. Justice Ahmed was born on February 2, 1957, in Karachi and obtained education from Gulistan School in Karachi. He got BA degree from Government College and L LB degree from SM Law College.
- President Arif Alvi administered the oath to Justice Ahmed. Prime Minister Imran Khan, Senate Chairman Sadiq Sanjrani, National Assembly Speaker Asad Qaiser, Army Chief General Qamar Javed Bajwa, Cabinet members, serving and retired judges of the Supreme Court and lawyers, and others were present at the ceremony.

NOVEMBER 2019

SOPHIE WILMES CHOSEN AS FIRST WOMAN PRIME MINISTER OF BELGIUM



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

BEST PERFORMING CEOS IN THE WORLD 2019

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

FORMER MUMBAI POLICE COMMISSIONER DATTA PADSALGIKAR APPOINTED AS DEPUTY NSA

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

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

DEVENDRA FADNAVIS ELECTED MAHARASHTRA BJP LEGISLATURE PARTY LEADER

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

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

- Mukesh Ambani led-Reliance Industries Ltd (RIL) has become the world's sixth-largest energy entity with high market capitalization. RIL overtook British oil major BP Plc in terms of market capitalization to become the world's sixth-largest energy entity.



- RIL hit a market cap (m-cap) of \$130.76 billion on 30 October compared with BP Plc's \$128 billion. The shares of RIL traded at Rs.1,466 on the BSE. It has gained over 31% so far in 2019.
- Saudi Aramco, the world's largest energy entity, that pumps about 10% of the world's crude. It has emerged as the most profitable company in 2018.

OCTOBER 2019

MEXICAN ACTRESS APARICIO NAMED UNESCO GOODWILL AMBASSADOR



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

AMRIT LUGUN APPOINTED NEXT ENVOY TO GREECE

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

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

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

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

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

ODISHA CM NAVEEN PATNAIK LAUNCHES 'MO SARKAR' INITIATIVE

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

SURJIT S BHALLA AS EXECUTIVE DIRECTOR FOR INDIA AT IMF



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

SPORTS

DECEMBER 2019

TAHITI TO HOST SURFING EVENTS AT THE 2024 PARIS OLYMPICS

- The Polynesian island of Tahiti will host the surfing events at the 2024 Paris Olympics. The events will take place at Teahupoo. It was chosen over beaches in southwest France and in Brittany.
- Tahiti is located in the southern part of the Pacific Ocean. It lies 15,000 kilometres from Paris. Paris became the second city to host the Olympics three times, after London, UK. It previously hosted the Olympics in 1900 and 1924.

GS LAKSHMI HAS BECOME THE FIRST WOMAN MATCH REFEREE

- Former India cricketer GS Lakshmi has become the first woman match referee to oversee a men's One Day International (ODI). She officiated the opening match of the third series of the World Cup League 2 in the United Arab Emirates (UAE).
- Lakshmi will oversee the match between the UAE and the US at the Sharjah Cricket Stadium.
- This is the second significant achievement for Lakshmi in 2019. The first achievement of Lakshmi was her appointment as the first woman onto the ICC International Panel of Match Referees in May. Lakshmi, 51, was first officiated as a match referee in domestic

women's cricket matches in 2008-09. She has now overseen 16 men's T20 Internationals, 3 women's ODI matches, and seven women's T20 Internationals.

RUSSIA BANNED FOR FOUR YEARS INCLUDING 2020 OLYMPICS & 2022 WORLD CUP

- Wada's executive committee made the unanimous decision to impose the ban on Russia in a meeting in Lausanne, Switzerland. It comes after Russia's Anti Doping Agency (Rusada) was declared non-compliant for manipulating laboratory data handed over to investigators in January 2019.
- Russia has been handed a four-year ban from all major sporting events by the World Anti-Doping Agency (Wada). It means the Russia flag

and anthem will not be allowed at events such as the Tokyo 2020 Olympics and Paralympics and football's 2022 World Cup in Qatar.

- But athletes who can prove they are untainted by the doping scandal will be able to compete under a neutral flag. Russian Prime Minister Dmitry Medvedev said the ban was part of "chronic anti-Russian hysteria".

PAKISTAN'S ABID ALI BECOMES 1ST BATSMAN TO SCORE HUNDREDS ON BOTH TEST AND ODI DEBUTS

- Abid Ali became the first man to score a century on their Test and one-day international debuts, as the first match in Pakistan since the deadly 2009 terror attacks ended in a draw.
- The 32-year-old Pakistan opener was unbeaten on 109 as the hosts ended on 252-2 in reply to Sri Lanka's first-innings total of 308-6.

FICCI INDIA SELECTS HOCKEY PLAYER RANI RAMPAL & SHOOTER SAURABH CHAUDHARY AS 'SPORTSPERSON OF THE YEAR 2019'

- Indian women's hockey team captain Rani Rampal (25) and Asian Games gold medalist shooter Saurabh Chaudhary (17) were honored with the 'Sports Person of the Year 2019' award at the FICCI India Sports Awards-2019 held at FICCI Federation House in New Delhi.



- The awards were decided by a jury led by Mukul Mudgal, Retired Indian Judge, Delhi High Court (HC), and Chief Justice (CJ) of Punjab and Haryana High Court.
- Odisha's Sports Minister Tusharkanti Behera and Sports Secretary Vishal Kumar Dev presented the awards to the winners at the ceremony, which was jointly organized by FIT India, Ministry of Youth Affairs and Sports & FICCI.

MS DHONI NAMED CAPTAIN OF CA'S ODI TEAM OF THE DECADE

- Former India skipper and wicket-keeper batsman MS Dhoni been named captain of Cricket Australia's (CA) ODI team of the decade and the line-up features three Indian players.
- Apart from Dhoni, Virat Kohli and Rohit Sharma have made the cut in CA's team.
- CA's ODI team of the decade: Rohit Sharma, Hashim Amla, Virat Kohli, AB de Villiers, Shakib Al Hasan, Jos Buttler, MS Dhoni (c), Mitchell Starc, Trent Boult, Lasith Malinga, Rashid Khan.

PAT CUMMINS BECOMES MOST EXPENSIVE OVERSEAS IPL PLAYER

- The Australian pacer Pat Cummins, with a base price of Rs.2 crore, became the most expensive overseas player in Indian Premier League (IPL) as he was sold to Kolkata Knight Riders (KKR) for a whopping Rs.15.50 crore (\$2.2 million).
- Kolkata Night Riders shelled out Rs.15.5 crore, nearly 43% of their purse, for the New South Welshman at the auction for IPL 2020, the 12th edition of Indian Premier League tournament.
- The 26-year-old is currently the number one ranked Test bowler in the world. He has previously played for Delhi Capitals or Delhi Daredevils (as they were known then) in 2017 edition and Kolkata Knight Riders in the 2014 edition.

WASIM JAFFER, FORM MAHARASHTRA BECOMES THE FIRST INDIAN CRICKETER TO PLAY 150 RANJI MATCHES

- Wasim Jaffer, (41) from Mumbai, Maharashtra and former Indian Cricketer becomes the first Indian to play 150 Ranji Matches.
- Jaffer is only 853 runs away from completing 20,000 runs in 150 matches, followed by Devendra Bundela, Madhya Pradesh and Amol Muzumdar, Maharashtra who have played in 145 and 136 matches respectively.
- Jaffer played his 150th Ranji Game for Vidarbha against Andhra Pradesh (AP) the match was held in Devineni Venkata Ramana Praneetha Ground, Northern side of ACA-KDCA (Andhra Cricket Association-Krishna District Cricket Association) Ground in AP.



ICC CONTINUES ITS PARTNERSHIP WITH UNICEF FOR WOMEN'S WORLD T20

- The International Cricket Council (ICC) has announced that it has extended its partnership with UNICEF through to the Women's T20 World Cup 2020 with the focus on empowering women and girls through cricket.
- The partnership and public donations continue to bring positive change to children through the programs in cricket playing nations focused on empowering women and girls in cricket. The money raised during the Women's World T20 will go to similar projects in cricket playing nations, including an innovative program to promote girls' participation in cricket in Sri Lanka and build peace in communities.
- The ICC and UNICEF partnership commenced in 2015, as part of the ICC's global community outreach program "Cricket 4 Good". During the Men's 50-over World Cup held

in England and Wales earlier this summer, UNICEF raised \$180,000 as part of 'One Day 4 Children' and this money will go directly to fund a girls' cricket project in Afghanistan.

BELGIUM CROWNED FIFA TEAM OF THE YEAR



- Belgium has been crowned FIFA 'Team of the Year' for the second successive time after a record-breaking year for the global ladder.
- World champions France remains in the second place ahead of Brazil in third.
- Besides accumulating the biggest points haul, Qatar has also jumped a year-high 38 places, followed closely by fellow climbers Algeria (up 32 ranks) and Japan (up 22 places).

NOVEMBER 2019

WISDEN INDIA ALMANACK CRICKETER OF THE YEAR AWARD



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

SHAKIB AL HASAN SUSPENDED FOR TWO YEARS BY ICC

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

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

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

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

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

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



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

SENSATIONAL LAKSHYA SEN CLAIMS SAARLORLUX OPEN TITLE

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

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

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



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

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

INDIA TO HOST MEN'S HOCKEY WORLD CUP IN 2023

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

INDIA TO HOST MEN'S HOCKEY WORLD CUP IN 2023

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

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

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

OCTOBER 2019

HARMANPREET KAUR BECOMES FIRST INDIAN TO REACH 100 T20 INTERNATIONAL MATCHES

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

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

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

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

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

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

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

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

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



BANKING & FINANCIAL AWARENESS

MASATSUGU ASAKAWA ELECTED ADB PRESIDENT



- The Asian Development Bank (ADB) board has unanimously elected Masatsugu Asakawa as its new President.
- He is currently a special advisor to Japan's Prime Minister and Minister of Finance, will assume office as ADB's 10th President on January 17, 2020. He will succeed Takehiko Nakao, who will leave office on January 16, 2020.
- He served as a Visiting Professor at the University of Tokyo from 2012 to 2015 and at Saitama University from 2006 to 2009.

WALMART LAUNCHES CREDIT CARD IN PARTNERSHIP WITH HDFC BANK

- Walmart India, in partnership with HDFC Bank, launched a co-branded credit card exclusively for members of its Best Price Modern Wholesale "B2B Cash & Carry" stores, offering "free credit up to 50 days."
- The card is being supported by Diners Club International which has acceptance of its own membership card in 185 countries.

RBI RELEASES GUIDELINES FOR ON-TAP LICENSING OF SMALL FINANCE BANKS IN THE PRIVATE SECTOR

- The Reserve Bank of India (RBI) today has released "Guidelines for 'on tap' Licensing of Small Finance Banks in the Private Sector". Major changes from the earlier Guidelines on Small Finance Banks dated 27 November 2014, are
 - (i) The licensing window will be open on-tap;
 - (ii) minimum paid-up voting equity capital / net worth requirement shall be Rs 200 crore;
 - (iii) for Primary (Urban) Co-operative Banks (UCBs), desirous of voluntarily transiting into Small Finance Banks (SFBs) initial requirement of net worth shall be at Rs 100 crore, which will have to be increased to Rs 200 crore within five years from the date of commencement of business. Incidentally, the net-worth of all SFBs currently in operation is in excess of Rs 200 crore;
 - (iv) SFBs will be given scheduled bank status immediately upon commencement of operations;
 - (v) SFBs will have general permission to open banking outlets from the date of commencement of operations;
 - (vi) Payments Banks can apply for conversion into SFB after five years of operations, if they are otherwise eligible as per these guidelines.

BLACKBUCK PARTNERS WITH IDFC BANK, YES BANK TO OFFER FREE FASTAGS TO TRUCKERS

- Online trucking platform BlackBuck on Thursday said it has partnered with private lenders IDFC Bank and Yes Bank to provide FASTags to truck owners free of cost.
- Truck owners can order FASTags on BlackBuck's Boss App, a digital services platform exclusively for truck fleet owners, and it will be delivered at their doorstep free of cost until December 31, 2019, the company said in a statement.

NEFT TRANSACTIONS TO BE MADE 24×7 FROM DECEMBER 16

- The Reserve Bank of India announced round-the-clock transactions will be allowed 24×7 facility under the National Electronic Funds Transfer (NEFT) system on all days including weekends and holidays from December 16.
- These transactions after the usual banking hours are set to be automated initiated using 'Straight Through Processing (STP)' modes by the banks. The existing discipline for crediting the beneficiary's account or returning the transaction within 2 hours of settlement to the originating bank will also continue.
- Member banks are also advised to initiate necessary action and ensure availability of all necessary infrastructural requirements at their end for providing seamless NEFT 24×7 facility to their customers.

VAKRANGEE JOINS HANDS WITH UNION BANK OF INDIA (UBI) FOR 20,000 BANKING BC POINTS

- Vakrangee Finserve Limited, a wholly owned subsidiary of Vakrangee Limited (VL) has partnered with Union Bank of India (UBI), one of the largest government-owned banks of India for 20,000 Banking Business Correspondent (BC) point for Nextgen Vakrangee Kendra.
- A batch of 2,500 BC points will be allotted by UBI in which 70-80% of BC points would be in Tier 5 and 6 locations and which would include 5% of the outlets to be opened in aspirational districts and LWE (Left wing extremism) areas.



EDELWEISS AMC LAUNCHES INDIA'S 1ST CORPORATE BOND ETF CALLED 'BHARAT BOND ETF'

- Edelweiss Asset Management Company (AMC), a subsidiary of Edelweiss Capital Limited (ECL) has launched the India's 1st Corporate Bond ETF (exchange trade fund) called the Bharat Bond ETF. This bond will invest only in bonds rated AAA bonds of Public Sector companies.
- The funds that will come from the investment in this bond will be invested in companies included in the bond index.
- This ETF is an initiative of Department of Investment and Public Asset Management (DIPAM), Government of India (GoI), and then it mandates Edelweiss AMC to design and manage the product.

ASIAN DEVELOPMENT BANK REDUCED INDIA'S ECONOMIC GROWTH



- Asian Development Bank reduced India's economic growth forecast for FY 2019-20 to 5.1%. It reduced upon analyzing the slowing job prospects, rural distress exacerbated by poor harvest and credit crunch.
- The bank has predicted the growth will pick up to 6.5% next year on supportive government policies. The bank has also reduced the estimate for the next fiscal, FY 2020-21 to 6.5% from 7.2%.
- In September 2019, ADB forecasted the GDP growth of 6.2% in 2019 and 6% in 2020.

RBI RECORDED 11.4 LAKH ONLINE TRANSACTION AFTER NEFT WAS MADE 24/7 OPERATIONAL.

- The Reserve Bank of India (RBI) operationalized National Electronic Funds Transfer (NEFT) System 24X7 from 12:00 am on 16 December 2019. After making the NEFT operational on a 24X7 basis, around 11.40 lakh transactions were settled in the first eight hours after widely-used NEFT.
- The aim is to ensure the availability of anytime electronic funds transfer. RBI has now joined an elite club of countries that have payment systems that enable round-the-clock funds transfer and settlement of any value.

COMPLAINTS TO BANKING OMBUDSMAN RISE 20% TO OVER 1.96L IN FY'19: RBI

- Complaints to banking ombudsman rose by nearly 20 per cent to over 1.96 lakh during 2018-19, with non-adherence to fair practices accounting for the highest number of cases, RBI data released showed.
- The complaints received at Offices of Banking Ombudsman (OBOs) rose by 32,311, taking the total to 1,95,901 complaints in 2018-19 over the previous year (1,63,590), recording a year-on-year increase of 19.75 per cent, the Reserve Bank said.
- Even as complaints, related to unfair practices topped the list, the percentage share came down to 19.17 per cent in 2018-19 from 22.10 per cent a year ago.

SBI INKS \$277 MILLION PACT WITH GERMANY BASED KFW BANK

- State Bank of India (SBI) has signed a loan agreement worth of \$277 million (about Rs 1,958 crore) with Kreditanstalt für Wiederaufbau (KfW) German development bank for establishing an energy-efficient housing programme in India.
- The programme shall be part of the Indo-German Development Co-operation, guided by the 2030 Agenda for Sustainable Development.
- Under the programme, both builders and homebuyers shall be financed for developing/purchasing energy-efficient residential projects that achieve at least 25 per cent energy savings in comparison to standard reference buildings. The arrangement of the loan and the grant facilities was facilitated by SBI's investment banking subsidiary SBI Capital Markets Ltd.

DEFENCE & TECH.

DEFENCE MINISTRY: 5TH EDITION OF ARTECH TO BE HELD IN NEW DELHI

- Ministry of Defence is to hold ARTECH seminar in New Delhi on 23rd December, 2019. ARTECH is Army Technology Seminar that is being held since 2016. The fifth edition of ARTECH is to be organized by the Indian Army under Ministry of Defence on "Technologies for Non-contact Warfare".
- Speakers from diverse industries, subject matter experts, think tanks have been invited to address at the seminar. The seminar was launched as a part of "Make in India" campaign. It is a flagship event of the Indian Army that focuses on harvesting indigenous capabilities of Defence sector.

SUB-LIEUTENANT SHIVANGI BECOMES 1ST WOMAN OF INDIAN NAVY

- Shivangi Swaroop has become the first woman pilot to fly Indian Navy fixed-wing Dornier surveillance planes. She has joined the Indian Navy as the first female pilot on December 2, 2019. She will be involved in Operation Duty in Kochi.
- Sub-lieutenant Shivangi is from Muzaffarpur in Bihar. She has done her studies from DAV Public School. After completing school education, Lieutenant Shivangi did B.Tech from Sikkim Manipal Institute of Technology.
- Bhawna Kanth became the first woman pilot of the Indian Air Force this year after qualifying all the required tests.

ISRO TO LAUNCH SECOND 'SPY' SATELLITE RISAT-2BR1 ON DECEMBER



- Indian Space Research Organisation (ISRO) is preparing to launch earth observation satellite RISAT-2BR1 that would enhance the country's surveillance capabilities. The Times of India has reported, citing sources in the space agency.
- According to the report, ISRO is looking to launch the satellite with the help of PSLV-C48 rocket from Sriharikota on December 11.
- This will be the second in the RISAT-series satellites. The first in the bunch was RISAT-2B (Radar Imaging Satellite-2B), which was put into orbit on May 22. Dubbed as a 'spy' satellite, RISAT-2B was launched to replace its predecessor RISAT-2, which was used by India to monitor activities in terror camps across the border in Pakistan to thwart infiltration bids by terrorists.

INDIA TEST-FIRES SURFACE-TO-SURFACE NUCLEAR-CAPABLE PRITHVI-II

- India conducted a night trial of its indigenously developed, nuclear-capable surface-to-surface Prithvi-II missile off Odisha coast.

- The Strategic Forces Command conducted the night trial of short-range ballistic missile Prithvi-II from launch complex-3 of Integrated Test Range in Chandipur, said defence sources.
- The missile, which has a strike range of 350 km, was test-fired at 7.48 p.m. on Tuesday, the sources added. The last night time test of the Prithvi-II was on November 20 this year. Prithvi-II, which is capable of carrying 500 to 1,000 kg of warheads, is powered by liquid propulsion twin engines. It was inducted into the Indian defence forces in 2003.

EXERCISE INDRA BETWEEN INDIA, RUSSIA TO BE CONDUCTED FROM DEC 10-19

- Exercise Indra 2019, a joint, tri-services exercise between India and Russia will be conducted in India from December 10 to 19 simultaneously at Babina, near Jhansi in Uttar Pradesh, Pune, and Goa.
- The Indra series of exercise began in 2003 and the first joint tri-services exercise was conducted in 2017.
- Company-sized mechanized contingents, fighter and transport aircraft, as well as ships of respective Army, Air Force, and Navy, will participate in this exercise of ten days duration. The exercise will consist of a five-day training phase consisting of a comprehensive training curriculum.

CHIEF OF THE AIR STAFF PARTICIPATES IN PACIFIC AIR CHIEFS' SYMPOSIUM 2019

- Chief of the Air Staff of India is participating in the Pacific Air Chiefs' Symposium 2019 (PACS 2019) at Joint Base Pearl Harbor-Hickam, Hawaii.
- The theme for this year's symposium is 'A Collaborative Approach to Regional Security'. The conference will bring together Air Chiefs from across the Indo-Pacific region who will provide perspectives on common challenges faced and on shared mutual interests while focusing on relevant topics like 'Regional Security', 'Domain Awareness', 'Multi-Domain Awareness', 'Interoperability' and 'HADR'.
- The symposium will also entail discourse and discussions on the combined effort required to maintain peace and security within the region.

CSIR AND BHEL JOIN HANDS FOR COMMERCIALIZATION OF INDIGENOUS TECHNOLOGIES

- Soon Bharat Heavy Electricals Limited (BHEL) would start commercialization of various indigenous technologies developed by Council of Scientific and Industrial Research (CSIR). CSIR and BHEL have signed a Memorandum of Understanding (MoU) to cooperate, collaborate and pursue industrial application oriented research programmes and its commercialization in large scale.
- The first joint project to be taken up under this collaboration shall be for commercialization by BHEL of various water purification / sewage disposal related technologies developed by CSIR.

DUCHIFAT 3: SATELLITE BUILT BY ISRAELI SCHOOL STUDENTS TO BE LAUNCHED BY ISRO'S PSLV C48



- Three youngsters Alon Abramovich, Meitav Assulin and Shmuel Aviv Levi, all 17 to 18 years old from Sha'ar HaNegev High school in Israel's southern region will be traveling to India to launch a satellite dubbed as- 'Duchifat 3', designed and built by them aboard PSLV C48 from Sriharikota launch site of ISRO (Indian Space Research Organisation) on 11 December 2019.
- Besides Duchifat 3, the PSLV C48 will carry place India's RISAT-2BRI and 8 other foreign satellites as payload. India was chosen for the launch because of success enjoyed by country's space programme and also because of close relations between the two countries.

UAE, US JOINT MILITARY EXERCISE 'IRON UNION 12' COMMENCES

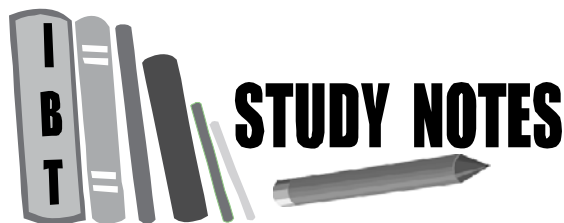
- 'Iron Union 12', a joint military exercise between the ground forces of the UAE and the United States, commenced. 'Iron Union 12' will see the two sides take part in joint military cooperation to enhance combat and tactical capabilities.
- The joint military exercises of the UAE Armed Forces with fraternal and friendly countries takes place in a manner consistent with latest developments and reflects the UAE Armed Forces' determination to stand firmly against all threats and challenges facing the region.

RUSSIAN NAVY SHIPS ARRIVE IN INDIA FOR JOINT EXERCISE INDRA 2019

- Three Russian navy ships have arrived in Goa to participate in the second edition of a tri-services exercise between the armed forces of India and Russia.
- The aim of exercise INDRA 2019 is to enhance interoperability and develop an understanding in order to effectively tackle common security challenges, they said.
- INDRA initially began as a bilateral naval exercise between the Indian and the Russian Federation navies in 2003. The exercise has now assumed a tri-service scope with corresponding maturity and gradual increase in complexity and level of participation.

THE CHIEF OF NAVAL FORCES ADMIRAL KARABIR SINGH IS TO VISIT SRI LANKA

- The Chief of Naval Forces Admiral Karabir Singh is to visit Sri Lanka between December 19 and December 22, 2019. The visit is aimed to strengthen bilateral maritime relations between the countries.
- The admiral will hold bilateral talks with the vice-admiral De Silva and other senior government officials. He will also attend the passing out parade of the 60th intake of midshipmen.
- The parade is to be held in Trincomalee port. India is helping Sri Lanka build the port in Trincomalee. Japan also has its role in building the port. This potentially increases India's outreach in the Indian Ocean. China already has its presence in the region with its 99-year leased Hambantota.



Quantitative Aptitude

INTRODUCTION

Caselet DI is trending these days and whenever anything starts trending, we must know about that.

Caselet DI is not new or not even out of way. It is just a mathematical form of English Comprehension. In Caselet DI, a long paragraph is given and on the basis of that, some questions are asked. Isn't it English Comprehension?

STRUCTURE OF CASELET DATA INTERPRETATION

- In a given paragraph of caselet data interpretation, lots of information is given.
- You have to read the paragraph carefully and then you have to note down all the key information as short as possible.
- The given information will let you draw some diagrams such as Venn diagram, tabular chart or any other diagram.
- The difference between simple DI and Caselet DI is - In simple DI, information is already given in diagrammatical forms but in Caselet DI, you have to draw a diagram on the basis of given information.

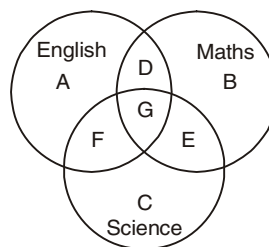
BEFORE START SOLVING CASELET DI, YOU MUST HAVE KNOWLEDGE OF FOLLOWING THINGS.

- How to draw a diagram on the basis of given information.
- Which diagram is the need of the question?
- Knowledge of Venn diagram.
- Knowledge of the relationship between fractions and their percentage forms.
- Knowledge of simplification and approximation.
- If the question belongs to CI & SI or Profit & Loss or Speed, time and distance then you must have knowledge of basic formulae of these topics.
- Must have knowledge of Ratio and Proportion.

THE GIVEN INFORMATION CAN BE SIMPLY PUT IN A VENN DIAGRAMS FOLLOW:

To make few things more clear, let us take a simple question:
In a college, some students like English, some like Maths and

some like Science. Some like both English and Maths but not Science, some like both Maths and Science but not English and Some like both Science and English but not Maths. Some like all three subjects.



A, B and C are representing the whole circle.

A means some like English, B means some like Maths and C means some like Science.

Region D means some like both English and Maths but not Science, region E means some like both Maths and Science but not English and region F means some like both Science and English but not Maths.

Region G means some like all these three subjects.

After arranging the information in Venn diagram, we conclude following more information:

Students who like only English= $A - (D + F + G)$.

Students who like only Maths= $B - (D + E + G)$.

Students who like only Science= $C - (E + F + G)$.

NOTE:- Practice more problems so that you may know the different forms of Caselet DI. While solving, must follow the above steps.

Examples (1-5):- Read the data carefully and answer the questions.

Average time for male using a mobile in India is 80% more than average time for female using a mobile in China, while average time for female using a mobile in India is 25% more than average time for male using mobile in China. Average time for female using a mobile in Sri Lanka is 20 months which is 30 months less than average time for female using a mobile in Pakistan. In Pakistan, average time for male using a mobile is 60% more than that of female. Average time for female using a mobile in India is half the average time for male using a mobile in Pakistan. Average time for male using a mobile in Sri Lanka is same as average time for female using a mobile in India. Average time for female using a mobile in China is 10 months less than average time for male using a mobile in Sri Lanka.

1. Average time for male using a mobile in India is what percent more than average time for female using a mobile in Pakistan?

- (a) 6% (b) 4% (c) 8% (d) 2%
(e) 10%

Sol. (a) Let average time for female using a mobile in China = $100x$
So, average time for male using a mobile in India = $180x$
So, ratio of average time for male using a mobile in India to average time for female using a mobile in China = $180x : 100x = 9 : 5$

Also, let average time for male using mobile in China = 100y

So, average time for female using a mobile in India = 125y

So, ratio of average time for female using a mobile in India to average time for male using mobile in China = 125y : 100y = 5 : 4

Average time for female using a mobile in Pakistan = 20 + 30 = 50 months

And, average time for male using a mobile in Pakistan = $50 \times \frac{160}{100} = 80$ months

Average time for female using a mobile in India = $80 \times \frac{1}{2} = 40$ months

So, average time for male using a mobile in China = $40 \times \frac{4}{5} = 32$ months

Average time for male using a mobile in India = $(40 - 10) \times \frac{9}{5} = 54$ months



Country	Average time for Male using a Mobile (in months)	Average time for Female using a Mobile (in months)
India	India	40
China	China	30
Sri Lanka	Sri Lanka	20
Pakistan	Pakistan	50

Required % = $\frac{54 - 50}{50} \times 100 = 8\%$

2. Find ratio of average time for female using a mobile in China to average time for male using a mobile in Pakistan?

(a) 3 : 8 (b) 3 : 7 (c) 1 : 3 (d) 3 : 5
(e) 2 : 3

Sol. (a) Required ratio = 30:80 = 3:8

3. Find average of average time for female using a mobile in India, China & Pakistan?

(a) 35 months (b) 20 months
(c) 30 months (d) 50 months
(e) 40 months

Sol. (e) Required average = $\frac{40 + 30 + 50}{3} = 40$ months

4. If average time for female using a mobile in UK is less 11 1/9% than average time for male using a mobile in India, then find average time for female using a mobile in UK is what percent of average time for male using a

mobile in Pakistan.

(a) 20% (b) 40% (c) 50% (d) 60%
(e) 48%

Sol. (d) Average time for female using a mobile in

$$UK = 54 \times \frac{8}{9} = 48 \text{ months}$$

$$\text{Required \%} = \frac{48}{60} \times 100 = 80\%$$

5. Sum of average time for male using a mobile in China & India together is how much more than Sum of average time for female using a mobile in Pakistan & Sri Lanka together?

(a) 12 months (b) 16 months
(c) 20 months (d) 14 months
(e) 8 months

Sol. (b) Required difference = (54 + 32) - (50 + 20) = 86 - 70 = 16 months

Directions(6-10):-Read the data carefully and answer the questions.

There are three halls, three pantry, three meeting rooms and one HR & one CEO room in the office of IBT. All halls, pantry, meeting rooms, HR room & CEO rooms are rectangular in shape and area of each hall is same, each pantry is same, each meeting room is same and area is different for HR & CEO room. Breadth of hall & pantry are 33 m & 15 m respectively, while ratio of length of hall to that of pantry is 22 : 7. The difference between perimeter of a hall & a pantry is 126 m, while area of a meeting room having breadth of 14 m is 77m² less than that of area of a pantry room. Ratio of magnitude of perimeter of HR room to area of that room is 19:88 and breadth of that room is 16 m. Length & breadth of CEO room is 8 m & 2 m more than that of length and breadth of HR room respectively. (Consider only 2D figure)

6. Find the difference between perimeter of a Hall room & perimeter of a pantry?

(a) 124 m² (b) 128 m² (c) 126 m² (d) 136 m²
(e) 128 m²

Sol. (c) Required answer = 198-72 = 126

PLACE	LENGTH	BREADTH	AREA	PERIMETER
HALL	66	33	728	198
PANTRY	21	15	315	72
MEETING ROOM	17	14	238	62
HRROOM	22	16	352	76
CEOROOM	30	20	600	100

7. Find the area of CEO room?
 (a) 600 m^2 (b) 300 m^2 (c) 500 m^2 (d) 400 m^2
 (e) None of these

Sol. (a) Area of CEO room = $30 \times 20 = 600$

8. What is the perimeter of Meeting room?
 (a) 72 m^2 (b) 80 m^2 (c) 85 m^2 (d) 62 m^2
 (e) None of these

Sol. (d) Perimeter of meeting room = $2(17+14) = 62 \text{ m}^2$

9. Find the total area of HR and CEO room?
 (a) 900 m^2 (b) 852 m^2 (c) 952 m^2 (d) 850 m^2
 (e) None of these

Sol. (c) Required sum = $352 + 600 = 952$

PRACTICE QUESTIONS

Directions (1-5) : Paragraph given below shows initial investment of four person (Veer, Anurag, Dharmendra and Deepak), and additional investment at the end of first quarter, second quarter and after third quarter. Read the data carefully and answer the question.

Anurag invested 50% more than Veer and Dharmendra invest 25% more than Veer, while investment of Deepak is 50% more than Anurag. At the end of first quarter Veer invest additional 75% of his initial investment and ratio of additional investment of Veer, Anurag, Dharmendra and Deepak is 3 : 4 : 3 : 6 respectively. Additional investment of Dharmendra at the end of first quarter is 1.5 times of his additional investment at the end of second quarter, while additional investment of Deepak at the end of second quarter is 50% more than additional investment of Dharmendra at the end of second quarter. Additional investment of Veer and Deepak at the end of second quarter is 1.5 times and 0.75 times of additional investment of Anurag at the end of second quarter respectively. Sum of additional investment of all four at the end of third quarter is 1.8 lakhs and additional investment of Anurag at the end of third quarter is 60% of additional investment of Veer at the end of third quarter. Additional investment of Dharmendra and Deepak at the end of third quarter 33.33% is & 100% more than that of Anurag respectively. Additional investment of Deepak at the end of second quarter is 50% of his additional investment at the end of third quarter.

- Find the ratio of profit share of Veer, Anurag and Deepak at the end of one year respectively .
 (a) 42 : 47 : 63 (b) 42 : 43 : 65
 (c) 42 : 47 : 67 (d) 42 : 47 : 66
 (e) None of these
- Veer, Deepak & Ayush starts a business and Ayush invested Rs. $5x$ initially. After six months Ayush invested additional Rs. 20000 and profit share of Ayush after one year is Rs. 28000 out of total profit of Rs. 136000, then find the investment of Ayush for second

half (Refer above data for investment of Veer and Deepak)?

- (a) 80000 Rs. (b) 84000 Rs.
 (c) 72000 Rs. (d) 96000 Rs.
 (e) 78000 Rs.

- At the end of year, profit of Dharmendra is approximately what percent more or less than the profit of Veer?
 (a) 12% (b) 10% (c) 15% (d) 8%
 (e) 17%
- If at the end of fourth quarter additional investment by all four persons is Rs. 10000 more than their respective initial investment and at the end of fifth quarter total profit is Rs. 234400, then find difference between profit share of Veer and Deepak? (1 Mark)
 (a) 24000 Rs. (b) 30000 Rs.
 (c) 28000 Rs. (d) 20000 Rs.
 (e) 14000 Rs.
- What is the sum of total investment of Anurag and Veer?
 (a) 100000 Rs. (b) 130000 Rs.
 (c) 128000 Rs. (d) 120000 Rs.
 (e) 114000 Rs.

Directions(6-10): Paragraph gives information about cost price, selling price and profit or loss percentage of five different articles (A, B, C, D and E) manufactured by the company. Read the paragraph and give answer based on it. Total cost price of five article is Rs. 70000. Ratio of cost price of article B, C and E is 5:7:9 respectively. Company earns 15%, 10% and 30% profit on article A, D and E and 20%, 25% loss on article B and C respectively. Cost price of article A is Rs. 8500. Ratio of selling price of article D to E is 11:13.

- What will be the cost price of article D?
 (a) 18650 (b) 18150 (c) 18450 (d) 18000
 (e) None of these
- What will be the SP of article B?
 (a) 8650 (b) 8200 (c) 8150 (d) 8025
 (e) None of these
- What will be the difference between the CP of C and SP of D?
 (a) 5945 (b) 6945 (c) 6445 (d) 6545
 (e) None of these
- Find the overall profit/loss amount?
 (a) 2817.5 (b) 3017.5 (c) 2917.5 (d) 3117.5
 (e) None of these
- What will be the ratio of SP of E and D?
 (a) 15:13 (b) 13:15 (c) 13:11 (d) 11:13
 (e) None of these

ANSWER KEY

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

Reasoning Ability

SITTING ARRANGEMENT

Introduction:

The questions on sitting arrangement are regular feature of almost every competitive examination. In these questions, you have to arrange a group of persons fulfilling certain conditions. This is also written as sitting arrangement or sitting arrangement reasoning at some places.

Meaning:

'Sitting Arrangement' is a sequential arrangement of objects/ persons on the basis of certain conditions. Under Sitting Arrangement questions, we arrange people or objects around a circle or a table. In case of people sitting around a table, the table could be of any shape i.e. rectangular, square, circular etc. We are going to provide you some important tips for the sitting arrangement questions.

Important tips to solve Sitting Arrangement Questions:

- Firstly, read the directions of the question carefully, it is more important than solving question.
- Secondly, take a quick glance at the given information. After performing this step, you would get an idea of the situation of people or objects.
- Write the data on your rough sheet concisely and neatly.
- Next, determine the usefulness of each information and categorise into 'definite information', 'comparative information' and 'negative information'.

- (a) **Definite information:** If any person's or object's place is definitely given then it is called definite information.

For e. g: In a row of 8 persons, Q is sitting on left end of the row.

- (b) **Comparative information:** If the place of any person or object is not definitely given then but given only in the comparison with another person or object, then it is called Comparative Information.

For e. g : "Eight persons are sitting in a circle, A is sitting second to the left of E." This type of information can be helpful when we get certain information about E.

- (c) **Negative information:** Negative information does not tell any definitive information but it gives an idea to eliminate a possibility.

For e. g : "C is not sitting to the immediate right of A."

Types of Sitting Arrangement: Sitting Arrangement are classified into various types:

1. Linear sitting arrangement -

- One Row Sequence (North or South or Combination of north and south direction)
- Two Row Sequence (North or South or Combination of north and south direction)

2. Circular sitting arrangement -

- Facing towards the centre.
- Facing outside the centre.
- Combination of towards the centre and outside the centre.

3. Square or Rectangle sitting arrangement -

- Facing towards the centre.
- Facing outside the centre.
- Combination of inside and outside.

4. Triangle sitting arrangement -

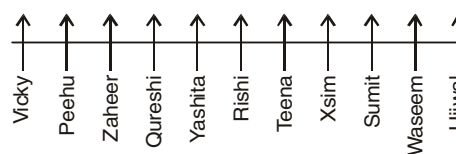
- Combination of inside and outside.

1. **Linear sitting arrangement-** In this arrangement, we arrange people or objects in a row. In this type of arrangement, person or objects faces either north or south direction and we take directions according to our left and right.

- One Row Sequence (North or South or Combination of north and south direction):

For e.g : Eleven students Zaheer, Yashita, Xsim, Waseem, Vicky, Ujjwal, Teena, Sumit, Rishi, Qureshi and Peehu are sitting in a row facing north. Waseem, who is to the immediate left of Ujjwal, is second to the right of Xsim. Zaheer is second to the right of Vicky, who is at one of the ends. Qureshi is the immediate neighbour of Zaheer and Yashita and third to the left of Teena. Sumit is to the immediate left of Waseem and third to the right of Rishi.

Sol.

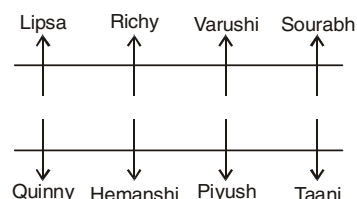


- Two Row Sequence (North or South or Combination of north and south direction):

For e.g : Eight members Piyush, Quinny, Richy, Sourabh, Taani, Varushi, Hemanshi and Lipsa are sitting in two rows with the equal number of members in each row. Members of one row are facing North and those in the other row are facing South. Each member in one row is sitting exactly opposite a member in the other row.

Piyush, who is facing North, sits to the immediate right of Hemanshi who is exactly opposite of Richy. Lipsa is to the immediate right of Richy and Sourabh is exactly opposite of Taani who is to the immediate right of Piyush. Varushi does not sit at any of the ends of any row.

Sol.

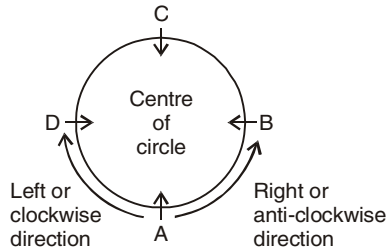


- 2. Circular sitting arrangement-** In this arrangement, we arrange people or objects around a circle or a circular table. Persons sitting around a circle or object arranged circularly may face inside or outside the circle.

(a) Facing towards the centre:

Left = Take clockwise direction

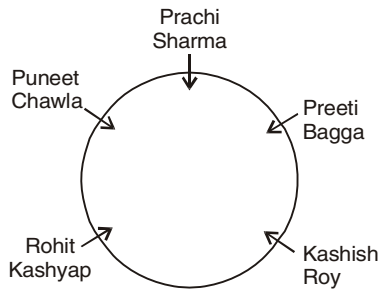
Right = Take anticlockwise direction



For e. g:1

Five students are standing in a circle. Kashish Roy is between Preeti Bagga and Rohit Kashyap. Prachi Sharma is on the left of Puneet Chawla. Preeti Bagga is on the left of Prachi Sharma then who is sitting next to Kashish Roy on his right?

Sol.

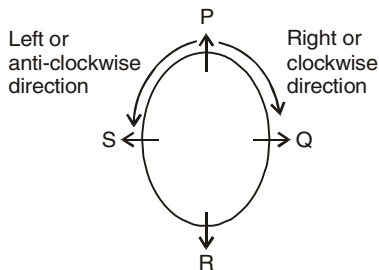


(b) Facing outside the centre:

Left = take anticlockwise direction

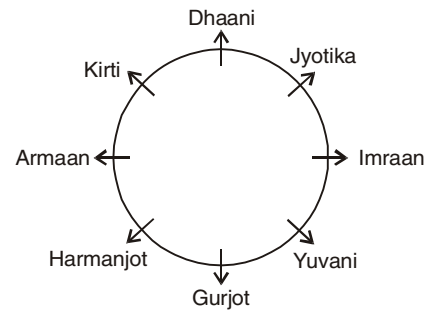
Right = take clockwise direction

Sol.



Example: Kirti, Jyotika, Imraan, Harmanjot, Gurjot, Yuvani, Dhaani and Armaan are sitting around a circle facing outside the centre. Gurjot is 2nd to the right of Imraan who is 3rd to the right of Kirti. Harmanjot is 2nd to the left of Kirti and 4th to the right of Jyotika. Armaan is 3rd to the right of Yuvani who is not an immediate neighbour of Kirti.

Sol.



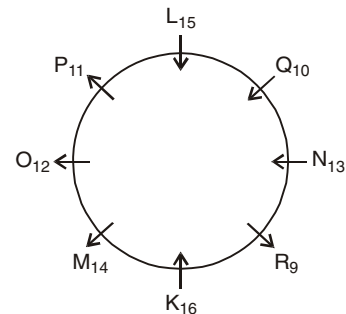
(C) Combination of "towards the centre" and "outside the centre":

Example:

Eight persons R₉, Q₁₀, P₁₁, O₁₂, N₁₃, M₁₄, L₁₅ and K₁₆ are sitting around a circular table but not necessarily in the same order. Three of them are facing outwards while five are facing towards the centre.

N₁₃ is third to the right of P₁₁. M₁₄ is sitting third to the left of N₁₃. Three persons are sitting between M₁₄ and Q₁₀. L₁₅ is sitting third to the right of M₁₄, who is not facing the centre. O₁₂ is sitting third to the right of R₉, who is not facing the centre.

Sol.



- 3. Square or Rectangle sitting arrangement-** In this type of sitting arrangement persons or objects are arranged around a square or rectangle.

(a) Facing towards the centre:

Example: Ankita, Bidisha, Chetan, Diksha, Ekta, Farheen, Geeta and Heena are sitting around a square table and facing towards the centre in such a way that four of them sit at four corners of the square while four sit in the middle of each of the four sides.

(i) Ankita sits second to the right of Farheen. Farheen sits in the middle of one of the sides of the table.

(ii) Geeta, who does not sit at any of the corners of the table, is second to the right of Diksha.

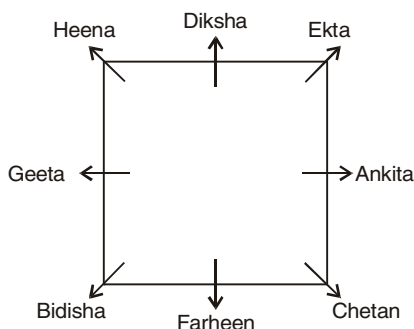
(iii) Only two people sit between Diksha and Bidisha (taken from one side).

(iv) Chetan is not an immediate neighbour of Geeta.

(v) Heena is second to the left of Bidisha.

(vi) Ekta is not an immediate neighbour of Geeta or Farheen.

Sol.



(b) Facing outside the centre:

Example:

Naman, Nitisha, Chaman, Diya, Elena, Farheen, Garav and Harshita are sitting around a square table and facing outside the centre in such a way that four of them sit at four corners of the square while four sit in the middle of each of the four sides.

(i) Naman sits second to the right of Farheen. Farheen sits in the middle of one of the sides of the table.

(ii) Garav, who does not sit at any of the corners of the table, is second to the right of Diya.

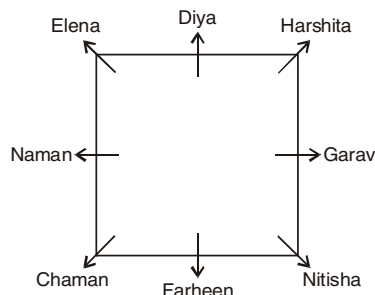
(iii) Only two people sit between Diya and Nitisha (taken from one side).

(iv) Chaman is not an immediate neighbour of Garav.

(v) Harshita is second to the left of Nitisha.

(vi) Elena is not an immediate neighbour of Garav or Farheen.

Sol.



(c) Combination of inside and outside:

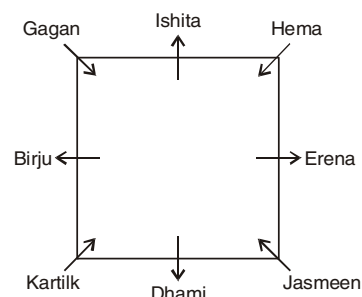
Example:

- Eight friends Kartik, Jasmeen, Ishita, Hema, Gagan, Erena, Dhani and Birju are sitting around a square table in such a way that four of them sit at four corners of the square while four sit in the middle of each of the four sides. The ones who sit at the four corners face outside while those who sit in the middle of the sides face the center of the table.

Kartik who faces the centre sits third to the right of Erena. Gagan who faces the centre, is not an immediate neighbour of Erena. Only one person sits between Erena and Dhani. Hema sits second of right of Jasmeen.

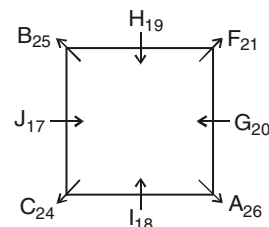
Jasmeen faces the centre. Ishita is not an immediate neighbour of Kartik.

Sol.



- $A_{26}, B_{25}, C_{24}, F_{21}, G_{20}, H_{19}, I_{18}$ and J_{17} are sitting around a square table in such a way that four of them sit at four corners of the square while four sit in the middle of each of the four sides. The ones who sit at the four corners face outside while those who sit in the middle of the sides face the center of the table. U_{21} sits third to the right of R_{18} . R_{18} faces the center. T_{20} sits third to the left of X_{24} . X_{24} does not sit in the middle of the sides. Only one person sits between T_{20} and S_{19} . S_{19} is not an immediate neighbor of X_{24} . Q_{17} faces the center. Z_{26} is not an immediate neighbor of S_{19} .

Sol.

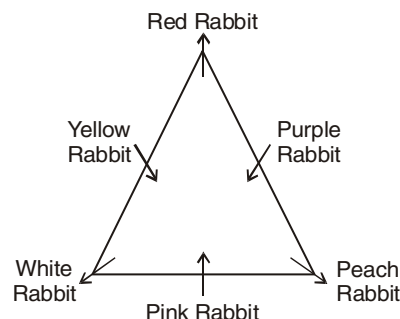


- Triangle sitting arrangement** - In this type of sitting arrangement persons or objects are arranged around a triangle.

(a) Combination of inside and outside -

Example: Six rabbits of different colors are arranged around a triangular table. Rabbits who are sitting at corner are facing outside the table and the rabbits who are sitting at middle of the table are facing towards the table. Red rabbit arranged second to the right of white rabbit. Only one rabbit sits between purple rabbit and yellow rabbit. Yellow rabbit sits second to the left of pink rabbit, who does not sits on the immediate right of red rabbit. Peach rabbit does not face inside. Yellow rabbit does not sits on the immediate left of Peach rabbit.

Sol.



ENGLISH LANGUAGE

FILLERS

Fillers are vocabulary based questions. It tests your knowledge and command over language's vocabulary. In certain questions, your knowledge regarding common idioms/phrases of English Language may also be tested.

IMPORTANT TIPS TO SOLVE FILLERS

- Be sure to have good English vocabulary.
- Be sure to have a sound knowledge of idioms/phrases.
- Try to get a rough idea of theme and tone of the sentence.
- Try to understand the context of the sentence.
- Try to anticipate the word to be filled before going to the options.
- After anticipating the answer you can go to options and choose the word that matches with the anticipated word.
- Ensure that the meaning of the sentence is intact after you choose your answer.

EXERCISE

Direction (Q. 1 - 5): In the each question given below, a statement with a single blank is given. Choose the most effective word from the given options to complete the sentence meaningfully.

1. Crestfallen by having done poorly on the CAT, Gaurav Karanwal began to question his abilities. His self-confidence was _____.
(a) appeased (b) destroyed
(c) placated (d) elevated
(e) assumed
2. Because of his _____, Rahul's guests felt very welcome and comfortable staying at his house for the weekend.
(a) animosity (b) hospitality
(c) determination (d) wittiness
(e) severity
3. Although the warring parties had settled a number of disputes, past experience made them _____ to express optimism that the talks would be a success.
(a) rash (b) ambivalent
(c) scornful (d) overjoyed
(e) reticent
4. Neha is an opprobrious and _____ speaker, equally caustic toward friend or foe—a true curmudgeon.
(a) lofty (b) vituperative
(c) stinting (d) retiring
(e) laudatory

5. Income support goes a long way in providing a security to those left out of the _____.
(a) mainstream (b) slow
(c) fast (d) growing
(e) growth

Direction(Q. 6 - 10): In each question given below, there is a statement, which consists of two blanks. You have to choose the option which provides the correct set of words that fits both the blanks appropriately and in the same order making them meaningful and grammatically correct.

6. Back in 2013 Mr. Philip seemed to _____ that change was _____.
(a) release, necessary (b) ignorance, primary
(c) hope, principal (d) fail, central
(e) grasp, needed
7. The government stopped them, _____ that senior executives were _____ off state assets, much like Russia's oligarchs.
(a) fearing, siphoning (b) estimated, paying
(c) claiming, took (d) burgeoning, paying
(e) hoped, siphoning
8. One of the keys to China's economic rise _____ has been its success in restricting the _____ of state firms.
(a) earlier, recline (b) hitherto, sprawl
(c) lately, straggle (d) squally, sprawl
(e) basically, recline
9. This cannot just be _____ on the government; a basic _____ is also at work.
(a) claimed, lethargic (b) reproached, sluggish
(c) commended, dynamic (d) exculpated, lethargic
(e) blamed, dynamic
10. One manager who recently quit a big state bank said that a campaign _____ workers to study the party constitution had been unusually _____.
(a) exhorting, intense (b) enjoying, true
(c) exhibiting, intensifying (d) cautioning, blunder
(e) admonishing, exhorting

Directions (Q. 11 - 15): In each of the questions given below, a paragraph is given which has three blanks and those blanks have to be filled with the same word out of five words given below it. You have to choose that same as your answer and fill up the blanks with that appropriate answer.

11. Can we make such a _____ disqualifying persons against whom charges of heinous crimes have been framed by courts of _____ or should we tell the Parliament that by not laying down such a _____, you are really giving criminals encouragement and hope?
(a) norms (b) authority
(c) law (d) ideas
(e) basics

12. Currently, the _____ has powers to seek call data records as part of its probes, but the committee is of the view that the _____ needs more powers to assist in its _____ responsibilities.
(a) state (b) ruler/rule
(c) dictator (d) regulator/regulatory
(e) party
13. The bilingual channel (Hindi and English) will offer scheduled programming as well as video-on-demand facility. According to the India _____ website, it will cover the “entire landscape” of _____ and technology including engineering, health and medicine, natural _____, environment and wildlife, agriculture among others. It will have documentaries, discussion, demonstrations/experiment shows and quizzes.
(a) science (b) biological
(c) physical (d) atmosphere
(e) technical
14. Till Wednesday night, revenue authorities were expecting only a limited release of _____ through a single shutter, resulting in rise in _____ level of Periyar by around only one metre. But with all four shutters being opened, there is, as yet, no clear idea about the expected rise in _____ levels in the Periyar.
(a) grants (b) funds
(c) assistance (d) support
(e) water
15. The main idea of a _____ is the point of the passage, minus all the details. It is the main point or concept that the author wants to communicate to the readers about the topic. Hence, in a _____, when the main idea is stated directly, it is expressed in what is called the topic sentence. It gives the overarching idea of what the paragraph is about and is supported by the details in the _____.
(a) comprehensive (b) paragraph
(c) story (d) event
(e) scenario

Direction (Q. 16 - 20): In each question given below, there are two statements. Each statement consists of a blank. You have to choose the option which provides the correct word that fits in the blanks in both the statements appropriately making them meaningful and grammatically correct.

16. **A.** The towns and seaports are to be found as a rule at or near the mouths of those rivers which are not barricaded too _____ by bars formed of mud or sand.
B. The work of reorganization was _____ carried out, and the gendarmerie school at Salonica, under British supervision, showed excellent results.
(a) revised (b) nimble
(c) analogy (d) efficiently
(e) release

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- Q17. **A.** My illness and the bad weather _____ to ruin my vacation.
B. In June 2006 he was convicted of belonging to a gang that _____ to commit the crime.
(a) cease (b) conspired
(c) sanction (d) appear
(e) real
18. **A.** Some of those officers falsely accused and then absolved played a _____ role in suppressing the July plot.
B. Other small harbors on the lower Patagonian coast are not _____, owing to lack of population.
(a) prominent (b) precise
(c) think (d) domination
(e) debunk
19. **A.** The only man left was the former colonel whom my master had confined to camp for his rude and _____ behavior.
B. She'd never grown very big and was a little bow-legged, but she trotted around after him, black and _____ with short smooth ears.
(a) pendant (b) good
(c) shape (d) impudent
(e) coherent

ANSWER KEY

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

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BANKING AWARENESS

COMMERCIAL BANKS

Commercial Bank is an institution which collects surplus funds from the public, safeguards them, and make available to the true owner of the fund when required.

TYPES OF COMMERCIAL BANKS

Commercial banks are of two types:

- 1) **Scheduled banks**- The banks which are included in Second Schedule of Reserve Bank of India Act 1934 are schedule banks. RBI includes only those banks under this schedule which fulfill the criteria laid down under section 42(6)(a) of RBI Act 1934. Every schedule bank enjoys two principle facilities:

- It becomes eligible for debts/loans at the bank rate from RBI.
- It automatically acquires the membership of clearing houses.

At present there are 22 Public Sector banks, private and foreign banks and 19 nationalized banks.

- In 1969, nationalization of 14 banks was done.
- In 1980, nationalization of 6 banks was done.

Later on in 1993 New Bank of India merged with Punjab National Bank. Thus at present there are 19 Nationalized banks in India.

In year 2014 Bandan Bank and IDFC get licensed by RBI in this category.

- 2) **Non-Scheduled banks**- The banks which are not included in Second Schedule of Reserve Bank of India Act 1934 are non-scheduled banks.

FUNCTIONS OF COMMERCIAL BANKS

The functions of the Commercial Banks can be broadly classified into three parts:

I. PRIMARY FUNCTIONS

1. **Accepting Deposits**-Deposits constitute the major source of funds for the banks. Hence, the main function of a commercial bank is acceptance of deposits from the public. The deposit must be of money and not of other assets. Commercial Banks pay interest on the deposits to mobilize the savings and to hold deposits. People can deposit their cash balances in the following accounts as per their requirement:
 - Fixed Deposit Account
 - Current Deposit Account
 - Saving Deposit Account
 - Recurring Deposit Account

2. **Advancing Loans**- Another main function of the bank is to advance loans. A certain part of the cash received by the banks as deposits is kept in the reserve and remaining is giving as loan.

Banks advance following types of the loan:

- **Money at call**- It is the money lent for a very short period generally from 1 to 14 days.
 - **Overdraft**- Overdraft means allowing the borrower to over draw his current balance. This facility is available for short term to reliable customers.
 - **Discounting of Bills**- It means advancing a loan against a promise of repayment in the future.
3. **Creation of Credit**- When a bank advances a loan or credit; it does not lend cash but opens an account in favour of the customer and credits the amount to the account. It creates a claim against itself which is acceptable by the public for settlement of debts. In this process the bank creates money.
 4. **Cheque System of Payments of Funds**- A cheque as a negotiable instrument is the most popular credit instrument used by the customer to make payments. Now days it become main credit instrument in the banking world.

II. SECONDARY FUNCTIONS-

Secondary Functions can be classified into two types:

- 1) **Agency Functions**- Banks renders a number of useful services to the customers apart from performing the primary functions. Commercial banks act as agents of their customers in following ways:
 - a) **Collection and payment of credit**-The commercial banks collect and pay the various negotiable instruments like cheques, bill of exchange, promissory notes etc.
 - b) **Purchase and Sale of Securities**- Purchase and sale of securities are also undertaken by the modern commercial banks.
 - c) **Trustee and Executor**- Banks undertake administration of will or settlements and trusteeship functions through its expert staff and specialized departments.
 - d) **Remittance of Money**- The commercial banks remit funds on the behalf of customer from one place to another through cheques, drafts, mail transfers etc.
 - e) **Bullion Trading**- The commercial banks trade in bullions like gold and silver in many countries.

2) **General Utility Facilities-** Banks provides following utility functions in addition to the agency services.

a) **Locker Facilities-** Bank provides locker facilities to their customers. People can keep their jewellery and other important documents in these lockers at a nominal annual rent.

b) **Acting as underwriters-** Banks also underwrites the new issues of the Government and Corporate bodies for a commission.

c) **Acting as Information Banks-** Commercial Banks also act as Information bureau as they collect the financial, economic and statistical data relating to the industry, trade and commerce.

d) **Merchant Banking Services-** Commercial Banking also renders merchant banking services to the customers. They help in availing loans from non-banking financial institutions.

e) **Dealing in Foreign Exchange-** Major commercial banks also transact business of foreign exchange through their main branches. Commercial banks are the main authorized dealers of foreign exchange in India.

III) MODERN FUNCTIONS

1) **Automatic Teller Machine (ATM)** cum Debit Cards- Many bankers has introduced ATMs to assist their customers to withdraw and deposit cash without any waiting time. The debit and credit cardholders of a bank can also withdraw cash in emergency from the ATMs at any time.

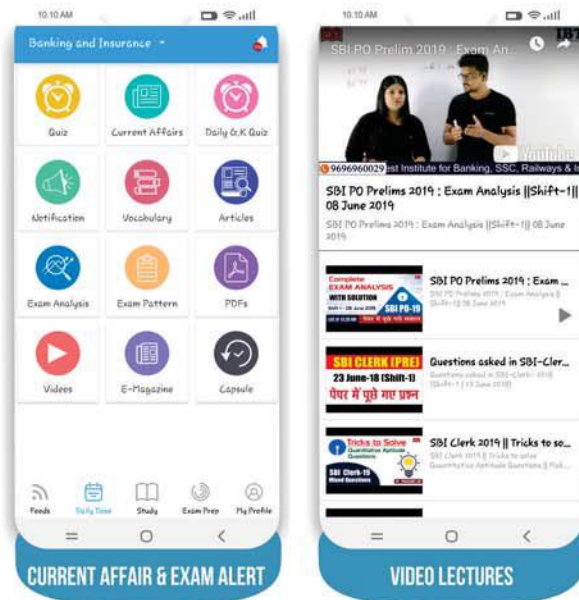
2) **Credit Cards-** Credit Card is plastic money which acts an instrument of credit. The credit cardholders need not carry cash in their pockets. The card holder may purchase goods from many authorized dealers by using the credit card at nominal rate of interest.

3) **Tele Banking-** A customer can do entire non-cash related banking over the phone anywhere and anytime. Automatic Voice Recorders or ID numbers are used for rendering tele-banking services which have added convenience to customers.

4) **Internet Banking-** Internet Banking is a platform for electronic delivery of banking services to the customers.

5) **Round the Clock Banking-** The modern banking system facilitates performing of basic banking transactions by customers round the clock globally. World –wide 24 hours and 7 days a week banking services are made possible.

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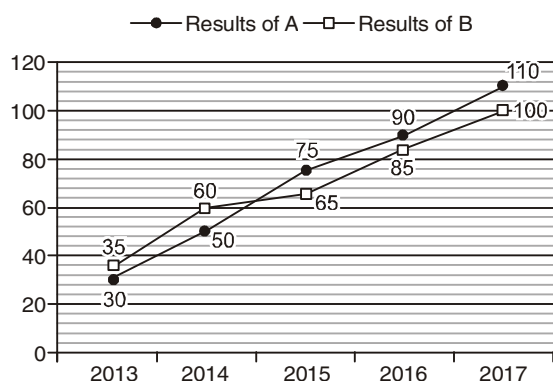


Quantitative Aptitude

Directions (Q. 1-6):- Study the following graph and table and answer accordingly.

The following graph shows the results of two newly established coaching centers in Jalandhar and the number of students studying there who prepared JEE mains in the respective years.

(Note: Total students = Students in coaching A + Students in coaching B)



The following table shows the states and the percent of students moving to Jalandhar for coaching and preparing for JEE mains. (% distribution of students in Jalandhar is same for all years.)

States	Percent share in total number of students in Jalandhar
Punjab	30
Andhra Pradesh	20
J & K	15
Uttarakhand	25
Maharashtra	10

- How many students went to Jalandhar from Uttarakhand in 2015?
(A) 45 (B) 35
(C) 20 (D) 32
(E) None of these

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- During 2013 and 2017 (both inclusive), in how many years results of coaching B was better than results of coaching A?
(A) 4 (B) 3
(C) 1 (D) 2
(E) None of these
- If no student from J & K went to coaching A, what is the ratio of average results per state for coaching A and B in 2016?
(A) 45 : 41 (B) 45 : 34
(C) 11 : 14 (D) 36 : 41
(E) None of these
- What is the ratio of number of students of Jalandhar from Uttarakhand And Maharshttra in 2014?
(A) 2 : 5 (B) 5 : 3
(C) 1 : 4 (D) 5 : 2
(E) None of these
- In 2014 Passed students from 'B' is what % more than that of A's ?
(A) 45 (B) 35
(C) 20 (D) 32
(E) Can't be determined
- Ratio of total students in year 2015 and 2017 ?
(A) 2 : 3 (B) 5 : 3
(C) 1 : 4 (D) 5 : 2
(E) None of these

Directions (Q. 7-10):- What should come in place of the question mark in the Q number series by observing the pattern in 1st series?

- 2,8,26,90,372,1870
Q = 1,?,24,84,?,1750
(A) 7,349 (B) 7,340
(C) 6,348 (D) 7,384
(E) None of these
- 2,1.5,-2,-11.5,-33,-78.5
Q = 7.5,?,20,32.5,?,97.5
(A) 12.5,57 (B) 12.5,84
(C) 12.50,46 (D) 12.5,45
(E) None of these
- 1,45,265,1365,6865,34365
Q = 120,?,?,16240,81240,406240
(A) 640,3420 (B) 642,3220
(C) 640,3240 (D) 640,4320
(E) None of these

10. -1,0,1,3,8,22.5

Q = 9, 5, 6, ?, 23, ?

(A) 10.5, 62

(B) 21, 113.5

(C) 21, 60

(D) 10.5, 115.5

(E) 10.5, 60

11. Five-pipes A, B, C, D and E can fill a tank 'T' in 40, 30, 60, 30, and 20 hours respectively. They start filling another tank 'X' together and E closed after 8 hours. Tank filled by B is same as tank filled by C, while A and C fill the tank for same time. D fill the tank for 'Z' hours. If B, C & D together can fill the tank 'X' in 30 hours and B fill the tank for only 10 hours, then find the value of 'Z'. (Efficiencies of pipes remain same)

(A) 7 hours

(B) 9 hours

(C) 11 hours

(D) 13 hours

(E) None of these

SOLUTIONS

1. (B) Since total no for students in the year 2015 = 140

Therefore, no of students from Uttarakhand

$$= 140 \times \frac{25}{100} = 35$$

2. (D) From graph it can be easily determined.

3. (B) No of students went to coaching A in 2016 = 90

No of students went coaching B in 2016 = 85

Average result per state of coaching A is

$$= 90/4 = 22.5$$

Average results per state of coaching B is

$$= 85/5 = 17$$

$$\text{Ratio} = 45:34$$

4. (D) Ratio = $110 \times \frac{25}{100} : 110 \times \frac{10}{100} = 5 : 2$

5. (E) No information is given about passed students.

6. (A) Ratio = $(75 + 65) : (110 + 100)$

$$= 140:210$$

$$= 2:3$$

7. (E) Pattern in first series,

$$+ 6 \times 1, + 5 \times 2, + 4 \times 3, + 3 \times 4, + 2 \times 5$$

Therefore,

$$(1 + 6) \times 1 = 7$$

$$(7 + 5) \times 2 = 24$$

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$$(24 + 4) \times 3 = 84$$

$$(84 + 3) \times 4 = 348$$

$$(348 + 2) \times 5 = 1750$$

8. (E) Pattern in the 1st series,

$$*2-2.5, *2-5, *2-7.5, *2-10, *2-12.5$$

Therefore,

$$7.5 \times 2 - 2.5 = 12.5$$

$$12.5 \times 2 - 5 = 20$$

$$20 \times 2 - 7.5 = 32.5$$

$$32.5 \times 2 - 10 = 55$$

$$55 \times 2 - 12.5 = 97.5$$

9. (C) Pattern in the 1st series,

$$*5+40$$

Therefore,

$$120 \times 5 + 40 = 640$$

$$640 \times 5 + 40 = 3240$$

$$3240 \times 5 + 40 = 16240$$

$$16200 \times 5 + 40 = 81240$$

$$81040 \times 5 + 40 = 406240$$

10. (E) Pattern in the 1st series,

$$*0.5+0.5, *1+1, *1.5+1.5, *2+2, *2.5+2.5$$

Therefore,

$$9 \times 0.5 + 0.5 = 5$$

$$5 \times 1 + 1 = 6$$

$$6 \times 1.5 + 1.5 = 10.5$$

$$10.5 \times 2 + 2 = 23$$

$$23 \times 2.5 + 2.5 = 60$$

11. (E) Let the capacity of tank T is = 120 units

So number of units fill by pipes A, B, C, D and E is 3, 4, 2, 4, 6 respectively.

$$\text{Capacity of tank X} = (4+2+4) \times 30 = 300 \text{ units}$$

$$\text{Number of unit fill by pipe B} = 10 \times 4 = 40 \text{ unit}$$

Tank filled by Pipe B is same as Pipe C i.e 40 units.

$$\text{Time taken by C} = 40/2 = 20 \text{ hours}$$

Time taken by C is same as Pipe A so number of units fill by Pipe A = $20 \times 3 = 60$ units

$$\text{ATQ, } 60 + 40 + 40 + 4 \times Z + 48 = 300$$

$$Z = 112/4 = 28 \text{ hours}$$

Reasoning Ability

Direction (1-5): Read the following information carefully. And answer the following questions given below.

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

Input: 878 443 989 656 212 544 189 323

Step I: 46 22 52 34 10 26 36 16

Step II: 832 421 937 622 202 518 153 307

Step III: 936 830 619 514 416 301 195 145

Step IV: 18 11 16 10 11 04 15 10

Step V: 18 16 10 10 04 15 11 11

Step VI: 8 6 0 0 0 5 1 1

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

Input: 676 841 961 441 529 784 576 729

- How many numbers are divisible by 5 in step I?
(a) One (b) Two (c) Three (d) None
(e) None of these
- What is the difference between the third element from the right end in step III and the fifth element from the left end in step IV?
(a) 565 (b) 572 (c) 577 (d) 522
(e) None of these
- What is the position of '23' in the last but penultimate step of the given input?
(a) Sixth from the left end
(b) Fifth from the left end
(c) Eighth from the right end
(d) Second from the right end
(e) None of these
- In which of the following step '743 689 633 534' is given in the same order?
(a) Step II (b) Step III
(c) Step IV (d) There is no such step
(e) Step I
- What is the product of numbers which are second from the right end in step V and third from the left end in step VI?
(a) 37 (b) 48 (c) 38 (d) 41
(e) 31

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

Ten employees are standing in a line for prayer facing north. All of them earn different amount viz. 60000, 90000, 100000, 140000, 170000, 200000. Three employees are standing

between Bryen and Ravish. Henry is standing immediately ahead of Bryen. Lucy is standing adjacent to Ravish. Lucy is standing at bottom end. Six employees are standing between Any and Yuvi. Yuvi is standing behind Any. Only one employee is standing between Any and Doph. Quiril is standing ahead of Garry but behind Zoish.

The following information is given for the amount earn by them-
Z#J means Z earn more than J.

Z\$J means Z earn less than J.

Z%J means Z earn equal to J.

The amount earn by all of them is given below-

Any # Zoish % Harry # Ravish % Quiril % Garry,

Yuvi % Doph \$ Garry,

Any \$ Lucy \$ Bryen.

- What will be the sum of the amount earn by Quiril, Zoish and Lucy?
(a) 380000 (b) 360000 (c) 340000 (d) 400000
(e) 240000
- How many employees are standing ahead of Bryen?
(a) Two (b) More than three
(c) Three (d) One
(e) None
- How many employees are standing between Quiril and Ravish?
(a) Two (b) More than three
(c) Three (d) One
(e) None
- How many employees earn less than Garry?
(a) Two (b) More than three
(c) Three (d) One
(e) None
- What should be the possible earning of Harry?
(a) 90000 (b) 80000 (c) 95000 (d) 100000
(e) Can't be determined

Directions (11-12): In each question below is given a statement followed by three assumptions numbered I, II and III. You have to consider the statement and the following assumptions and choose your answer accordingly.

- Statement:** Mohit Patel is unable to manage with the current salary then he decided to join another organization.

Assumption:

- The new organization has better work environment.
 - The current organization offers moderate pay packets.
 - The new organization offers higher salary to all its employees.
- None is implicit
 - Only II is implicit
 - All are implicit
 - Only II and III are implicit
 - None of the above

- 12. Statement:** Kolkata people were fascinating, mesmerized and got mad when they saw the famous Hollywood-singer David Bowie's hi-tech pulsating megawatt performance.

Assumption:

- I. When a show is accompanied with latest technology, it has a magical effect.
- II. Bombay people were never impressed with performances by Indian musicians.
- III. David Bowie is a super singer.
- (a) Only I is implicit
- (b) Only II is implicit
- (c) Only I and III are implicit
- (d) Either II or III is implicit
- (e) Only II and III are implicit

Direction (13): A statement is given followed by two inferences 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 have to decide which of the given inferences, if any, follow from the given statement?

13. Statement:

Vanshika has been studying for 2 months for the finals but Goldy started a day before as a result, Vanshika did very well and Goldy is struggling.

Inferences:

- I) You can't do things which require lots of hard work in a single day.
- II) Perseverance is key to success.
- (a) Only inference I follow.
- (b) Only inference II follows.
- (c) Both inference I and II follow.
- (d) None of the inferences follows.
- (e) None of the above

Direction (14): In each question below is given one/more statements that are followed by three assumptions numbered I, II and III. Consider the statement and decide which of the given assumptions is implicit.

- 14. Statement:** The government has made it mandatory for all cyclists to use radium stickers on the cycle-tires, both front, and rear.

Assumptions:

- I. There have been many accidents due to the invisibility of cyclists at night.
- II. The number of accidents of cyclists at night will reduce.
- III. The radium stickers will make the cycles visible at night.
- (a) Only I is implicit.
- (b) Only II is implicit.
- (c) Only III is implicit.
- (d) Both I and II are implicit.
- (e) None of them is implicit.

Direction (15): In making decisions about important questions, it is desirable to be able to distinguish between 'strong' arguments and 'weak' arguments. 'Strong' arguments are those, which are both important and directly related to the question. 'Weak' arguments are those, which are of minor importance and also may not be directly related to the question or may be related to a trivial aspect of the question. The question below is followed by arguments numbered I, II and III. You have to decide which of the arguments a 'strong' argument is and which a 'weak' argument is.

- 15. Statement:** Should the income generated out of agricultural activities be taxed?

Arguments:

- I. No, farmers are otherwise suffering from natural calamities and low yield coupled with low procurement price and their income should not be taxed.
- II. Yes, the majority of the population is dependent on agriculture and hence at least a little portion of their income should be taxed to augment the resources.
- III. Yes, many big farmers earn much more than the majority of the service earners and that should be taxable.
- (a) I and II are strong
- (b) All are strong
- (c) II and III are strong
- (d) I and III are strong
- (e) None are strong

Direction (16): In the question below a statement is given followed by two courses of action numbered I and II. A course of action is a step or administrative decision to be taken for improvement, follow-up or further action in regard to the problem, policy, etc. Considering the information given in the statement to be true, decide which of the suggested courses of action logically follow(s) for pursuing.

- 16. Statement:** The rise of Japanese products in our markets has resulted in an economic breakdown of Indian goods and products which are of better quality but not as cheap as the Japanese ones.

Courses of action:

- I. The Indian government should promote export of goods to Japan to balance the economy.
- II. The Indian government should increase duty fee on Japanese imports so that the Indian goods become comparatively cheaper.
- (a) Only I follows.
- (b) Only II follows
- (c) Either I or II follows.
- (d) Neither I nor II follows.
- (e) Both I and II follow.

SOLUTIONS

Explanation (1-5): Logic:

Step I: In this step, the sum of the digits within the number (given in input) is multiplied by 2.

Step II: The number thus obtained in step I is subtracted from the number given in the input from left to right respectively.

Step III: The numbers are arranged in descending order after subtracting 1 from the highest number, 2 from the second highest number and so on...

Step IV: The sum of the digits within the number is taken

Step V: In this step firstly, the even numbers are arranged in descending order then the odd numbers are arranged in descending order.

Step VI: In the last step the product of the digits within the number is taken

Input: 676 841 961 441 529 784 576 729

Step I: 38 26 32 18 32 38 36 36

Step II: 638 815 929 423 497 746 540 693

Step III: 928 813 743 689 633 534 490 415

Step IV: 19 12 14 23 12 12 13 10

Step V: 14 12 12 12 10 23 19 13

Step VI: 4 2 2 2 0 6 9 3

1. (d) None
2. (d) 522
3. (a) Sixth from the left end
4. (b) Step III
5. (c) 38

Explanation (6-10):

Employees
Any
Zoish
Dopth
Harry
Bryen
Quiril
Garry
Yuvi
Ravish
Lucy

Amount earned by them - Bryen (200000) > Lucy (170000) > Any (140000) > Zoish (100000) = Harry > Ravish (90000) = Quiril = Garry > Dopth (60000) = Yuvi

6. (b) 360000
7. (b) More than three
8. (a) Two
9. (a) Two
10. (d) 100000

11. (b) Nothing about the environment in the new organization is mentioned in the statement. So, I is not implicit. Since, Mohit Patel is not satisfied with the current wages, it is evident that the current company offers moderate pay packets. So, II is implicit. The statement talks only of Mohit Patel and not all the employees of the new company. So, III is not implicit.

12. (c) Only I and III are implicit

Explanation: The use of the words 'hi-tech pulsating mega-watt performance' in the statement makes I implicit. Nothing is mentioned about the performances of Indian musicians. So, II is not implicit. The facts that David Bowie is a Hollywood-singer and his performance left people fascinating, make III implicit.

13. (a) Only inference I follow.

Explanation: Option (a) is the correct solution. Only inference I follow. Here, Vanshika was working hard for 2 months while Goldy just wasted his time and struggled at the end. Things like studying hard work you cannot learn it in one day. This is mentioned in inference I. Inference II is wrong because it says about perseverance. Rest all options are wrong.

14. (d) Both I and II are implicit.

Explanation: The statement suggests that the radium stickers will make the cyclists easily visible at night, so it can be safely assumed that it will reduce accidents happening due to their invisibility. Also, the government's insistence indicates that there have been accidents due to the invisibility of cyclists at night and the number is worrisome. So option I and II are implicit assumptions. Assumption III is rather an inference from the given statement, so it cannot be called an assumption.

15. (c) II and III are strong

Explanation: Argument II and III are strong because many farmers earn more money than service class people and a huge amount of tax can be collected if income tax is implemented on farmers. Also, there is a huge chance that farmers can contribute to the country even if a little portion of their income is taxed as they occupy a large sector in the population of the country.

16. (b) Only II follows

Explanation: The export of Indian goods to Japanese markets may or may not be beneficial and it will highly depend upon Japanese demands and purchasing power. So, course of action I does not follow.

Increasing duty fee on Japanese imports will increase its prices thereby making Indian goods almost as expensive as the Japanese ones. So, course of action II follows.

IMPORTANT QUESTIONS

English Language

Direction (Q. 1 - 6): Below a word is given followed by three sentences which consist of that word. Identify the sentence/s which best expresses the meaning of the word. Choose Option 5 (None of these) if the word is not suitable in any of the sentences.

1. EXPIATE

A. Amy's **expiate** nature could not be repressed; she was always bubbling over with excitement.

B. At every moment for the rest of eternity, there will be sins that have not been **expiated**, and wrongs that have not been vindicated.

C. She was known to be an **expiate** liar; we all knew better than to believe a word she said.

- (a) Only C (b) Only B
(c) Both B and C (d) Only A
(e) None of these

2. AROMATIC

A. According to a new study, words like '**aromatic**' and 'crispy' are among those most likely to entice diners and get us salivating.

B. The singer surprised fans with another side of the emotional single by dropping an unplugged **aromatic** version of the track.

C. The Zirakpur police have arrested two persons, who used to trick **aromatic** people by giving them fake currency twice the number of original currency notes

- (a) Only B (b) Only A
(c) Both A and C (d) Only C
(e) None of these

3. SUMPTUOUS

A. Physicists propose a **sumptuous** new explanation for Galaxies' strange symmetry which has droned the attention of the scientific world.

B. The high street is full of vivid hues from sapphire to citrine, in **sumptuous**, silky fabrics that will add glamour to your outfit.

C. My son prepared a **sumptuous** dinner for us that included avocado salad, chicken skewers, mushroom risotto and cheesecake.

- (a) Both A and B (b) Both B and C
(c) Both A and C (d) Only C
(e) None of these

4. AGILE

A. Being **agile** throughout has its own demerits; Rohan suffered them.

B. The mountaineer described Mt. Everest as **agile** and serene.

C. The position of a secretary requires the ability to be **agile** as well as stable.

- (a) Only A (b) Only B (c) Only C (d) Both A and C
(e) None of the above

5. LEVITATE

A. Magic could teach you to **levitate** an object in thin air for twenty seconds.

B. Even today **levitate** is believed to be associated with the state of demonic possession.

C. It was unkind to **levitate** her achievements after knowing the struggle she had gone through.

- (a) Only A (b) Only C
(c) Both A and B (d) Both B and C
(e) None of these

6. BOISTEROUS

A. It was a quarrel among a crowd of young and **boisterous** students.

B. The fans in the stadium became particularly **boisterous** about the home run.

C. Mumbai is a city where **boisterous** street parties are legendary.

- (a) Both A and B (b) Both B and C
(c) Both A and C (d) All of these
(e) None of these

Direction (Q. 7 - 10): Below is given a single word with options to its opposite meaning in different contexts. You have to select all those options which are antonyms of the word when the context is changed. Select the correct alternative from (1), (2), (3), (4) and (5) which represents all those antonyms.

7. CULPABLE

- 1) Guilty 2) Innocent 3) Contrite 4) Rueful
(a) Only 2 (b) Both 1 and 2
(c) All 1, 2 and 3 (d) Only 4
(e) Only 3

8. ERRATIC

- 1) Predictable 2) Pert 3) Consistent 4) Vex
(a) Both 1 and 2 (b) Only 4
(c) Only 2 (d) Both 1 and 3
(e) Only 3

9. ENMITY

- 1) Chagrin 2) Tawdry 3) Goodwill 4) Goodness
(a) Only 3 (b) Both 3 and 4
(c) Only 1 (d) Only 2
(e) Both 2 and 4

10. SHABBY

- 1) New 2) Stout 3) Tricky 4) Decent
(a) All of 1, 2, 3, and 4 (b) Both 1 and 4
(c) Both 2 and 3 (d) Only 2
(e) Only 3

Direction (Q. 11 - 14): Below is given a single word with options to its meaning in different contexts. You have to select all those options which are synonyms of the word when the context is changed. Select the correct alternative from (1), (2), (3), (4) and (5) which represents all those synonyms.

11. PRODIGIOUS

- 1) minute 2) huge 3) delicious 4) enormous
(a) 1 and 2 (b) Only 3 (c) Only 1 (d) 2 and 4
(e) All of these

12. CULMINATE

- 1) Climax 2) Crescendo 3) Nadir 4) Initiate
(a) Only 1 (b) Both 1 and 2
(c) 2, 3, and 4 (d) 1, 3, and 4
(e) All 1, 2, 3, and 4

13. REFUTE

- 1) Send back 2) Reply
3) Prove incorrect 4) Deny
(a) Both 1 and 4 (b) Only 3
(c) Both 1 and 2 (d) Both 2 and 4
(e) Both 3 and 4

14. FRIVOLOUS

- 1) Strong 2) Silly 3) Tricky 4) Brief
(a) Both 2 and 3 (b) Only 4
(c) Both 1 and 4 (d) Only 2
(e) Both 1 and 3

Direction (Q. 15 & 16): Identify the opposite pair/pairs from the following set of pairs.

- 15.** 1) Inimitable- Idiosyncratic
2) Derision- Mockery
3) Accolade – Approbation
4) Boorish – Uncouth
5) Ulterior- Overt
(a) 1 and 3 (b) 3 and 5 (c) Only 3 (d) Only 5
(e) None of the above.

16. 1) Crass: Canny

- 2) Insularity: Myopia
3) Precursory: Antecedent
4) Snub: Affront
5) Fidelity: Perfidy
(a) 1 and 5 (b) 2 and 4 (c) 2 and 3 (d) 3 and 5
(e) 1 and 4

Direction (Q. 17 - 20): In the following question, a sentence is given with certain words in bold. Choose the pair/s of such words which need to be interchanged so as to make the sentence grammatically correct and meaningful.

Q17. Though (A) **dusty** amid the (B) **unromantic** surroundings of a dingy, (C) **composed**, and neglected back room, the speech has become a (D) **memorable** document.

- (a) A-C, B-D (b) A-B
(c) A-D, B-C (d) B-D
(e) A-C

18. Last year, the industry's main trade (A) **convention**, the Inside Self-Storage World Expo, (B) **auction** workshops in Las Vegas (C) **focusing** on lien laws and (D) **organized** sales.

- (a) A-C, B-D (b) B-C
(c) A-B (d) B-D
(e) A-D, B-C

19. In one of nature's (A) **crueler** ironies, the metabolic changes that take (B) **restoring** in cells after about three hours without oxygen or glucose mean that (C) **place** blood flow becomes (D) **damaging** in itself.

- (a) A-D (b) B-C
(c) A-B (d) C-D
(e) A-D, B-C

20. It has **facilities** (A) a **success** (B) measure of **considerable** (C) in establishing **achieved** (D) that serve its naval and commercial interests.

- (a) A-D (b) A-D, B-C
(c) B-D (d) A-C, B-D
(e) The sentence is correct

ANSWER KEY

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

BANKING AWARENESS

1. Who has been appointed as the new MD and CEO of Punjab National Bank?
(a) P.V. Bharathi (b) S. S. Mallikarjuna Rao
(c) Sunil Mehta (d) Amitabh Puri
(e) None of these
2. Which of the following banks has signed a MoU with Indian Army for customized services?
(a) Indian bank (b) Bank of Baroda
(c) Canara Bank (d) State Bank of India
(e) Punjab National Bank
3. Reserve Bank of India barred this small finance bank from opening new branches.
(a) Equitas Small Finance Bank
(b) Ujjivan Small Finance Bank
(c) L & T Finance Limited
(d) Birla Global Finance Limited
(e) None of these
4. Recently, RBI selects this company for developing mobile app for visually impaired.
(a) XeliumTech Solutions
(b) Aricent Technologies
(c) Rapidsoft Technologies
(d) Daffodil Software
(e) None of these
5. Who has launched Aadhaar Enabled Payment System (AePS) Services recently?
(a) State Bank of India
(b) India Post Payments Bank
(c) NABARD
(d) Punjab National Bank
(e) None of these
6. Along with which bank, Life Insurance Corporation of India Credit Cards Services launched a co-branded credit card?
(a) Axis Bank (b) IDBI Bank
(c) Yes Bank (d) Kotak Mahindra Bank
(e) SBI
7. A part of National Debt known as External Debt is the amount?
(a) Lent by its Citizens to Foreign Government.
(b) Amount borrowed by its citizens from abroad.
(c) Lent by its Government to the foreign Government.
(d) Borrowed by its Government from abroad.
(e) None of these
8. According to the data from BSE which of the following bank beat india's largest lender State Bank of India (SBI) for the first time to become the second most valued bank in the country?
(a) Axis Bank (b) Yes Bank
(c) HDFC Bank (d) ICICI Bank
(e) Kotak Mahindra Bank Ltd
9. Who is the president of World Bank?
(a) Jai Kumar Garg (b) Ashwani Kumar
(c) Lewis Preston (d) Robert
(e) David Malpass
10. In Indian Economy, which of the following is also called Narrow Money?
(a) M1 (b) M2
(c) M3 (d) M4
(e) None of these
11. The sale and purchase of government securities and treasury bills by RBI or the central bank of the country is called _____.
(a) Open Market Operation
(b) Call Money Market
(c) RBI Operation
(d) Bills Operation
(e) Closed Market Operation
12. An individual receiving benefits under an annuity is called _____.
(a) Insured or Policyholder
(b) Nominee or Beneficiary
(c) Insurer
(d) Annuitant
(e) None of the above
13. To use life insurance policy benefits as collateral for a loan is called _____.
(a) Surrender Value (b) Paid-up value
(c) Collateral Assignment (d) Maturity Claim
(e) None of the above
14. _____ in insurance, is the splitting or spreading of risk among multiple parties.
(a) Reinsurance (b) Coinsurance
(c) Blanket Assign (d) Blanket Bond
(e) None of the above
15. Perils that cannot reasonably be guarded against, such as floods and earthquakes is known as _____.
(a) Actual Loss Ratio
(b) Acts of God
(c) Actuarial Cost Assumptions
(d) Combined Ratio
(e) None of the above

16. _____ is a form of non-proportional reinsurance
 (a) Catastrophe Reinsurance
 (b) Excess of Loss Reinsurance
 (c) Facultative Reinsurance
 (d) Treaty Reinsurance
 (e) None of the above
17. A policy that cannot be cancelled by the insurer prior to a certain age is called _____
 (a) No-Fault (b) Negligence
 (c) Non-cancellable (d) None of the Above
 (e) None of the above
18. Which Insurance is a compulsory insurance plan administered by a government agency with the primary emphasis on social adequacy?
 (a) Hospital Insurance (b) Hull Insurance
 (c) Group Insurance (d) Social Insurance
 (e) None of the above
19. Which is a liability coverage for contents within a renter's residence?
 (a) Renters Insurance (b) Hull Insurance
 (c) Group Insurance (d) Social Insurance
 (e) None of the above
20. Legal responsibility of a fiduciary to safeguard assets of beneficiaries is termed as _____
 (a) Endorsement (b) Fiduciary Liability
 (c) Escrow Account (d) Earned Premium
 (e) None of the above
21. _____ is a coverage for the policyholder's own property or person.
 (a) First Party Coverage (b) Second Party Coverage
 (c) Third Party Coverage (d) None of the Above
 (e) All of the above
22. Which of the following insurance is mainly used for leased cars?
 (a) Double Insurance (b) Commercial Insurance
 (c) Industrial Insurance (d) Gap Insurance
 (e) None of the Above
23. An organization such as a bank or insurance company that buys and sells large quantities of securities is called _____
 (a) Major Investor (b) Minor Investor
 (c) Institutional Investor (d) Giant
 (e) None of the Above
24. A deductible is usually mentioned in
 (a) Rupee (b) Dollar
 (c) Euro (d) Any currency
 (e) None of these
25. The Coinsurance is specified by
 (a) All of the below (b) Equity
 (c) Ratio (d) Percentage
 (e) None of these
26. Mortality Charge is the amount charged _____ by the insurer
 (a) Every month (b) Every year
 (c) Every day (d) Every 6 months
 (e) None of these
27. What is TPA ?
 (a) Third Party Administrators
 (b) Third Power Administrators
 (c) The Party Accelerators
 (d) The Power Administrators
 (e) None of these
28. The process by which the central bank of a country controls the supply of money in the economy by exercising its control over interest rates in order to maintain price stability and achieve high economic growth is known as?
 1. Economic Policy 2. Monetary Policy
 3. Fiscal Policy 4. Credit Policy
 5. Budgetary Policy
29. Bank Holidays are covered by which of the following?
 1. As per the order of the GOI
 2. As per the order of the IBA
 3. Negotiable Instruments Act
 4. RBI Act
 5. Banking Regulation Act 1949

ANSWER KEY

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

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COMPUTER AWARENESS

1. Which of the following is NOT a hardware of a computer?
(A) windows (B) monitor
(C) Central Processing Unit (D) Key Board
2. The central processing unit consists of
(A) The arithmetic logic unit (B) The registers
(C) The control unit (D) All the above
3. Which of the following was not used in first generation computers?
(A) punch cards (B) magnetic core
(C) vacuum tubes (D) all of the above
4. The computer keyboard in English normally uses
(A) Abcdef base (B) QWERT base
(C) Asdfg base (D) None of these
5. In this generation transistors replaced vacuum tubes
(A) First generation computers
(B) Second generation computers
(C) Third generation computers
(D) Fourth generation computers
6. One trillionth of a second is
(A) minute (B) micro sound
(C) pico second (D) mille second
7. The -- is the administrative section of the computer system.
(A) Memory Unit (B) Control Unit
(C) Input Unit (D) Central Processing Unit
8. Integrated circuits are classified on the basis of
(A) number of transistors (B) type of computer
(C) manufacturing company (D) none of the above
9. The base of the hexadecimal number system is
(A) 2 (B) 8 (C) 10 (D) 16
10. To recall all the deleted records, which command can be used?
(A) RECALL (B) RECALLALL
(C) Both (a) and (b) (D) None of the above
11. If you like the post please give rating, share to your friends by clicking share button and comment below.
. Find the odd man out.
(A) optical fibre (B) twisted pair wire
(C) microwaves (D) coaxial cable
12. Find the odd one out?
(A) INFORMIX (B) SYBASE
(C) C (D) ORACLE
13. Which of the following hardware components is the most volatile?
(A) ROM (B) PROM (C) EPROM (D) RAM
14. The secondary storage device that follows the sequential mode of access is
(A) Optical Disk (B) Magnetic Tape
(C) Magnetic Disk (D) None of these
15. The secondary storage device that follows the sequential mode of access is
(A) Optical Disk (B) Magnetic Tape
(C) Magnetic Disk (D) None of these
16. The character '\n' is known as
(A) string (B) new line
(C) letter n (D) none of the above
17. A Contains buttons & menus that provide quick access to commonly used commands.
(A) menubar (B) toolbar
(C) window (D) None
18. What is the split – MAC Architecture?
(A) The split-MAC architecture uses MAC addresses to create a forward/filter table and break up collision domains.
(B) The split-MAC architecture uses MAC addresses to create a forward/fliter table
(C) Both (A) & (B)
(D) None
19. In normal form, all non-key fields of data structure are dependent on the whole key.
(A) First (B) Second (C) Third (D) None
20. Which of the following are tasks that may be completed when configuring your e-mail client?
(A) Provide the IP address of your ISP's mail server
(B) Provide the name of your e-mail account
(C) All of these
(D) None of these
21. A pixel is a.....
(A) picture element or dot on a screen
(B) point of ink on a laser printed page
(C) point of ink on an ink jet printed page
(D) None
22. Expansion cards are inserted into
(A) CPU (B) Slots
(C) Peripheral devices (D) None
23. is a communication technology used by some incoming mail servers.
(A) TCP (B) POP3 (C) FTP (D) None
24. Which of the following format for storing & backing up computer data on tape that evolved from Digital Audio Tape (DAT) technology?
(A) Data Aggregation (B) Digital Data Storage
(C) Virtual Tape System (D) None

25. The two basic parts of URLs are
(A) TCP & IP
(B) the protocol & the domain name
(C) TCP & FTP
(D) None
26. The storage locations in the internal storage of a CPU is called
(A) reference points (B) addresses
(C) locations (D) None
27. The database is the most widely used database structure
(A) General (B) Standard
(C) Relational (D) None
28. Mail from unwanted senders can be blocked by
(A) e-mailing them & asking to be removed from the list
(B) using mail filters
(C) clicking the unsubscribe link
(D) None
29. ATM machines run OS
(A) Open Source (B) Closed Source
(C) embedded (D) None
30. Which of the following is possible with open architecture?
(A) Hot swapping of devices
(B) A minimum of six new devices to be added to a computer
(C) Users to upgrade and add new devices as they come on the market
(D) None
31. The fraudulent practice of sending emails purposing to be from reputable companies in order to induce individuals to reveal personal information (Credit & Debit card details) is
(A) Hot swapping of devices (B) Pharming
(C) Phishing (D) None
32. NIC stands for
(A) Network Internal Card
(B) Network Interconnection Channel
(C) Network Interface Card
(D) None
33. Is the Virus that overwrites the files or a few parts being replaced?
(A) Virus (B) File infectors
(C) worm (D) None
34. An Internet service that translates domain names to the IP addresses is called
(A) CMS (B) ASP (C) DNS (D) None

35. A dynamic website that is normally database driven and which enables the owner/user to manage the content of their own website without needing to know any coding at all is known as
(A) Content Management System (CMS)
(B) ASP
(C) DNS
(D) None
36. A hacker installs malicious code on a personal computer or server. This code then redirects clicks you make on a Web site to another fraudulent Web site without your consent or knowledge. It is known as....
(A) Phishing (B) Smishing
(C) Pharming (D) None
37. The act of using the telephone in an attempt to scam the user into surrendering private information that will be used for identity theft.
(A) Pharming (B) Smishing
(C) Vishing (D) None
38. A type of phishing attack where mobile phone users receive text messages containing a Web site hyperlink is called
(A) Pharming (B) Smishing
(C) Vishing (D) None
39. The creation of Internet Protocol (IP) packets with a forged source IP address, with the purpose of concealing the identity of the sender or impersonating another computing system is called
(A) Pharming (B) Spoofing
(C) Vishing (D) None
40. A malware program that can be used by a black hat cracker to remotely take control of a system for further attacks like spam emails or Denial of Service attacks, without a user's knowledge is called.....
(A) Zombie (B) Spoofing
(C) Vishing (D) None

ANSWER KEY

- | | | | | |
|---------|---------|---------|---------|---------|
| 1. (A) | 2. (D) | 3. (B) | 4. (B) | 5. (B) |
| 6. (C) | 7. (D) | 8. (A) | 9. (D) | 10. (B) |
| 11. (C) | 12. (C) | 13. (D) | 14. (B) | 15. (B) |
| 16. (B) | 17. (B) | 18. (A) | 19. (B) | 20. (A) |
| 21. (A) | 22. (B) | 23. (B) | 24. (B) | 25. (B) |
| 26. (B) | 27. (C) | 28. (B) | 29. (C) | 30. (C) |
| 31. (C) | 32. (C) | 33. (B) | 34. (C) | 35. (A) |
| 36. (C) | 37. (C) | 38. (B) | 39. (B) | 40. (A) |

IBPS CLERK (MAINS)

(Practice Test Paper)

REASONING ABILITY

Direction (1-5): Read the following information carefully and answer the questions given below:

There are eight different people - D, E, F, G, H, J, K and L who have purchased different cars - Santro, Innova, BMW, Honda City, Chevrolet, Nissan, Mercedes, Audi and Ferrari (not necessarily in the same order) in different months starting from March to December (of the same year) again not necessarily in the same order. Six out of the eight people have purchased only one car and the rest two have purchased two cars. All of them have purchased different cars except the one who has purchased the Santro twice. E has purchased only one car in July but not a Honda City. K has purchased two different cars. H has also purchased only one car in October but neither Innova nor Honda city. L has purchased a car immediately after E but not Santro. G has purchased a car in November. Audi and Mercedes have been purchased by the same person in March and December respectively. D has purchased a Ferrari just one month before F who has purchased only one car which is not an Innova and immediately after F, J has purchased a car. One person has purchased a Chevrolet car in June. No one has purchased Innova and BMW in July.

- Which car has been purchased in August and by whom?
(A) Ferrari, D (B) Nissan, E
(C) Innova, L (D) BMW, H
(E) Honda city, F
- Which of the following combination is true for F?
(A) April - Ferrari (B) May - Honda city
(C) July - Nissan (D) October - BMW
(E) December - Mercedes
- Which of the following combination is not correct?
(A) April, D, Ferrari (B) June, J, Chevrolet
(C) July, E, Nissan (D) August, L, Innova
(E) October, H, Honda city
- In which month G has purchased first Santro?
(A) April (B) May (C) June (D) August
(E) September
- Who among the following have purchased two Santro cars?
(A) F (B) J (C) H (D) G
(E) K

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

Eight persons are sitting in two concentric circular table. F1, M2, M3 and F4 are sitting around the inner circle and M1, F2, F3, and M4 are sitting around the outer circle but not necessarily in the same order. Some of them are facing inside and some are facing outside from the table. They have different heights- 78, 81, 90, 105, 122, 137, 140 and 155 (in cm) but not necessarily in the same order. Distance between each of the person is same.

M3 sits opposite to F1. Both M1 and M4 are not an immediate neighbor to each other and facing opposite directions. M2 who is 78cm long faces F4. F4 sits 45° Clockwise direction from M4. The one who is 81cm long sits immediate left to M3. Both M3 and F3 are facing in the same direction (in the circle). F2 sits immediate left of M4. The one who is 2nd tallest among all sits 90° anti-clockwise direction from F3. Difference between the heights of F2 and F3 is 15cm. The one whose height is 90cm sits immediate left to the one who is 137cm long. Both F3 and F4 are facing in opposite direction to each other. The one who is 105cm long sits 2nd to the left of the one who is tallest among all. F1 who is the tallest among all sits 135° (either clockwise or anti-clockwise direction) from M1, who faces to the north. F1 does not face inside. M1 does not faces towards the center.

- How many persons are facing to the center of the tables?
(A) Four (B) One (C) Three (D) Two
(E) Five
- Who among the following sits 3rd to the right of M1?
(A) F2 (B) M4
(C) F3 (D) Either (A) or (C)
(E) None of these
- What is the height of F3?
(A) 90cm (B) 122cm (C) 137cm (D) 140cm
(E) None of these
- What is the average height of M2, M3 and F4?
(A) 88cm (B) 188cm (C) 78cm (D) 93cm
(E) 102cm
- Who among the following sits 2nd to the left of the one who sits immediate to the right of M4?
(A) F2 (B) F3 (C) M1 (D) F1
(E) None of these

Direction (11-15):- A word and number arrangement machine when given an input line of words and numbers rearrange them following a particular hide in each step. The following is an illustration of input and rearrangement. (All the numbers are two digit numbers).

Input: 44 apple 22 55 access aim adapt 99 ado 33 11 amble air 88

Step I: 99 44 apple 22 55 access aim adapt ado 33 amble air 88 11

Step II: 99 88 44 apple 55 access aim adapt ado 33 amble air 22 11

Step III: 99 88 55 44 apple access aim adapt ado amble air 33 22 11

Step IV: 99 88 55 44 apple aim adapt ado air ample access 33 22 11

Step V: 99 88 55 44 apple ample ado aim air adapt access 33 22 11

Step VI: 99 88 55 44 apple ample air aim ado adapt access 33 22 11

And Step VI is the last step of the above input, as the desired arrangement is obtained.

As per the hides followed in the above steps, find out in each of the following questions the appropriate step for the given input. (All the numbers are two digit numbers).

Input: 11 district 99 22 dig dumb doors 77 dong den 55 done 33 66

11. What is the position of "den" in step II?

- (A) Eighth from left (B) Sixth from right
(C) Third from right (D) Ninth from left
(E) None of above

12. Which would be Step IX of above input?

- (A) 99 77 66 55 dumb doors done dong district dig den 33 22 11
(B) 99 77 66 55 dumb doors dong done district dig den 33 22 11
(C) 99 77 66 55 dumb district doors dong done dig den 33 22 11
(D) No such step exists.
(E) None of above

13. What is the position of doors in step V?

- (A) Sixth from right (B) Fifth from left
(C) Eighth from right (D) Eighth from left
(E) None of above

14. Which the last step of above input?

- (A) Step IV (B) Step VI (C) Step IX (D) Step VII
(E) None of above

15. Which number/word is fifth from the right of "district" in Step V?

- (A) dumb (B) doors (C) den (D) 33
(E) None of above

Direction (16-18):- Study the following digit-letter-symbol sequence carefully and answer the questions given below:

M 3 N 5 C & X @ \$ 9 8 A * G H 2 % L K & E R 3 Q 1 @ 5 # U

16. Which of the following is exactly between 12th element from the left end and 14th element from the right end in the given series?

- (A) % (B) H (C) G (D) *
(E) None of these

17. If the above sequence is written in reverse order, then which of the following will be 6th to the left of 12th element from the right end?

- (A) K (B) * (C) 2 (D) L
(E) %

18. How many such symbols are there in the above sequence, each of which is immediately preceded by numbers and immediately followed by letters?

- (A) None (B) One (C) Two (D) Three
(E) None of these

19. If each of the even position letter in the word 'CONSORTIUM' is changed to its following letter according to alphabetical order and odd position letter is changed to its previous letter according to the alphabetical order, then how many letters in the new arrangement are repeated?

- (A) One (B) Two (C) Three (D) Four
(E) None of these.

20. In a certain code, 'INSOLVENT' is written as 'RUPLWPGY'. How is 'ECOSYSTEM' written in the code?

- (A) VPEHYPGUV (B) VQEHYPGVV
(C) VPEHYPGVV (D) VQEHYPGUV
(E) None of these

21. **Directions:** In each question below is given one/more statements that are followed by three assumptions numbered I, II and III. Consider the statement and decide which of the given assumptions is implicit.

Statement: The government has made it mandatory for all cyclists to use radium stickers on the cycle-tires, both front, and rear.

Assumptions:

I. There have been many accidents due to the invisibility of cyclists at night.

II. The number of accidents of cyclists at night will reduce.

III. The radium stickers will make the cycles visible at night.

- (A) Only I is implicit. (B) Only II is implicit.
(C) Only III is implicit. (D) Both I and II are implicit.
(E) None of them is implicit.

22. **Directions:** In making decisions about important questions, it is desirable to be able to distinguish between 'strong' arguments and 'weak' arguments. 'Strong' arguments are those, which are both important and directly related to the question. 'Weak' arguments are those, which are of minor importance and also may not be directly related to the question or may be related to a trivial aspect of the question. The question below is followed by arguments numbered I, II and III. You have to decide which of the arguments a 'strong' argument is and which a 'weak' argument is.

Should the income generated out of agricultural activities be taxed?

Arguments:

- I. No, farmers are otherwise suffering from natural calamities and low yield coupled with low procurement price and their income should not be taxed.
 II. Yes, the majority of the population is dependent on agriculture and hence at least a little portion of their income should be taxed to augment the resources.
 III. Yes, many big farmers earn much more than the majority of the service earners and that should be taxable.
 (A) I and II are strong (B) All are strong
 (C) II and III are strong (D) I and III are strong
 (E) None are strong

23. Direction:- In each of the following questions, two statements numbered I and II are given. There may be cause and effect relationship between the two statements. These two statements may be the effect of the same cause or independent causes. These statements may be independent causes without having any relationship. Read both the statements in each question and mark your answer accordingly

I: The co-founders of Instagram have announced they are quitting the social media company.

II: Instagram has largely escaped Facebook's high-profile problems with privacy, foreign election interference and fake news and has been able to maintain a younger user base than its parent company.

- (A) If statement I is the cause and statement II is its effect.
 (B) If statement II is the cause and statement I is its effect.
 (C) If both the statements I and II are independent causes.
 (D) If both the statements I and II are effects of independent causes.
 (E) If both the statements I and II are effects of some common cause.

24. Directions: In the question below a statement is given followed by two courses of action numbered I and II. A course of action is a step or administrative decision to be taken for improvement, follow-up or further action in regard to the problem, policy, etc. Considering the information given in the statement to be true, decide which of the suggested courses of action logically follow(s) for pursuing.

Statement: The rise of Chinese products in our markets has resulted in an economic breakdown of Indian goods and products which are of better quality but not as cheap as the Chinese ones.

Courses of action:

- I. The Indian government should promote export of goods to China to balance the economy.
 II. The Indian government should increase duty fee on

Chinese imports so that the Indian goods become comparatively cheaper.

- (A) Only I follows. (B) Only II follows
 (C) Either I or II follows. (D) Neither I nor II follows.
 (E) Both I and II follow.

25. Direction: The following question consists of three statements numbered I, II and III. Decide if data given in the statements are sufficient to answer the questions below.

Six girls, Kusum Chanda, Preeti, Simran, Priya, and Aarti, get the chance to become the monitor of their class for one day as per rotation policy. Who is the monitor of the class on Monday?

I. Chanda becomes the monitor of the class four days after Preeti.

II. Priya becomes the monitor on one of the days after Preeti

III. One person became the monitor after Kusum but before Simran, also at least three people became monitor before Kusum.

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

Direction (26-30):- Study the following information carefully and answer the questions given below:

Seven persons of different age are sitting in a row. Some of them face North and some face South. All ages are integers only. Not more than two adjacent persons face in same direction.

A sits 2nd from extreme end. Three persons sit between A and the person whose age is 14 years. The age of D who is an immediate neighbor of A is equal to the average of the age of B and X. There are more than three persons are sitting between the person whose age is three years less than age of X and C who is not 14 years old. B sits 2nd to the right of C. Y sits immediate right of Z who doesn't sit next to B. Persons whose ages are 9 and 40 years are immediate neighbor of X. Person whose age is 30 years sits immediate left of person whose age is 24 years. Persons sitting at extreme ends face opposite direction to each other. Y doesn't face south.

26. Who among the following person is 30 years old?

- (A) B (B) C (C) D (D) Z
 (E) None of these

27. What is the age of B?

- (A) 9 years (B) 40 years
 (C) Either (A) or (B) (D) 24 years
 (E) None of these

28. How many persons are sitting to the right of the person whose age is 24 years?
(A) One (B) Three (C) Two (D) Four
(E) None of these
29. Which of the following is true?
(A) X is 40 years old
(B) B is younger than X
(C) C is youngest person
(D) D doesn't sit at extreme end
(E) None is true
30. There are as many persons sit between D and Y as between X and _____?
(A) Y (B) Z (C) A (D) B
(E) None of these

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

There are 8 different boxes containing eight different clothing items - Shirt, Jeans, Gloves, Stole, Frock, T - shirt, Kurti and Jacket. Each box belongs to different companies - P, Q, R, S, T, U, V and W but not necessarily in that order. Each box has a number written on it from 1 to 8 but not necessarily in that order. Number 1 is at the top, number 8 is at the bottom and others accordingly. There are five boxes between the box of Kurti and the box of company T. There is only one box between the box of Frock and the box of company T. Box of company Q is exactly 3 places below the box of Frock. There are four boxes between the box of company P and the box of Shirt. Box of company P is not placed at the odd - numbered position. The box of company S is placed immediately above the box of company W. Neither Shirt nor Frock is the product of company W. The box of Jacket is 3 places below the box of T - shirt. There is only one box between the boxes of Jeans and Stole while there are three boxes between the box of Stole and the box of company V. Jeans is not the product of company Q. Neither Kurti nor Frock is the product of company R.

31. Which of the following combinations is/are correct?
(A) Box no. 3 - T - shirt - V (B) Box no. 4 - Frock - S
(C) Box no. 5 - Jeans - W (D) Box no. 6 - Jacket - P
(E) All are correct
32. The box of company U is placed at which number?
(A) No. 3 (B) No. 4 (C) No. 5 (D) No. 6
(E) No. 8
33. Which product is placed at the topmost position i.e. at number 1?
(A) Kurti (B) Stole (C) T - shirt (D) Shirt
(E) Gloves
34. Which of the following items belongs to company R?
(A) Shirt (B) Jeans (C) Stole (D) T - shirt
(E) Jacket
35. Gloves belongs to which company?
(A) R (B) Q (C) S (D) T
(E) W

Direction (36-38):- In each of the questions below are given some statements followed by some conclusions. You have to take the given statements to be true even if they seem to be at variance with commonly known facts. Read all the conclusions and then decide which of the given conclusions logically follows from the given statements, disregarding commonly known facts. Give answer

36. Statements:

Only a few Floor is Flat.
All Flat is Room.
No Room is Building.

Conclusions:

- I. Some Flat is Building
II. No Building is Flat
III. All Floor being Flat is a possibility
(A) Only III follows (B) Either I or II follows
(C) Only II follows (D) None follows
(E) III and Either I or II follows

37. Statements:

No Bike is Scooter.
Some Car is Bike.
Only a few Rail is Car.

Conclusions:

- I. Some Bike is Rail.
II. All Car being Bike is a possibility
III. All Rail being Car is a possibility
(A) Only III follows (B) Both I and III follows
(C) Only II follows (D) None follows
(E) Both II and III follows

38. Statements:

Some Girls are not Boys.
All Boys are Man.
No Man is Women.

Conclusions:

- I. Some Girls are Women.
II. Some Man are Girls.
III. Some Boys being Man is a possibility.
(A) Only III follows (B) Only I follows
(C) Only II follows (D) None follows
(E) Both I and II follows

Direction (39-40):- Study the following information carefully and answer the questions given below.

A@B (7)- A is 10m in north of B
A#B (12)- A is 15m in south of B
A\$B (32)- A is 35m in east of B
A%B (14)- A is 17m in west of B
P#Q (9), R@U (5), Q%R (3), S\$P (9), T@S (1), X#P (7), V\$X (3), W@V (2), Y%P (7), Z#Y (2)

39. Z is in which direction with respect to W?

- (A) North (B) West (C) North-west (D) East
(E) South-west

40. If A is the midpoint of the line formed between P and S, then what is the shortest distance between A and U?
 (A) 2m (B) 4m (C) 6m (D) 7m
 (E) 10m

Directions(41-45):- Study the following information carefully to answer the given questions.

Ten persons - P, Q, R, S, T, U, V, W, X, and Y are sitting around a circular table, with four people not facing the center and the others facing inwards, all with equal distances between each other (but not necessarily in the same order). They have gathered together for the alumni meet of their alma mater. R was the class president of a particular batch, and 3 of the people at the table, including himself, are part of this batch. The others all belong to another batch. Two of the persons facing outward are from R's batch, and they are both seated next to each other, but both the people on their other sides face inward. Only one person sits between the other two people facing outward. R is seated at least two places away from every other person in his batch, and he himself is facing the center. U, V, S, and Q are all facing the same direction, but U and V are not from the same batch as the other two. R is seated to the right of X, who is from the same batch as S. There are two spaces between S and X, who is seated next to another member of his batch. V is equidistant from P and W, and W is surrounded on both sides by persons who are not from his batch. Y is seated between two people who are facing away from him.

41. Who is seated to the left of V?
 (A) U (B) T (C) P (D) X
 (E) Q
42. Who does not fit the pattern of the rest of the options?
 (A) Y (B) T (C) W (D) V
 (E) P
43. Who is seated to the right of R?
 (A) Y (B) X (C) W (D) U
 (E) T
44. Who does not belong to the group?
 (A) U (B) R (C) V (D) T
 (E) Cannot be determined
45. Who is seated to the left of Q?
 (A) Y (B) X (C) W (D) R
 (E) Cannot be determined

Direction (46-48):- Each of the questions below, consist of a question and three statements numbered I, II and III. You have to decide whether the data provided in the statements are sufficient to answer the question. Read the three statements and Give answer.

46. Six persons K, L, P, Q, M, and N were born in different months i.e. January, April, June on two different dates 5th or 14th. Only One person was born on one date. Who among the following was born on 5th April?

Statements:

I. L was born in the month of June. M was born just before N.

II. More than two persons were born between L and K. No one was born between Q and M. P was born after April.

III. L was born before P. Q was born on an even date after P.

(A) If the data in statement I and II together are sufficient to answer the question, while the data in statement III are not required to answer the question.

(B) If the data in statement I and III together are sufficient to answer the question, while the data in statement II are not required to answer the question.

(C) If the data in statement II and III are sufficient to answer the question, while the data in statement I are not required to answer the question.

(D) If the data in all the statements, I, II and III even together are not sufficient to answer the question.

(E) If the data in all three statements I, II and III together are necessary to answer the question.

47. Six boys i.e. A, B, C, D, E and F are sitting around a circular table and facing to the center but not necessarily in the same order. Then find who among the following sits 2nd to the left of D?

Statements:

I. One boy sits between A and B. E sits 3rd to the left of F.

II. E sits Either 3rd to the left or 3rd to the right of A. D sits 2nd to the right of C. F doesn't face D.

III. D sits near to B. C doesn't sit immediate to the right of A. Both B and E are not an immediate neighbor.

(A) If the data in statement I and II together are sufficient to answer the question, while the data in statement III are not required to answer the question.

(B) If the data in statement I and III together are sufficient to answer the question, while the data in statement II are not required to answer the question.

(C) If the data in statement II and III are sufficient to answer the question, while the data in statement I are not required to answer the question.

(D) If the data in all the statements, I, II and III even together are not sufficient to answer the question.

(E) If the data in all three statements I, II and III together are necessary to answer the question.

48. What is the direction of T with respect to Y?

Statements:

I. T is 3m north of K. P is 7m west of K. A is 5m south of B. B is 7m south of K.

II. U is 10m north of F. Y is 2m east of F.

III. T is 7m south of L. Distance between O and R is 8m.

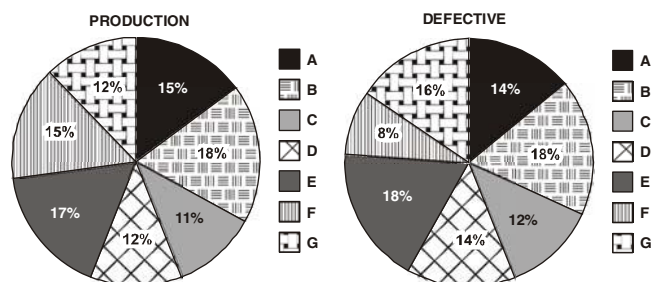
- (A) If the data in statement I and II together are sufficient to answer the question, while the data in statement III are not required to answer the question.
 (B) If the data in statement I and III together are sufficient to answer the question, while the data in statement II are not required to answer the question.
 (C) If the data in statement II and III are sufficient to answer the question, while the data in statement I are not required to answer the question.
 (D) If the data in all the statements, I, II and III even together are not sufficient to answer the question.
 (E) If the data in all three statements I, II and III together are necessary to answer the question.

Direction(49-50):- Several subtypes and strains of avian influenza viruses are now found around the world, some of them capable of causing death among humans and others inflicting serious losses on poultry farmers. The latest bird flu scare in New Delhi and elsewhere has been triggered by the death of some free living birds in the city's A.N. Jha Deer Park, and 15 painted storks in the Gwalior zoo. Worrying as it is, early detection and identification of the virus subtypes helps in launching containment measures. As a major agricultural nation with a large poultry industry, India has implemented an action plan formulated by the Centre's Department of Animal Husbandry, Dairying and Fisheries to deal with avian influenza. It incorporates a clear protocol for preventive checks and testing, for reporting an outbreak, removing farmed birds from an affected area and compensating farmers.

49. Which of the following can be deduced from the above paragraph?
 (I) Avian influenza virus is menacing for birds and humans may cause threat of death.
 (II) India is proficient enough to tackle with deadly Avian influenza virus.
 (III) High fever with headache are symptoms of Avian influenza virus which is more dangerous than HIV and DENV virus.
 (A) Only II and III (B) Only I and II
 (C) Only II (D) Only I and III
 (E) None of these
50. Which of the following substantiates the fact of threat from bird flu?
 (I) Last year Delhi had suffered huge loss in the form of death of several persons and birds from effect of bird flu.
 (II) There was a huge loss to poultry farmers.
 (III) Indian Govt. has implemented an action plan for preventive check.
 (A) Only I and II (B) Only III
 (C) Only II and III (D) Only II
 (E) All I, II and III

QUANTITATIVE APTITUDE

Directions (51-55):- Study the following pie charts carefully and answer the questions given below it



The total production was worth Rs. 111400, out of which the production worth Rs. 5150 was defective and the remaining production was sold in the market.

51. What is the total sale of A and D together?
 (A) Rs. 28363 (B) Rs. 28663
 (C) Rs. 28366 (D) Rs. 28636
 (E) None of these
52. What is the percentage of sales out of the total production of E, G and F?
 (A) 95.58% (B) 94.85% (C) 95.75% (D) 96.58%
 (E) None of these
53. What is the average value of defected products in companies B, C, and E together?
 (A) 820 (B) 824 (C) 826 (D) 825
 (E) None of these
54. What is the average production of A, D, F and G?
 (A) 15030 (B) 15390 (C) 15039 (D) 15930
 (E) None of these
55. In company C, what percentage is the difference between defective production and its sale to the total sale of company C?
 (A) 95.60% (B) 93.67% (C) 94.69% (D) 92.65%
 (E) None of these

Direction (56-60):- In the following questions, two equations (I) and (II) are given. You have to solve both the equations and answer the following questions.

56. i. $(x-6)^2 = x$
 ii. $(y-5)^2 = 3y - 17$
 (A) $x < y$ (B) $x > y$ (C) $x \leq y$ (D) $x \geq y$
 (E) $x = y$ or no relation.
57. i. $24x^2 - 62x + 40 = 0$
 ii. $15y^2 - 59y + 56 = 0$
 (A) $x < y$ (B) $x > y$ (C) $x \leq y$ (D) $x \geq y$
 (E) $x = y$ or no relation.
58. i. $45x^2 + 116x + 63 = 0$
 ii. $48y^2 + 110y + 63 = 0$
 (A) $x < y$ (B) $x > y$ (C) $x \leq y$ (D) $x \geq y$
 (E) $x = y$ or no relation.

59. i. $x^2 - 16x + 63 = 0$ ii. $y^2 - 11y + 28 = 0$
 (A) $x < y$ (B) $x > y$ (C) $x \leq y$ (D) $x \geq y$
 (E) $x = y$ or no relation.

60. i. $9 + \frac{5}{x^2} = \frac{13.5}{x}$

ii. $5y + \frac{12.25}{y} = 15.75$

- (A) $x < y$ (B) $x > y$ (C) $x \leq y$ (D) $x \geq y$
 (E) $x = y$ or no relation.
61. The ratio between the age of A and B at the time when they married is 7 : 9. After 9 years of marriage the ratio of the $\frac{1}{3}$ rd of present age of A and $\frac{1}{3}$ rd of present age of B is 5 : 6. Find the present average age of A and B.
 (A) 33 years (B) 37 years (C) 30 years (D) 27 years
 (E) 29 years

62. On a particular day of Circus show, the total number of entries sold is 270. The cost of entry of an adult and a child is Rs. 250 and Rs. 160 respectively. Total amount collected on that particular day is Rs. 53100. Find the difference in the number of children and adults who visited the show on that particular day.
 (A) 50 (B) 60 (C) 120 (D) 80
 (E) 110

63. Mr. Jhunjhunwala invested a total sum of Rs. 16,000 in two schemes A1 and A2 for 2 years. A1 offers C.I. at the rate of 10% per annum and A2 offers S.I. at the rate of 12% per annum. He earned a total of Rs. 3504 as interest from both the schemes. Find the amount invested by him in A2.

- (A) Rs. 4880 (B) Rs. 4850 (C) Rs. 4000 (D) Rs. 4800
 (E) Rs. 4500

64. A woman buys a ring with a marked price of Rs. 1500 at a discount of D%. She also buys a pair of bracelets at a discount of 30%, having a marked price of Rs. 2500. She gains an extra 10% discount on the total purchase price of ring and bracelets. If she ended up paying Rs. 2100, then find the value of D?
 (A) 61.11% (B) 54.50% (C) 41.13% (D) 62.11%
 (E) None of these

65. Mani is 25% less efficient than the Ravi, Deepak is 40% more efficient than mani. If Mani, Ravi and Deepak work together they can complete work in 6 days. Find the time taken by Ravi and Deepak together to complete the work.

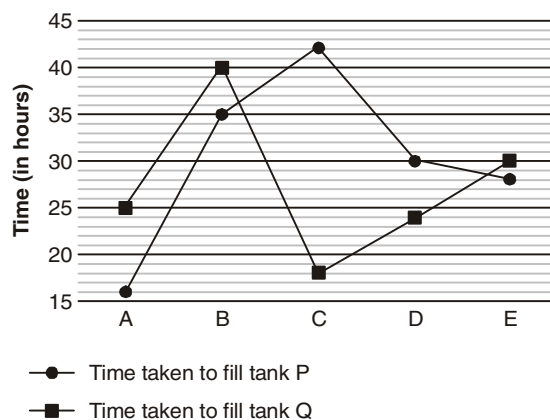
(A) $7\frac{8}{41}$ days (B) $9\frac{8}{41}$ days

(C) $8\frac{8}{41}$ days (D) $6\frac{8}{41}$ days

(E) None of the above

Direction(66-70):- Study the line chart given below and answer the following questions.

Line chart shows the time taken by 5 pipes (A, B, C, D & E) to fill tank - P & tank - Q individually.



66. Total capacity of tank - P is 360 liters more than total capacity of tank - Q. Pipe - B fills tank - Q in 33 ? hours when it fills tank - Q with same efficiency with which it filled tank - P. Find total capacity of tank - P & Q together?
 (A) 12840 liters (B) 13620 liters
 (C) 13180 liters (D) 14760 liters
 (E) 14340 liters
67. Pipe - A, C & E filled tank - Q in $29\frac{1}{3}$ hours when they opened alternatively such that pipe - A fills in 1st hour, followed by pipe - C and then followed by pipe - E and pipe - C filled tank - Q with the efficiency with which it filled tank - P, then find total capacity of tank - P is what percent of that of tank - Q?
 (A) $114\frac{1}{3}\%$ (B) $121\frac{1}{3}\%$
 (C) $95\frac{2}{3}\%$ (D) Cannot be determined.
 (E) None of the above.
68. Time taken by C & E together to fill tank - P is what percent of time taken by B & D together to fill tank - Q?
 (A) 128% (B) 112% (C) 124% (D) 120%
 (E) 116%
69. Total capacity of tank - P is 3000 liters more than that of tank - Q. When pipe - B & D together filled tank - Q, then water supplied by pipe - D is 3375 liters. Find quantity of water supplied by pipe - A & E together in 6 hours in tank - P.
 (A) 4950 liters (B) 5450 liters
 (C) 4250 liters (D) 5950 liters
 (E) 6650 liters
70. Water supplied by pipe - B, C & E together in tank - P in 5 hours $57\frac{5}{9}\%$ is of total capacity of tank - Q and pipe - A can fill 5040 liters in tank - Q in 14 hours. Find in how many hours pipe - D can fill 8232 liters in tank - P?
 (A) 14 hours (B) 16 hours (C) 23 hours (D) 17 hours
 (E) 21 hours

Direction(71-75):- What should come in place of question mark '?' in the following number series

71. 3993, 5184, 6591, 8232, ?
 (A) 59319 (B) 24696 (C) 42008 (D) 10125
 (E) 42012
72. 350, 520, 738, 1010, ?
 (A) 1362 (B) 1342 (C) 1352 (D) 1357
 (E) 1332
73. 47, 43, ?, 2432, 155392
 (A) 156 (B) 172 (C) 608 (D) 390
 (E) 391
74. 54, 58, 49, 65, ?, 76
 (A) 46 (B) 40 (C) 52 (D) 56
 (E) 36
75. 37500, 15000, 7500, 5000, 5000, ?
 (A) 2500 (B) 7500 (C) 10000 (D) 1000
 (E) 4500

76. What will be value of $\left(6^{\frac{1}{x}} \div 6^{\frac{1}{y}}\right)$?

Statement I - Reciprocal of x is $\frac{1}{48}$ more then that of y.

Statement II - Product of reciprocal of x & y is $\frac{1}{192}$

- (A) Statement I and II together sufficient
 (B) Only Statement I sufficient alone
 (C) Any two of them
 (D) None of given Statemen t is sufficient
 (E) None of these
77. Anurag and Ayush starts a business with the initial capital of Rs. _____ and Rs. 8000 respectively. After _____ months Veer joined them with the initial capital of Rs. 12000 and after 10 months Anurag left the business. After one-year total profit of business is Rs. 117500 and profit share of Veer is Rs. 2500 more than that of Anurag.
 (A) 12450 & 1 (B) 10150 & 5
 (C) 9000 & 4 (D) 11300 & 2
 (A) Only C & D (B) Only A & D
 (C) Only A, C & D (D) Only A, B & C
 (E) Only A, B & D
78. A sum of Rs. _____ invested in scheme 'A' at the rate of 16% p.a. for five years at simple interest. 75% amount from scheme 'A' invested in scheme 'B' offering compound interest at the rate of 20% p.a. for two years and the total interest from scheme 'B' is Rs. _____.
 (A) 8500 & 5049 (B) 13000 & 7722
 (C) 16000 & 6336 (D) 7500 & 5940
 (A) Only C & D (B) Only A & B
 (C) Only A, C & D (D) Only A & D
 (E) All A, B, C & D

79. What will be lateral surface area of cone?

Statement I - Height of cone is 12 cm.

Statement II - Radius of smaller sphere is $\frac{1}{2}$ rd of that of larger sphere.

Statement III - Radius of cone is $\frac{1}{3}$ th of radius of larger sphere and difference between volume of both spheres is $\frac{13336}{21}$ cm³

- (A) Either I and II or II and III are sufficient to answer the question
 (B) Either I and II or I and III are sufficient to answer the question
 (C) Either I and III or II and III are sufficient to answer the question
 (D) I, II and III together are sufficient to answer the question
 (E) All of the statements together are not sufficient to answer the question.
80. A man bought two bats and 6 identical balls, he sold all of them in a day, calculate his overall profit %.
 (I) He sold one bat at a price of Rs. 600 and other at Rs. 420 and profit is 20% on both bats. Each ball is sold at 12% profit.
 (II) Profit earned from 6 balls is Rs. 36 and profit earned from both bats is Rs. 170.
 (III) Profit earned on each bat is 20% while cost price of each ball is Rs. 50.
 (A) Any one of them
 (B) Only I and II together are sufficient
 (C) Any two of the three together are sufficient
 (D) None of the above
 (E) All three together are sufficient

Directions(81-85):- Answer the following questions based on the following information.

Ram, Mohan and Vishu started a partnership firm by investing in ratio of 1:2:3. Ram invested in the business for 4 months, Mohan invested in the business for 7 months and Vishu invested in the business for 12 months. There are three business unit manage by them unit A manage by Ram, Unit B manage by Mohan and unit C manage by Vishu. They all buy different products from Geeta enterprises at wholesale prices. Ram has a track record of frauds, he buys products at 20 % discounts and also cheated Geeta and gets 5 % extra by using false weight per kg. Mohan for unit B pays bills 100 rupees per product for packing, 200 for labor per product. Vishu believes in giving heavy discounts, he offered 8 % discount for 10 kg and 10 % discount for 12 kg but still earn same profit both cases.

81. If only their investment and time of investment to be taken into account then what should be the profit sharing ratio between Mohan , Ram and Vishu?
 (A) 2/7/18 (B) 1/2/3 (C) 11/23/33 (D) 18/44/32
 (E) 22/45/11

82. Find the ratio of mark price to cost price for Vishu.
(A) $5/4$ (B) $1/2$ (C) $3/5$ (D) $2/6$
(E) $2/5$
83. Ram not only cheated Geeta but he also cheated his customer by giving only 900 grams instead of 1 kg. Ram marks his product at 50% and give a discount of 30 %. Find the profit percentage.
(A) 12.5% (B) 55% (C) 45.8% (D) 145%
(E) 221%
84. If Mohan cost price per product 200 and he wishes to earn a profit 40 % by giving a discount 10 % then find the mark price for Mohan.
(A) 777.77 (B) 333.32 (C) 124.2 (D) 221.3
(E) 676.7
85. If Geeta mark the price 350 per kg for Ram and Ram wishes to earn a profit of 10% then what will be the selling price for Ram per kg.
(A) 294 (B) 300 (C) 100 (D) 377
(E) 221

Direction (86-90):- What approximate value should come in place of the question mark (?) in the following question?

86. $1624.87 / (26\% \text{ of } 62.5) - (?)^2 = 18.89$
(A) 7 (B) 8 (C) 9 (D) 10
(E) 11
87. $15\% \text{ of } 569.99 + 25\% \text{ of } 129.99 = 37.5\% \text{ of } 244.99 + ?$
(A) 20 (B) 26 (C) 30 (D) 40
(E) 46
88. $(1.45)^4 \div (1727.9 \div 1000)^5 \times (0.12 \times 10)^8 = (1.2)^{? - 3}$
(A) 4 (B) 10 (C) 14 (D) 16
(E) 22
89. $(3.375)^{1/3} + 30\% \text{ of } 4499.89 - ?\% \text{ of } 1124.85 = 235.89$
(A) 92 (B) 99 (C) 105 (D) 200
(E) 210
90. $98.8 \times 4032 \div 27.89\% \text{ of } 599 = 16 \times 339.7 \div 17.2 + ? + 80.1$
(A) 1800 (B) 1900 (C) 2200 (D) 2000
(E) 2100

Direction(91 -94):- Given below table shows discount allowed on four different items (P, Q, R & S) in four different states (A, B, C & D). Read the data carefully and answer the questions. Given that MRP and CP of each item for all states is same.

91. If sum of selling price of P in state A, B & C is Rs. 10000 and sum of selling price of same item in C & D is Rs. 6000, then find discount allowed on item P in the state B?
(A) 25% (B) 12% (C) 10% (D) 20%
(E) 15%
92. Average selling price of R in state A & B is Rs. 7000 and ratio of discount allowed on R in state C & D is 2 : 1. If average selling price of R in state C & D is Rs. 7400, then find discount allowed on R in state C?
(A) 5% (B) 12% (C) 10% (D) 8%
(E) 7.5%

93. Percentage discount allowed on Q in state B is 150% more than that of allowed on Q in state A. If profit on Q in state A is 35%, then find the profit percentage on same article in state B?
(A) 5% (B) 12% (C) 10% (D) 8%
(E) 12.5%
94. If average of discount allowed in A & C on item S is Rs. 1050 and average of discount allowed in B & C on same item is Rs. 750, then find discount allowed on S in C?
(A) 1750 Rs. (B) 1200 Rs. (C) 1500 Rs. (D) 900 Rs.
(E) 750 Rs.
95. 'A' type of 5P tap can fill a tank in P/2 hours, while 'A' type of 2Q taps can fill the same tank in 4Q/5 hours.
Quantity I: Value of 'Q+20'.
Quantity II: Value of '1.25P'
(A) Quantity I ? Quantity II
(B) Quantity I = Quantity II or No relation
(C) Quantity I > Quantity II
(D) Quantity I < Quantity II
(E) Quantity I ? Quantity II

Direction (96-98):- Efficiency of taps A & B is 'x' liters/hour and 'y' liters/hour respectively. If A & B can fill a tank in 'p' hours & 'q' hours respectively and when both interchange their respective number of taken hours with their respective efficiency, then A & B takes (p -14) hours & (q - 7) hours respectively to fill the same tank. Given (p - q) = 5 hours.

96. Find time taken by both taps to fill the tank together?
(A) $6\frac{4}{7}$ hrs (B) $8\frac{4}{7}$ hr (C) $9\frac{4}{7}$ hr (D) $12\frac{4}{7}$ hr
(E) $7\frac{4}{7}$ hr
97. If efficiency of both taps A & B increased by 100%, then find required time in which tank fully filled (A is outlet tap and B is inlet tap) and tap 'A' open after 4 hours of tap B ?
(A) 20 hours (B) 16 hours (C) 22 hours (D) 12 hours
(E) 18 hours
98. If efficiency of tap 'X' and 'Y' is 25% and 50% more than tap 'B' respectively, then find time taken by both the taps to fill taken alternatively (tap 'X' opened first)?
(A) 13 hours (B) 5 hours (C) 7 hours (D) 11 hours
(E) 9 hours

Direction(99-100):- A bag has 24 mangoes, oranges and blue Apples. Number of each type of fruit is different in the bag and difference between number of apples & number of mangoes is same as difference between number of mangoes & number of oranges in the bag. Probability of selecting one orange from the bag is greater than 0.20 and number of apples are maximum in the bag. (Mangoes > Oranges)

99. Number of oranges in the bag can be?
(A) 6 (B) 7 (C) 8 (D) 5
(E) 9
(A) Only option A, B, C possible

- (B) Only option B, D & E possible
(C) Only option A, B, & D possible
(D) All of above options are possible
(E) Only option C, D & E possible

100. Find the maximum possible probability of selecting two mangoes from the bag?
(A) 7/69 (B) 7/64 (C) 7/72 (D) 7/82
(E) 7/81

ENGLISH LANGUAGE

DIRECTION (101-105):- In the following questions, a grammatically correct and meaningful sentence is given which is divided into five parts, (A), (B), (C), (D) and (E). Part (E) is fixed and highlighted in **BOLD**. You have to arrange the other four parts to make a contextually and grammatically meaningful sentence (the meaning can be different from the one given in the question). If no such rearrangement is possible mark (e) as your answer i.e. 'No rearrangement is possible.'

101. Pakistan's Railway Minister Sheikh Rashid's reported statement (A)/ the country's Army chief, Gen. Qamar Javed Bajwa, (B)/ Punjab Chief Minister Amarinder Singh said (C)/ that the Kartarpur corridor was the brainchild of (D)/ had exposed Islamabad's nefarious intent behind the initiative. (E)
(A) DBAC (B) ACBD (C) BDCA (D) CADB
(E) No rearrangement is possible
102. Fixing the circle rate is a policy decision which is to be taken by the government, (A)/ the Delhi High Court has remarked (B)/ while declining to entertain a petition (C)/ seeking direction to the city government to fix the (D)/ minimum circle rates for flats commensurate with the category of the colony. (E)
(A) DBAC (B) ACBD (C) BDCA (D) CADB
(E) No rearrangement is possible
103. Running at 160 kmph in the Mumbai-Delhi-Kolkata sector and (A)/ the Indian Railways is poised for a major structural (B)/ with passenger trains slated to be (C)/ and operational transformation in the next few years, (D)/ freight trains to be running at 100 kmph. (E)
(A) DBAC (B) ACBD (C) BDCA (D) CADB
(E) No rearrangement is possible
104. At the cost of public sector entities, (A)/ giving "special treatment" to private players in the telecom sector (B)/ and asked Prime Minister Narendra Modi (C)/ the Congress accused the Union government of (D)/ if the ruling party received benefits in the form of electoral bonds from them. (E)
(A) DBAC (B) ACBD (C) BDCA (D) CADB
(E) No rearrangement is possible
105. In the largest of three rallies along the waterfront (A)/ a key thoroughfare was packed with demonstrators, (B)/ on the Kowloon side of Victoria Harbour, (C)/ from

- hardened masked protesters (D)/ to families and the elderly. (E)
(A) DBAC (B) ACBD (C) BDCA (D) CADB
(E) No rearrangement is possible

DIRECTION (106-110):- Fill in the blanks with the appropriate word.

106. He was dressed casually in jeans and a t-shirt and moved with the _____ of youth, someone without a care in the world.
(A) Creep (B) Deprecate
(C) Humility (D) Swagger
(E) Timidity
107. The house was a good investment, as its value was sure to _____ over the years.
(A) Despise (B) Neglect
(C) Appreciate (D) Understand
(E) Detest
108. A person couldn't avoid _____, but they could control the way they responded to it.
(A) Fate (B) Cause (C) Source (D) Origin
(E) Commencement
109. The soil of the island is almost wholly of modern formation, mainly alluvial, with _____ limestones as another prominent feature.
(A) Savoury (B) Superficial
(C) Mature (D) Significant
(E) Sensible
110. Gross international happiness is a new concept in economic thinking aimed at replacing the western _____ of economic productivity and well-being.
(A) Fake (B) Paradigm
(C) Variation (D) Alternative
(E) Sample

DIRECTION (111-115):- Read the following passage and answer the following questions. Some words are highlighted to help you answer some of the questions.

Until recently most astronomers believed that the space between the galaxies in our universe was a near-perfect vacuum. This orthodox view of the universe is now being challenged by astronomers who believe that a heavy "rain" of gas is falling into many galaxies from the supposedly empty space around them. The gas apparently condenses into a collection of small stars, each a little larger than the planet Jupiter. These stars vastly outnumber the other stars in a given galaxy. The amount of "intergalactic rainfall" into some of these galaxies has been enough to double their mass in the time since they formed. Scientists have begun to suspect that this intergalactic gas is probably a mixture of gases left over from the "big bang" when the galaxies were formed and gas was forced out of galaxies by supernova explosions.

It is well known that when gas is cooled at a constant pressure its volume decreases. Thus, the physicist Fabian reasoned that as intergalactic gas cools, the cooler gas shrinks inward

toward the center of the galaxy. Meanwhile its place is taken by hotter intergalactic gas from farther out on the edge of the galaxy, which cools as it is compressed and flows into the galaxy. The net result is a continuous flow of gas, starting as hot gases in intergalactic space and ending as a drizzle of cool gas called a "cooling flow," _____ into the central galaxy.

A fairly heretical idea in the 1970's, the cooling-flow theory gained support when Fabian observed a cluster of galaxies in the constellation Perseus and found the central galaxy, NGC 1275, to be a strange-looking object with irregular, thin strands of gas radiating from it. According to previous speculation, these strands were gases that had been blown out by an explosion in the galaxy. Fabian, however, disagreed. Because the strands of gas radiating from NGC 1275 are visible in optical photographs, Fabian suggested that such strands consisted not of gas blown out of the galaxy but of cooling flows of gas streaming inward. He noted that the wavelengths of the radiation emitted by a gas would change as the gas cooled, so that as the gas flowed into the galaxy and became cooler, it would emit not x-rays, but visible light, like that which was captured in the photographs. Fabian's hypothesis was supported by Canizares' determination in 1982 that most of the gas in the Perseus cluster was at a temperature of 80 million degrees Kelvin, whereas the gas immediately surrounding NGC 1275 was at one-tenth this temperature.

- 111.** Which of the following is not in line with Fabian's observations?
 (A) Temperature at the center of the galaxy is comparatively less than that of Perseus cluster
 (B) Intergalactic gas on cooling would emit visible light instead of x-rays
 (C) There is continuous flow of gas toward the center of galaxy from different galaxies
 (D) Both (A) and (C)
 (E) None of these.
- 112.** Which of the following best define the purpose of the passage?
 (A) Differentiating between different approaches in analyzing certain phenomenon occurring in galaxies
 (B) Providing counter argument against primeval assumptions about space
 (C) Establishing universality of Laws of thermodynamics
 (D) Both (B) and (C)
 (E) None of these.
- 113.** Select the appropriate filler for the blank given in the passage.
 (A) Impending (B) Rejuvenating
 (C) Plucking (D) Falling
 (E) None of these.
- 114.** Which of the following statement(s) is/are true with respect to given passage?
 (A) There is continuous increase in the mass of the planets since their formation

- (B) Galaxies are continuously bombarded with gases originated during supernova
 (C) The size of the condensed gases is comparatively large than many of the planets in the solar system
 (D) Both (A) and (B)
 (E) None of these.

- 115.** As per the passage 'intergalactic rainfall' is defined as -
 (A) Movement of gases from outer region of galaxies to the center.
 (B) Condensation of gases into collection of small stars
 (C) Expulsion of gases from galaxies due to supernova explosions
 (D) change in the wavelength of the gas during their cooling
 (E) None of these.

DIRECTION (116-119):- In the following question, one part of the sentence may have an error. Find out which part of the sentence has an error and click the option corresponding to it. If the sentence is free from error, click on option (E) which is the No error option.

- 116.** Alexander the Great, of Macedonia, A/ has been universally acknowledged B/ to have been C/ the greatest General of all time D/. No error (E)
 (A) A (B) B (C) C (D) D (E) E
- 117.** After the terrorist attack on Parliament, (A)/ the Parliament was (B)/ made almost inaccessible (C)/ for strangers. (D)/ No error (E)
 (A) A (B) B (C) C (D) D (E) E
- 118.** Tagore's short stories and poems are (A)/ remarkable in (B)/ the perfection of (C)/ their execution. (D)/ No error (E)
 (A) A (B) B (C) C (D) D (E) E
- 119.** In his work, Arthashastra, (A)/ Chanakya often hints of (B)/ the value of having (C)/ an efficient espionage system. (D)/ No error (E)
 (A) A (B) B (C) C (D) D (E) E
- 120.** Fill in the blanks with the appropriate word.
 My _____ friend refuses to buy the candy to her daughter because she thinks it is overpriced.
 (A) Generous (B) Lavish
 (C) Extravagant (D) Parsimonious
 (E) Spendthrift

DIRECTION (121-125):- In each of the following questions a grammatically correct and meaningful sentence is given with four words given in bold in each. Which of the following words should replace each other to form a meaningful and grammatically correct sentence? The meaning can be different from the one in question.

121. The Board of Control for Cricket in India, at its Annual General Meeting, put on hold constitution (A) to six important rules of its new amendments (B) that were approved by the Supreme Court and registered (C) with the Tamil Nadu Registrar of Societies (D) in Chennai in August 2018.
(A) C-B (B) A-D (C) B-D (D) A-B
(E) No interchange required
122. A history-sheeter included (A) provisions under the RTI Act to access information (B) on how and why his name was invoked (C) in the list of habitual offenders (D) at the Kalambur police station in Tamil Nadu's Tiruvannamalai district.
(A) C-B (B) A-C (C) B-D (D) A-B
(E) No interchange required
123. Art is supposed (A) to be something unique and evoke (B) the best among people. Why should there be cruelty and creation (C) involved in the process of criminality (D) of art?
(A) C-B (B) A-D (C) C-D (D) A-B
(E) No interchange required
124. The Goods and Services Tax revenue in November came(A) in at Rs. 1,03,492 crore and dipped (B) the Rs. 1 lakh crore mark once again, having crossed (C) below it for three successive(D) months.
(A) C-B (B) A-D (C) B-D (D) A-B
(E) No interchange required
125. The latest estimates (A) on economic output and slump (B), while not a surprise, reaffirm (C) the fact that the on-going six-quarter growth (D) is still in search of a bottom.
(A) C-B (B) A-D (C) B-D (D) A-B
(E) No interchange required

DIRECTION (126-133):- Read the following passage and answer the questions given below.

One reason that governments impose policies on the agricultural sector is the belief that intervention can accelerate the rate of income growth. Investment policies-the provision of public goods, such as the research and development of new technologies and infrastructural development (roads, schools, health facilities)-are examples of public sector interventions essential for increased economic activity. Sometimes, these investments will not be made by the private sector.

Private investors may be unable to capture the full benefit from investment in public goods because it is impossible or too costly to exclude those who do not pay for services created. In other instances, consumption by one consumer does not reduce the availability of the good or service for others. Such is the nature of public goods. Consumers therefore avoid declaring their willingness to pay for the good or service, and a market does not form. Finally, capital requirements of the investment might exceed the private sector's capacity to mobilise necessary financial resources. For most of these investments, the public sector has the potential to recover the

costs of intervention through user fees or through taxation of the commodities or the regional populations that benefit from the investment.

The correction of market failures represents a second rationale for government intervention in the agricultural sector. If market imperfections are present, the prices of goods or services will not reflect their true values because the private sector is unable to develop the institutions necessary for efficient market functioning. Rural credit markets, for example, might be hampered by a lack of information on alternative lending and borrowing opportunities in other regions, or by the absence of formal lending institutions that can mobilise savings. Market power is another example of a market failure; private sector suppliers (or consumers) are able to influence prices as in a monopoly because their numbers are small and because buyers (or sellers) have no other market outlets. These conditions are asserted to prevail often in factor markets (those for labour, credit, and land) and sometimes in remote rural commodity markets.

Another type of market failure arises because of externalities-costs or benefits from production activities that are not fully reflected in market incentives. Soil erosion, environmental pollution, and overutilization of common property resources are common externalities. Some form of government intervention-a tax, subsidy, or regulatory control-is justified so that user costs (or returns) will reflect fully the effects of the externality. The value of an externality is often difficult to quantify, and in many cases subjective judgements must be made as to whether externality effects are significant. These measurement problems, combined with the administrative costs of tax and subsidy policies, cause quantitative or legislative regulations to be widespread policy responses to externalities. Although policies to correct market failures or to provide public goods can be important, the most common rationale for intervention in developing country agriculture is the promotion of non-efficiency objectives. The establishment of an efficient economy and the maximization of aggregate income are not the only, or necessarily the most important, goals of economic policy. When policy-makers are dissatisfied with the implications of income maximization, policies will be used to alter the economy. In some cases, these interventions will reflect neutral policymakers acting on a mandate from society. But more often, policies respond to the desires of special interest groups within or outside agriculture. Income distribution concerns are often at the top of the list of non-efficiency objectives.

126. Why is private investment in public goods difficult?
(A) Public goods are usually of low quality
(B) It is too costly
(C) It is difficult to make consumers pay for public goods
(D) Both 2 and 3
(E) 1, 2 and 3

- 127.** What are the characteristics of a rural credit market?
 A. Imperfect information
 B. Lack of formal lending institutions
 C. More chances of private players monopolising market
 D. Availability of differentiated pricing system for each consumer
 (A) A, B and D (B) A, C and D
 (C) B, C and D (D) A, B and C
 (E) A, B, C and D
- 128.** Consider the following statements. Which of these are incorrect?
 A. Private sector can recover costs of a public good through taxation or user fees.
 B. Income distribution is one of the major non-efficiency objective of the government.
 C. Environmental pollution is an externality.
 (A) Only A (B) Only B
 (C) Only C (D) Both A and B
 (E) Both B and C
- 129.** What is the nature of public goods?
 (A) The government has a say in which consumers can avail of the goods
 (B) One consumer gets to dictate what the nature should be
 (C) Usage by one consumer does not reduce the good's availability for others
 (D) The consumers have to pay more for availing them
 (E) The public goods are not be quantifiable
- 130.** What are the reasons for government intervention in agriculture sector?
 A. Correction of market failures
 B. Promotion of non-efficiency objectives
 C. Accelerating rate of income growth
 (A) Only A (B) Only A and B
 (C) Only A and C (D) Only B and C
 (E) A, B and C
- 131.** What underlying message is given by the passage?
 (A) The passage justifies privatisation of public goods
 (B) It signifies the basis of government actions
 (C) It justifies the existence of public policing
 (D) It is trying to justify government intervention in agriculture
 (E) It talks about the inevitability of private public divide
- 132.** Which of the following suggest a market failure?
 (A) Market prices not reflecting the true values of goods
 (B) Inability to form markets or to make consumers willing to pay
 (C) Unregulated externalities
 (D) Insufficient infrastructure for proper functioning of markets
 (E) All of the above

- 133.** Consider the following statements regarding market externalities. Which of these are true?
 A. Market externalities are easily quantifiable.
 B. Externalities are costs or benefits that are not fully reflected in the production activities.
 C. Government tries to regulate market externalities.
 (A) Only B (B) Only A and B
 (C) Only A and C (D) Only B and C
 (E) A, B and C

DIRECTION (134-138):- In the questions given below a sentence is given with two blanks in each. Corresponding to each question two columns are given with three words in each column. Which combination of words from the two columns will perfectly fit into the blanks to make the sentence contextually correct and meaningful.

- 134.** With a/an _____ rate of just 33.2%, the Capital recorded 92.9% cases of crime against women _____ in various district courts, stated National Crime Records Bureau data for 2017.

COLUMN A

COLUMN B

- (A) Barging
 (B) Conviction
 (C) Intriguing

- (D) Pending
 (E) Stellar
 (F) Disband

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

- 135.** I completely _____ the idea that painters should shun brushes made of mongoose hair because animals are being _____ killed in the process of making such tools.

COLUMN A

COLUMN B

- (A) endorse
 (B) apprehend
 (C) pulverize

- (D) diligently
 (E) fidelity
 (F) mercilessly

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

- 136.** The SIT was formed by the Supreme Court to examine the record in 186 cases relating to the _____ that took place in the aftermath of Indira Gandhi's _____.

COLUMN A

COLUMN B

- (A) Havoc
 (B) carnage
 (C) Intrepid

- (D) eulogy
 (E) assassination
 (F) homicide

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

137. _____ surgeries such as organ transplantation and cardiac bypass might become difficult to undertake because of untreatable infectious _____ that may result post-surgery.

COLUMN A

- (A) Cardinal
(B) Complex
(C) Inveigh
(A) C-E
(C) B-D and A-F
(E) B-D

COLUMN B

- (D) complications
(E) beguile
(F) obeisance
(B) A-E
(D) B-F

138. The Rajya Sabha Secretariat is pulling out the rule books and going through the _____ to tackle the demand from members that they should be _____ more time in debates.

COLUMN A

- (A) Analogue
(B) Sheafs
(C) Precedents
(A) C-E
(C) B-F and A-E
(E) C-D

COLUMN B

- (D) Allocated
(E) Lumbering
(F) Inking
(B) A-F
(D) B-D

DIRECTION (139-140):- In the following sentence, an idiomatic expression and its four meanings are given. Choose the correct meaning of the idiomatic expression, if you do not find any correct answer among the options, mark (E) i.e. 'None of these' as your answer.

139. The politician was able to sway the mob with his gift of the gab.
(A) Flattering words (B) Abundance of promises
(C) Political foresight (D) Fluency of speech
(E) None of these
140. Let the sleeping dogs die and don't reveal anything about it to anyone because it will surely land you in trouble.
(A) An assertion that, despite one's approach seeming random, there actually is structure to it
(B) Do not disturb a situation since it would result in trouble or complications
(C) To say that someone missed his or her chance
(D) The final problem in a series of problems
(E) When someone understands the situation well

GENERAL KNOWLEDGE

141. "The Changing Face Of Prosperity" is the tagline of which bank?
(A) South Indian Bank (B) Kotak Mahindra
(C) Lakshmi Vilas Bank (D) Karnataka Bank
(E) Karur Vysya Bank
142. "Serving To Empower" is the tagline of which bank?
(A) HDFC Bank (B) Karnataka Bank
(C) J & K Bank (D) Syndicate Bank
(E) None of the above

143. With whom has Indian Army signed an MoU under which the bank would offer customised services to account holders? (Oct 2019)

- (A) Indian Bank (B) Union Bank of India
(C) State Bank of India (D) Bank of Baroda
(E) Corporation Bank

144. _____ has unveiled two apps - Good Vibes and Relumino - to provide communication tools to the deaf blind and people with low vision. (Sep 2019)

- (A) Apple (B) Nokia (C) Samsung (D) Google
(E) Microsoft

145. Who among the following Ministers inaugurated 'Arogya Manthan' on completion of one year of Ayushman Bharat- PMJAY? (Oct 2019)

- (A) Arjun Munda
(B) Thaawar Chand Gehlot
(C) Harsh Vardhan
(D) Ramesh Pokhriyal 'Nishank'
(E) Arvind Ganpat Sawant

146. Name the non-profit organisation, which has been awarded the BBC World Service Global Champion Award.

- (A) GiveIndia (B) Akshaya Patra
(C) Akanksha Foundation (D) HelpAge India
(E) None of these

147. Business-to-business payments startup _____ has launched the country's first corporate credit card called 'Freedom Card' for small and medium enterprises (SMEs).

- (A) EnKash (B) Paytm
(C) FreeCharge (D) Snapdeal
(E) PhonePe

148. Which international organization has released the World Investment Report 2019?

- (A) UNCTAD (B) OCDE
(C) UNICEF (D) UNHCR
(E) None of these

149. _____ has announced that Aadhaar enabled Payment System has crossed the milestone of over 200 million transactions during July 2019.

- (A) FICCI (B) IRDAI (C) SEBI (D) RBI
(E) NPCI

150. Name the woman, who is the first woman Project Director in an ISRO mission of Chandrayaan-2.

- (A) Asima Chatterjee (B) Muthayya Vanitha
(C) Charusita Chakravarty (D) Yamuna Krishnan
(E) None of these

151. Which of the following has launched 'Digital Governance Tech Tour' to train government employees?

- (A) Facebook (B) Microsoft
(C) Google (D) IBM
(E) Amazon

- 152.** Who is the new brand ambassador of JBL?
 (A) Hrithik Roshan (B) Ranveer Singh
 (C) Vicky Kaushal (D) Rajkumar Rao
 (E) Kartik Aryan
- 153.** After the trifurcation of Vellore district, how many districts will be there in Tamil Nadu?
 (A) 37 (B) 32 (C) 31 (D) 30
 (E) 34
- 154.** Among the following identify the correct statements -
 a) A collateralized borrowing and lending obligation (CBLO) is a money market instrument.
 b) It represents an obligation between a borrower and a lender as to the terms and conditions of a loan.
 c) Collateralized borrowing and lending obligations (CBLOs) is operated by the Clearing Corporation of India Ltd. (CCIL) and GOI.
 (A) All are correct (B) only a
 (C) only c (D) a and b
 (E) b and c
- 155.** Who among the following is/are the author(s) of the book 'Kashmir's untold story: Declassification'?
 (A) Maroof Raza (B) Iqbal Chand Malhotra
 (C) Ajit Doval (D) Both (A) & (B)
 (E) Both (B) & (C)
- 156.** RBI allowed large modern currency chests to increase the service charges on cash deposited by non-chest bank branches from the existing rate of Rs5 per packet of 100 pieces to a higher rate subject to a maximum of Rs _____ per packet.
 (A) Rs. 7 (B) Rs. 8 (C) Rs. 9 (D) Rs. 10
 (E) None of these
- 157.** Post Offices is providing MMTS service. What is the meaning of "MM" in MMTS?
 (A) Market Mobile (B) Mobile Money
 (C) Marginal Money (D) Management Money
 (E) Missing Money
- 158.** Who among the following is the present CEO of the NITI Aayog?
 (A) Bibek Debroy (B) Amitabh Kant
 (C) Arvind Panagariya (D) Rajiv Kumar
 (E) Arvind Subramanian
- 159.** The largest shareholder of a Public Sector Banks (PSBs) is?
 (A) RBI (B) Government of India
 (C) NABARD (D) Finance Ministry
 (E) None of these
- 160.** Public Debt Management Agency (PDMA) is being to set up to prevent leakages and development of the -
 (A) Treasury Market (B) Bond Market
 (C) Money Market (D) Capital Market
 (E) Call Money Market
- 161.** What is the full form of FEMA?
 (A) Foreign Exchange Money Agency
 (B) Foreign Exchange Money Act
 (C) Full Exchange Money Agency
 (D) Foreign Exchange Management Act
 (E) None of these
- 162.** Which of the following statements is/are correct about DEMAT account in India?
 (A) The term 'DEMAT' refers to a dematerialised account for individual Indian citizens to trade in listed stocks or debentures in electronic form.
 (B) A DEMAT account is opened by an investor while registering with an investment broker (or sub-broker).
 (C) A DEMAT account is a type of saving account offered by all the scheduled banks.
 (D) Only (a) and (b)
 (E) Only (a) and (c)
- 163.** Capital Adequacy Ratio is a thermometer of Bank's health. It is the ratio of a bank's
 (A) Capital to its risk (B) Risk to capital
 (C) Capital to assets (D) Capital to liabilities
 (E) None of these
- 164.** A consumer fails to make a payment due on a mortgage loan. This is known as _____.
 (A) Credit Risk (B) Refinancing Risk
 (C) Liquidity Risk (D) Settlement Risk
 (E) None of these
- 165.** Which of the following does not come in the purview of retail banking?
 (A) Advances to traders
 (B) Advances of small scale units
 (C) Financing of weaker sections of the society
 (D) Loan syndicate
 (E) None of these
- 166.** Name the first Ethiopian, who was felicitated with Nobel Peace Prize 2019 ?
 (A) Abiy Ahmed Ali (B) Lemma Megersa
 (C) MelesZanavi (D) Teddy Afro
 (E) None of these
- 167.** Term deposits, which are payable only after the expiry of the specified period, are also called -
 (A) Time deposits (B) Demand deposits
 (C) Current deposits (D) Short credit
 (E) None of these
- 168.** What is an Indian depository receipt?
 (A) A deposit account with a public sector bank
 (B) A depository account with any of the depositories in India
 (C) An instrument in the form of depository receipt created by an Indian depository against underlying equity shares of the issuing company
 (D) An instrument in the form of deposit receipt issued by Indian depositories
 (E) None of the given options is true

169. Which of the following is the regulator of the credit rating agencies in India?
(A) RBI (B) IRDAI (C) TRAI (D) SEBI
(E) NABARD
170. Who is the Chief minister of Goa?
(A) Vinod Palyekar (B) Michael Lobo
(C) Pramod Sawant (D) Vijai Sardesai
(E) None of these
171. In October 2019, the Centre has reduced the interest on House Building Advance from 8.5% to _____% for its employees.
(A) 8.2 (B) 8.1 (C) 8.0 (D) 7.9
(E) 7.8
172. What is the name of the online system launched by the Directorate General of Trade Remedies for filing of anti-dumping applications by domestic industry?
(A) CORTIS (B) FRISK (C) ARTIS (D) DTSI
(E) FLITE
173. Who among the following is the top paid Chief Executive Officer in Banks in the Financial Year 2019?
(A) Uday Kotak (B) Aditya Puri
(C) Sandeep Bakshi (D) Romesh Sobti
(E) None of the above
174. Which among the following can issue a Certificate of Deposit in India?
(A) Scheduled Commercial Banks
(B) Regional Rural Banks
(C) All-India Financial Institutions permitted by RBI
(D) Both 1 and 3
(E) All 1, 2 and 3
175. Who won the Nobel Peace Prize for 2019?
(A) Lemma Megersa (B) Abiy Ahmed Ali
(C) Teddy Afro (D) Robert Mugabe
(E) Tamrat Desta
176. Commercial coverage against losses resulting from the failure of business debtors to pay their obligation to the insured, usually due to insolvency is termed as _____.
(A) Asset Insurance (B) Credit Insurance
(C) Dept Insurance (D) Premium Insurance
(E) None of these
177. Which of the following Digital payments security and payment facilitator has acquired Wibmo, a US-based financial technology firm?
(A) PayPal (B) PayZapp
(C) PayU (D) Google Pay
(E) None of these
178. Which of the following bank has launched 'NRI-Insta-Online' account opening process for NRIs residing in the Financial Action Task Force (FATF) member countries?
(A) IDBI Bank (B) HSBC Bank
(C) Kotak Mahindra Bank (D) Karnataka Bank
(E) None of these
179. Exim Bank has provided soft loans of USD _____ million to Rwanda for various projects.
(A) USD 345 million (B) USD 450 million
(C) USD 225 million (D) USD 267 million
(E) None of these
180. The ratio of losses incurred to premiums earned; anticipated when rates are first formulated is termed as _____.
(A) Insured Loss Ratio (B) Combined Loss Ratio
(C) Expected Loss Ratio (D) Customer Loss Ratio
(E) None of these
181. Who took over as the new Air Officer Commanding-in-Chief of the South Western Air Command of the Indian Air Force in September 2019?
(A) Air Marshal S K Ghotia
(B) Air Marshal H S Arora
(C) Air Marshal Swaroop Kaul
(D) Air Marshal Satish Sareen
(E) Air Marshal Anil Tipnis
182. Who has been appointed as the executive director for India on the board of International Monetary Fund in 2019?
(A) Amarjeet Sinha (B) Surjit Bhalla
(C) Subir Gokarn (D) Asha Ram Sihag
(E) Avinash Tare
183. The _____ government has decided to issue a commemorative coin to mark the 150th birthday anniversary of Mahatma Gandhi.
(A) USA (B) Australian
(C) UK (D) Japanese
(E) Indonesian
184. Where will the 9th Regional Comprehensive Economic Partnership, RCEP Intersessional Ministerial meeting be held in October 2019?
(A) Philippines (B) Vietnam
(C) Cambodia (D) Thailand
(E) Myanmar
185. On the eve of Gandhi Jayanti, Khadi Nepal fashion show ensembling Khadi and handloom couture from India and Nepal was held in _____ in 2019.
(A) New Delhi (B) Kathmandu
(C) Mumbai (D) Pokhara
(E) Kolkata
186. Prathama Bank is the First Regional Rural Bank of India, sponsored by -
(A) RBI (B) State Bank of India
(C) Syndicate Bank (D) NABARD
(E) Bank of India
187. Talcher Super Thermal Power Station or NTPC Talcher Kanihais located in which state?
(A) Gujarat (B) Madhya Pradesh
(C) Andhra Pradesh (D) Haryana
(E) Odisha

188. Manas National Park or Manas Wildlife Sanctuary is located in -

- (A) West Bengal (B) Assam
(C) Odisha (D) Jharkhand
(E) Bihar

189. Indian Air Force (IAF) celebrated its 87th Air Force Day on -

- (A) October 8 (B) September 14

(C) August 17 (D) July 12

(E) None of these

190. Minister of State for Culture (I/C), Dr Mahesh Sharma, released 3 books, recently. 'Ghats of Banaras' was one of them, this book is written by _____.

- (A) Dr Gulab Kothari (B) Dr Gautam Chatterjee
(C) Dr Arindam Desai (D) Dr Sachidanand Joshi
(E) None of these

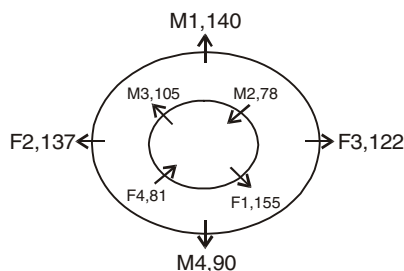
HINTS & SOLUTION

Direction (1-5)

Month	People	People
March	K	Audi
April	D	Ferrari
May	F	Honda city
June	J	Chevrolet
July	E	Nissan
August	L	Innova
September	G	Santro
October	H	BMW
November	G	Santro
December	K	Mercedes

- (C)
- (B)
- (E)
- (E)
- (D)

Direction (6-10):-



- (C)
- (A)
- (B)
- (A)
- (A)

Direction (11-15):- In the above input numbers are arranged in descending order and words are also arranged in descending order.

Arrangement is to be done from both sides simultaneously.

First, we must arrange all the numbers and afterward all the letters.

i) In first step highest number is placed at the starting i.e. left-hand side and lowest number is in the last i.e. right side.

ii) In second step next highest number is placed at the second position i.e. right to the number arranged in first step and second lowest number is placed at the second right position i.e. left to the number arranged in previous step.

iii) After the arrangement of numbers, the last word as per dictionary is arranged after the number arranged in last step i.e. just right to the last arranged number and first word as per dictionary is to be arranged in right side next to the number arranged in last step i.e. left of that number.

iv) After the arrangement of first and last word next word as per dictionary in next step last word as per dictionary is arranged after previously arranged word i.e. right to that word and second letter as per dictionary is arranged after the first letter previously arranged i.e. left of that word.

v) The same process is to follow till all the letters are arranged in descending order.

Input: 11 district 99 22 dig dumb doors 77 dong den 55 done 33 66

Step I: 99 district 22 dig dumb doors 77 dong den 55 done 33 66 11

Step II: 99 77 district dig dumb doors dong den 55 done 33 66 22 11

Step III: 99 77 66 district dig dumb doors dong den 55 done 33 22 11

Step IV: 99 77 66 55 district dig dumb doors dong done den 33 22 11

Step V: 99 77 66 55 dumb district doors dong done dig den 33 22 11

Step VI: 99 77 66 55 dumb doors dong done district dig den 33 22 11

11. (A) "den" is seventh from the right in Step II.

12. (D) no such step exists.

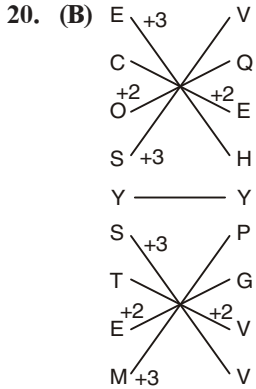
13. (C) "doors" is eighth from right in Step V.

14. (D) Step VII is last step.

15. (C) "den" is fifth from right of "district" in "Step V".

16. (C) G is exactly between 12th element (A) from left and 14th element (2) from right.

17. (D)
18. (C) 2%L, 5#U
19. (C) CONSORTIUM
BPM TNSSJ TN



21. (D) The statement suggests that the radium stickers will make the cyclists easily visible at night, so it can be safely assumed that it will reduce accidents happening due to their invisibility. Also, the government's insistence indicates that there have been accidents due to the invisibility of cyclists at night and the number is worrisome. So option I and II are implicit assumptions. Assumption III is rather an inference from the given statement, so it cannot be called an assumption.
22. (C) Argument II and III are strong because many farmers earn more money than service class people and a huge amount of tax can be collected if income tax is implemented on farmers. Also, there is a huge chance that farmers can contribute to the country even if a little portion of their income is taxed as they occupy a large sector in the population of the country.
23. (D) Both the statements are about Instagram, but one can't establish a definite cause and effect relationship between the two.
The co-founders quitting the company is a bad sign, however, the company being able to maintain a younger base and escape Facebook's high-profile problems is a good thing. Hence, they are both unrelated facts about Instagram.
24. (B) The export of Indian goods to Chinese markets may or may not be beneficial and it will highly depend upon Chinese demands and purchasing power. So, course of action I does not follow.
Increasing duty fee on Chinese imports will increase its prices thereby making Indian goods almost as expensive as the Chinese ones. So, course of action II follows.

25. (D) **Statement III:** One person became the monitor after Kusum but before Simran, also at least three people became monitor before Kusum.

(As at least three people became the monitor before Kusum and two people after her implies, Kusum became the monitor on Friday and Simran became the monitor on Saturday.)

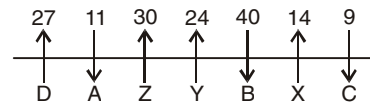
Days	Monitor
Mon	
Tue	
Wed	
Thu	Kusum
Fri	
Sat	Simran

Statement I: Chanda becomes the monitor of the class four days after Preeti.

(Now, this is only possible if Preeti became the monitor on Monday and Chanda became the monitor on Friday.)

Hence, Preeti was the monitor on Monday and statement I and III are sufficient to answer the question.

Direction (26-30):-

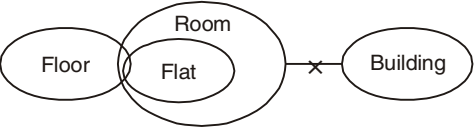
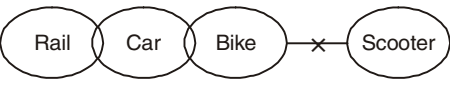
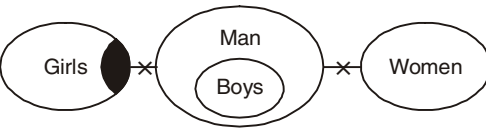


26. (D) 27. (B) 28. (B) 29. (C) 30. (B)

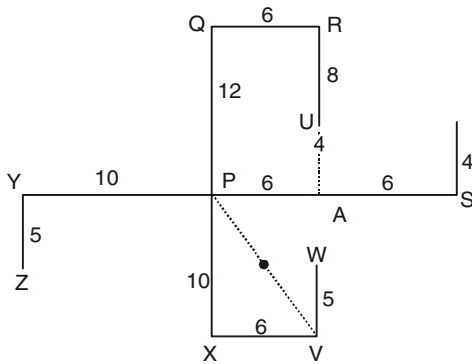
Direction(31-35):

Number (from top to bottom)	Clothing item	Company
1	Shirt	R
2	Gloves	T
3	T-Shirt	V
4	Frock	S
5	Jeans	W
6	Jacket	P
7	Stole	Q
8	Kurti	U

31. (E) 32. (E) 33. (D) 34. (A) 35. (D)

36. (C) 
37. (C) 
38. (D) 

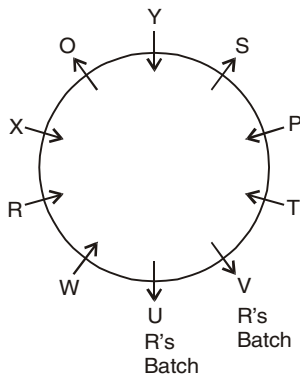
Direction(39-40)



39. (B)

40. (B)

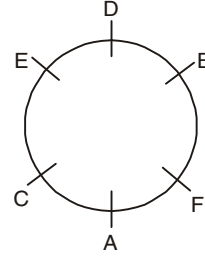
Direction(41-45):-



41. (B) 42. (D) 43. (C) 44. (D) 45. (B)
46. (A) By combining the both I and II. M was born on 5th April.

Months	Dates	Case 1	Case 2
		Persons	Persons
January	5	K	K
	14	Q	Q
April	5	M	M
	14	N	N
June	5	L	P
	14	P	L

47. (B) By combining the both I and III. F sits 2nd to the left of D.



48. (D) 49. (B) 50. (E)
51. (D) Production of A = 15% of 111400 = 16710
 Defective of A = 14% of 5150 = 721
 \Rightarrow Sale of A = 16710 - 721 = 15989
 Production of D = 12% of 111400 = 13368
 Defective of D = 14% of 5150 = 721
 \Rightarrow Sale of D = 13368 - 721 = 12647
 \Rightarrow Total sale = 15989 + 12647 = Rs. 28636
52. (A) Production of E = 17% of 111400 = 18938
 Defective of E = 18% of 5150 = 927
 \Rightarrow Sale of E = 18938 - 927 = 18011
 Production of F = 15% of 111400 = 16710
 Defective of F = 8% of 5150 = 412
 \Rightarrow Sale of F = 16710 - 412 = 16298
 Production of G = 12% of 111400 = 13368
 Defective of G = 16% of 5150 = 824
 \Rightarrow Sale of G = 13368 - 824 = 12544
 \Rightarrow Total production = 18938 + 16710 + 13368 = 49016
 \Rightarrow Total sale = 18011 + 16298 + 12544 = 46853
 \therefore Required percentage = $46853/49016 \times 100 = 95.58\%$
53. (B) Defective of B = 18% of 5150 = 927
 Defective of C = 12% of 5150 = 618
 Defective of E = 18% of 5150 = 927
 \Rightarrow Total defective products = 927 + 618 + 927 = 2472
 \therefore Average value = $2472/3 = 824$
54. (C) Production of A = 15% of 111400 = 16710
 Production of D = 12% of 111400 = 13368
 Production of F = 15% of 111400 = 16710
 Production of G = 12% of 111400 = 13368
 \Rightarrow Total production = 16710 + 13368 + 16710 + 13368 = 60156
 \therefore Average production = $60156/4 = 15039$
55. (C) Production of C = 11% of 111400 = 12254
 Defective of C = 12% of 5150 = 618
 \Rightarrow Sale of C = 12254 - 618 = 11636
 \Rightarrow Difference = 11636 - 618 = 11018
 \therefore Required percentage = $11018/11636 \times 100 = 94.69\%$
56. (E) $x = 4, 9$
 $y = 6, 7$

57. (A) $x = \frac{5}{4}, \frac{4}{3}$ $y = \frac{8}{5}, \frac{7}{3}$
58. (E) $x = \frac{9}{5}, -\frac{7}{9}$ $y = -\frac{7}{6}, -\frac{9}{8}$
59. (D) $x = 7, 9$ $y = 4, 7$
60. (A) $x = \frac{2}{3}, \frac{5}{6}$ $y = \frac{7}{4}, \frac{7}{5}$
61. (A) Let present age of A and B be M and N years respectively.
 $\Rightarrow \frac{1}{3} \times M : \frac{1}{3} \times N = 5 : 6$
 $\Rightarrow M = 5N/6$
 Then,
 $\Rightarrow (M - 9) : (N - 9) = 7 : 9$
 $\Rightarrow 9M - 81 = 7N - 63$
 $\Rightarrow 9M - 7N = 18$
 $\Rightarrow 15N/2 - 7N = 18$
 $\Rightarrow N = 36$ years
 $\Rightarrow M = 30$ years
 Required average age
 $= (36 + 30)/2 = 33$ years
62. (A) Let number of present adults and children for the show on that day be A and B respectively.
 Given,
 $\Rightarrow A + B = 270$
 $\Rightarrow 250A + 160B = 53100$
 $\Rightarrow 250(270 - B) + 160B = 53100$
 $\Rightarrow 67500 - 250B + 160B = 53100$
 $\Rightarrow B = 160$
 $\Rightarrow A = 270 - 160 = 110$
 Required difference in numbers of visitors
 $= 160 - 110 = 50$
63. (D) Let amount invested in A2 = Rs. x
 Amount invested in A1 = Rs. 16000 - x
 Compound interest = $P1[(1 + R/100)t - 1]$
 Simple Interest = $(P2R2T)/100$
 According to the question,
 $P1[(1 + R/100)t - 1] + (P2R2T)/100 = 3504$
 $\Rightarrow (16000 - x)[(1 + 10/100)2 - 1] + 24x/100 = 3504$
 On solving the above equation we get the value of
 $x = \text{Rs. } 4800$
64. (A) The MP of the ring = Rs. 1500
 The MP of the bracelets = Rs. 2500
 Discount on the bracelets = 30%
 \therefore Purchase price of the ring = $(100 - D)\%$ of 1500
 \therefore Purchase price of the bracelets

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$\Rightarrow (100 - 30)\%$ of 2500
 $\Rightarrow 70\%$ of 2500
 $\Rightarrow 70/100 \times 2500 = \text{Rs. } 1750$
 She gains an extra 10% discount on the purchase price.
 Amount paid = $(100 - 10)\%$ of (Purchase Price)
 $= \text{Rs. } 2100$
 $\therefore 2100 = 90\%$ of $\{(100 - D)/100 \times 1500 + 1750\}$
 $\Rightarrow 2100 = 90/100 \times \{(100 - D) \times 15 + 1750\}$
 $\Rightarrow 2100 \times 100 = 90 \times \{1500 - 15D + 1750\}$
 $\Rightarrow 2100 \times 100 = 90 \times \{3250 - 15D\}$
 $\Rightarrow 21000 = 292500 - 1350D$
 $\Rightarrow 135D = 29250 - 21000$
 $\Rightarrow D = 8250/135 = 61.11\%$

65. (C) The correct answer is option 3 i.e. $8\frac{8}{41}$ days
 Efficiency ratio of mani and Ravi = 3 : 4
 Efficiency ratio of Deepak and Mani = 14 : 10
 Efficiency ratio of mani, Deepak and ravi = 30 : 42 : 40 = 15 : 21 : 20
 Total work = $(15 + 21 + 20) \times 6 = 336$
 Time taken by ravi Deepak together to complete
 $\text{work} = \frac{336}{41} = 8\frac{8}{41}$ days
 \therefore Ravi and Deepak takes $8\frac{8}{41}$ days to complete the work.

Direction (66-70):- Let total capacity of tank - P be 1680x liters and let total capacity of tank - Q be 1800 by liters.

While filling tank - P:

$$\text{Efficiency of pipe - A} = \frac{1680x}{16} = 105x \text{ liters/hour}$$

$$\text{Efficiency of pipe - B} = \frac{1680x}{35} = 48x \text{ liters/hour}$$

$$\text{Efficiency of pipe - C} = \frac{1680x}{42} = 40x \text{ liters/hour}$$

$$\text{Efficiency of pipe - D} = \frac{1680x}{80} = 56x \text{ liters/hour}$$

$$\text{Efficiency of pipe - E} = \frac{1680x}{28} = 60x \text{ liters/hour}$$

While filling tank - Q:

$$\text{Efficiency of pipe - A} = \frac{1800y}{25} = 72y \text{ liters/hour}$$

$$\text{Efficiency of pipe - B} = \frac{1800y}{40} = 45y \text{ liters/hour}$$

$$\text{Efficiency of pipe - C} = \frac{1800y}{18} = 100y \text{ liters/hour}$$

$$\text{Efficiency of pipe - D} = \frac{1800y}{24} = 75y \text{ liters/hour}$$

$$\text{Efficiency of pipe - E} = \frac{1800y}{80} = 60y \text{ liters/hour}$$

66. (D) Total capacity of tank - Q = $\frac{100}{3} \times 48x = 1600x$

$$\text{Now, } 1680x - 1600x = 360 \Rightarrow x = 4.5$$

$$\text{Required capacity} = 1600x + 1680x = 14760 \text{ liters}$$

67. (B) When pipe - A, C & E opened alternatively, then:
Pipe - A & C each worked for 10 hours and pipe - E worked for $9\frac{1}{3}$ hours tank - Q filled by pipe - A & E =

$$10 \times 72y + \frac{28}{3} \times 60y = 1280 \text{ liters}$$

$$\text{Part of tank - Q filled by pipe - C} = 1800y - 1280y = 520y \text{ liters}$$

$$\text{Water supplied by pipe - C in 10 hours} = 40x \times 10 = 400x \text{ liters}$$

$$520y = 400x$$

$$x = 1.3y$$

$$\text{Required \%} = \frac{1680 \times 1.3y}{1800y} \times 100 = 121\frac{1}{2}\%$$

68. (B) Time taken by C & E together to fill tank - P

$$= \frac{1680x}{40x + 60x} = 16.8 \text{ hours}$$

$$\text{Time taken by B & D together to fill tank - Q} =$$

$$\frac{1800y}{45y + 75y} = 15 \text{ hours}$$

$$\text{Required \%} = \frac{16.8}{15} \times 100 = 112\%$$

69. (A) Time taken by pipe - B & D together to fill tank - Q

$$= \frac{1800y}{45y + 75y} = 15 \text{ hours}$$

$$\text{Water supplied by pipe - D in 15 hours} = 15 \times 75y = 1125y \Rightarrow y = 3$$

$$\text{Total capacity of tank - P} = 1800 \times 3 + 3000 = 8400 \text{ liters}$$

$$\text{Now, } 1680x = 8400$$

$$\Rightarrow x = 5$$

$$\text{Required quantity of water} = 6 \times (105x + 60x) = 990x = 4950 \text{ liters}$$

70. (E) Water supplied by pipe - B, C & E together in tank - P in 5 hours = $5 \times (48x + 40x + 60x) = 740x$

$$\frac{740x}{1800y} = \frac{518}{900} \Rightarrow \frac{x}{y} = \frac{7}{5} \quad \dots(i)$$

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$$\text{Tank - Q filled by pipe - A in 14 hours} = 14 \times 72y$$

$$5040 = 1008y$$

$$\Rightarrow y = 5$$

$$\text{Put value of } y \text{ in (i) } x = 7$$

$$\text{Required time} = \frac{8232}{56 \times 7} = 21 \text{ hours}$$

71. (D) $11^3 \times 3 = 3993$

$$12^3 \times 3 = 5184$$

$$13^3 \times 3 = 6591$$

$$14^3 \times 3 = 8232$$

$$15^3 \times 3 = 10125 = ?$$

72. (B) $7^3 + 7 = 350$

$$8^3 + 8 = 520$$

$$9^3 + 9 = 738$$

$$10^3 + 10 = 1010$$

$$11^3 + 11 = 1342$$

\therefore The missing term is 1342 & correct alternative is 2.

73. (A) 47,

$$47 \times 1 - 4 = 43$$

$$43 \times 4 - 16 = 156$$

$$156 \times 16 - 64 = 2432$$

$$2432 \times 64 - 256 = 155392$$

74. (B) 54,

$$54 + 22 = 58$$

$$58 - 32 = 49$$

$$49 + 42 = 65$$

$$65 - 52 = 40 = ?$$

$$40 + 62 = 76$$

75. (C) The series follows the following pattern:

$$\Rightarrow 37500 \div 2.5 = 15000$$

$$\Rightarrow 15000 \div 2 = 7500$$

$$\Rightarrow 7500 \div 1.5 = 5000$$

$$\Rightarrow 5000 \div 1 = 5000$$

According to the logic,

$$\Rightarrow \text{Next number after 5000 is} = 5000 \div 0.5 = 10000$$

76. (B) $\ln \left(6^{\frac{1}{x}} \div 6^{\frac{1}{y}} \right) = 6^{\left(\frac{1}{x} - \frac{1}{y} \right)}$

Statement I - Given, reciprocal of x is $\frac{1}{48}$ more than

$$\text{that of } y \quad \frac{1}{x} - \frac{1}{y} = \frac{1}{48}$$

$$\text{So, } \left(6^{\frac{1}{x}} \div 6^{\frac{1}{y}} \right) = 6^{\frac{1}{48}}$$

Statement II- Given, product of reciprocal of x & y

$$\text{is } \frac{1}{192} \times \frac{1}{x} \times \frac{1}{y} = \frac{1}{192} \quad xy = 192$$

From Statement II, we can't determine the value of

$$\left(6^x \div 6^y \right).$$

So only statement I alone sufficient to give answer of the question.

77. (C) Let initial capital of Anurage be Rs. 'a' and month after which Veer joined the business be 'b'

So, Ratio of profit share of Anurag, Ayush and Veer

$$= (10 \times a) : (8000 \times 12) : 12000 \times (12 - b)$$

$$= 10a : 96000 : (14400 - 12000b)$$

$$= a : 9600 : (14400 - 1200b)$$

$$\frac{2500}{117500} = \frac{(14400 - 1200b) - a}{a + 9600 + 14400 - 1200b}$$

$$676800 - 55200b = 652800 \dots\dots\dots(i)$$

Now, check by putting values

Only given value in A, C & D satisfy the equation (i)

78. (B) Let Rs. 'X' is invested in scheme 'A' and Rs. 'Y' is interest earned from scheme 'B'

$$\text{Amount get from scheme A} = X + X \times \frac{16 \times 5}{100} = \frac{9x}{5}$$

$$\text{Rs. 75\% amount from scheme 'A'} = \frac{9x}{5} \times \frac{3}{4} = \frac{27x}{20}$$

Compound interest from scheme B = Y

Equivalent CI for two years at the rate of 20%

$$= 20 + 20 + \frac{20 \times 20}{100} = 44\%$$

$$Y = \frac{27x}{20} \times \frac{44}{100}$$

$$Y = \frac{1188x}{2000}$$

$$\frac{Y}{x} = \frac{297}{500} \dots(i)$$

Now, check using given values

Only, A & B follow the equation (i)

79. (D) **From I** - Cone height = 12 cm

From II-

Let radius of larger sphere be '3x'

$$\text{So, radius of smaller sphere is } \frac{13336}{21} \text{ cm}^3$$

From II & III

$$\frac{4}{3} \pi (27x^3 - 8x^3) = \frac{13336}{21}$$

$$x = 2 \text{ cm}$$

using I, II, III lateral surface area of cone can be determined So, all given statements together are required to answer

80. (C) From (I)

$$\text{Total SP of bats} = 1020$$

$$\text{Therefore, CP of bats} = 1020 \times \frac{5}{6} = \text{Rs. 850}$$

$$\text{Profit \% on ball} = 12\%$$

and more can't be calculated.

From (II)

$$\text{Profit on 1 ball} = \text{Rs. 6}$$

$$\text{Profit on selling both bats} = \text{Rs. 170}$$

From (III)

$$\text{Cost price of each ball} = \text{Rs. 50}$$

$$\text{Profit earned on each bat} = 20\%$$

From (I) and (II)

$$\text{Total SP of bats} = \text{Rs. 1020}$$

$$\text{And CP of bats} = \text{Rs. 850}$$

$$\text{Total profit of 36 on balls is 12\% of total CP of balls.}$$

$$\text{Hence profit on each ball is 12\% which is } \frac{36}{6} = \text{Rs. 6}$$

$$\text{Hence CP} = \text{Rs. 50 / ball}$$

Ans question can be answered.

From (I) and (III)

Question can be answered. as we can calculate both CP and SP of both balls & bat

From (II) and (III)

$$\text{Total profit earned is Rs. 206 [From (II)]}$$

We can say that Rs. 170 is 20% of total CP of bat, hence SP and CP of both bats can be calculated.

CP of balls is given in statement (III). Hence question can be answered from (II) and (III).

81. (A)

	Investment	Time	Product
Ram	1	4	4
Mohan	2	7	17
Vishu	3	12	36

Profit sharing ratio between three

$$\Rightarrow 4/14/36$$

$$\Rightarrow 2/7/18$$

- 82. (A)** Now
 $\Rightarrow 920 - 10x = 1080 - 12x$
 $\Rightarrow 160 = 2x$
 $\Rightarrow x = 80$
 Required ratio
 $\Rightarrow 100 / 80$
 $\Rightarrow 5/4$
- 83. (C)** Let mark price provided by Geeta was 100
 Cost price for Ram for one kg after a discount of 20%
 $\Rightarrow 100 \times 0.80$
 $\Rightarrow 80$
 Cost price per kg after fraud to Geeta
 $\Rightarrow 80 \times 1000/1050$
 $\Rightarrow 76.20$
 Cost price after cheat to customer
 $\Rightarrow 76.20 \times 900/1000$
 $\Rightarrow 68.6$
 Selling price
 $\Rightarrow 100 \times (1 + 50\%) \times (1 - 30\%)$
 $\Rightarrow 105$
 Required profit %
 $\Rightarrow (105 - 68.6) / 68.6 \times 100$
 $\Rightarrow 45.8\%$
- 84. (A)** Total cost per product
 $\Rightarrow 100 + 200 + 200$
 $\Rightarrow 500$
 Let mark price is x
 $\Rightarrow x \times (1 - 10\%) = 500 \times (1 + 40\%)$
 $\Rightarrow x = 700/0.9$
 $\Rightarrow x = 777.77$
- 85. (A)** Cost price for Ram for one kg after a discount of 20%
 $\Rightarrow 350 \times 0.80$
 $\Rightarrow 280$
 Cost price per kg after fraud to Geeta
 $\Rightarrow 280 \times 1000/1050$
 $\Rightarrow 267$
 Selling price per kg
 $\Rightarrow 267 \times (1 + 10\%)$
 $\Rightarrow 294$
- 86. (C)** $1624.87 / (26\% \text{ of } 62.5) - (?)^2 = 18.89$
 $\Rightarrow 1625 / (26\% \text{ of } 62.5) - (?)^2 = 19$
 $\Rightarrow (1625 \times 100) / (26 \times 62.5) - (?)^2 = 19$
 $\Rightarrow ? = 9$
- 87. (B)** $15\% \text{ of } 569.99 + 25\% \text{ of } 129.99 = 37.5\% \text{ of } 244.99 + ?$
 $15\% \text{ of } 570 + 25\% \text{ of } 130 = 37.5\% \text{ of } 245 + ?$
 $\Rightarrow 570 \times 15/100 + 130 \times 25/100 = 37.5/100 \times 245 + ?$
 $\Rightarrow 85.5 + 32.5 = 245 \times 25/100 + 245 \times 12.5/200 + ?$
 $\Rightarrow 118 - 61.25 - 30.625 = ?$
 $\Rightarrow ? = 26.125$
- 88. (A)** $(1.45)^4 \div (1727.9 \div 1000)^5 \times (0.12 \times 10)^8 = (1.2)^{? - 3}$
 $\Rightarrow (1.44)^4 \div (1728 \div 1000)^5 \times (0.12 \times 10)^8 = (1.2)^{? - 3}$
 $\Rightarrow (1.2)^8 \div (1.2)^3 \times 5 \times (1.2)^8 = (1.2)^{? - 3}$
 $\Rightarrow (1.2)^{? - 3} = (1.2)$
 $\Rightarrow ? - 3 = 1$
 $\Rightarrow ? = 4$
- 89. (B)** $(3.375)^{1/3} + 30\% \text{ of } 4499.89 - ?\% \text{ of } 1124.85 = 235.89$
 $\Rightarrow (3.375)^{1/3} + 30\% \text{ of } 4500 - ?\% \text{ of } 1125 = 235.89$
 $\Rightarrow 1.5 + 1350 - ? \times 1125/100 = 235.89$
 $\Rightarrow ? \times 1125/100 = 1116$
 $\therefore ? = 99$
- 90. (D)** $98.8 \times 4032 \div 27.89\% \text{ of } 599 = 16 \times 339.7 \div 17.2 + ? + 80.1$
 Taking Approximate values as,
 $98.8 \approx 99, 27.89 \approx 28, 599 \approx 600, 339.7 \approx 340, 17.2 \approx 17, 80.1 \approx 80$
 $\Rightarrow 99 \times 4032 \div 28\% \text{ of } 600 = 16 \times 340 \div 17 + ? + 80$
 $\Rightarrow 99 \times 4032 \div 0.28 \times 600 = 16 \times 20 + ? + 80$
 $\Rightarrow 99 \times 24 = 320 + ? + 80$
 $\therefore ? = 2000$
- 91. (D)** Let marked price of P be 'M' and discount allowed on B is 'd' % Given, sum of selling price of same item in C & D is Rs. 6000
 $M \times \frac{90}{100} + M \times \frac{60}{100} = 6000$
 $1.5M = 6000$
 $M = 4000 \text{ Rs.}$
 ATQ -
 $4000 \times \frac{90}{100} + 4000 \times \frac{(100 - d)}{100} + 4000 \times \frac{90}{100}$
 $= 10000$
 $4000 - 40d = 3200$
 $40d = 800$
 $d = 20\%$
- 92. (C)** Let marked price of Rs. be 'M' and discount allowed on R in state C & D is 2d% and 'd'% respectively
 $M \times \frac{85}{100} + M \times \frac{90}{100} = 14000$
 $0.85A + 0.90A = 14000$
 $1.75M = 14000$
 $M = 8000 \text{ Rs.}$
 $8000 \times \frac{(100 - 2d)}{100} + 8000 \times \frac{(100 - d)}{100} = 14800$
 $8000 - 160d + 8000 - 80d = 14800$

$$240d = 1200$$

$$d = 5\%$$

Discount allowed on R is state C = $2 \times 5 = 10\%$

93. (E) Percentage discount allowed on Q in state B =

$$10 \times \frac{250}{100} = 25\%$$

Let MP and CP of article Q is 'M' and 'C' respectively

$$\frac{90}{100} \times M = \frac{135}{100} \times C \text{ (for state A)} \quad \dots\dots(1)$$

$$\frac{75}{100} \times M = \frac{?}{100} \times C \text{ (for state B)} \quad \dots\dots(2)$$

Divide (1) by (2)

$$? = \frac{135 \times 75}{90}$$

$$? = 112.5$$

94. (D) Let marked price of S be 'M' and discount allowed on S in stated C be 'd' %

ATQ-

Total discount allowed in A & C together on item S

$$= M \times \frac{(20+d)}{100} = 2100 \quad \dots\dots(i)$$

Total discount allowed in B & C together on item S

$$= M \times \frac{(10+d)}{100} = 1500 \quad \dots\dots(ii)$$

Divide (i) by (ii), we get

$$\frac{(20+d)}{(10+d)} = \frac{7}{5}$$

$$100 + 5d = 70 + 7d$$

$$2d = 30$$

$$d = 15\%$$

$$M = \frac{2100 \times 100}{35}$$

$$M = 6000 \text{ Rs.}$$

95. (C) Total work = $5P \times \frac{P}{2} = 2Q \times \frac{4Q}{5}$

$$\Rightarrow \frac{P^2}{Q^2} = \frac{16}{25} \Rightarrow \frac{P}{Q} = \frac{4}{5}$$

Let $P = 4x$ and $Q = 5x$

Quantity I: $Q + 20 = 5x + 10$

Quantity II: $1.2P = 5x$

Quantity I > Quantity II

Direction (96-98):- Total capacity of tank = $x \times p = y \times q$

Also given, $x \times p = p(p - 14)$ ----- (i)

And, $y \times q = q(q - 7)$ ----- (ii)

From (i) & (ii) -

$$p^2 - 14p = q^2 - 7q$$

$$(p - q)(p + q) = 14p - 7q$$

$$5p + 5q = 14p - 7q$$

$$5p + 5q = 7p + 7(p - q) \text{ (Given, } p - q = 5 \text{ hours)}$$

$$\text{So, } 5p + 5q = 7p + 35$$

$$-2p + 5q = 35 \quad \dots\dots(iii)$$

$$\text{And, } p - q = 5 \quad \dots\dots(iv)$$

From (iii) & (iv) we get

$$p = 20 \text{ hours}$$

$$\text{And, } q = 15 \text{ hours}$$

$$\text{So, } x = 6 \text{ liters/hour}$$

$$\text{And } y = 8 \text{ liters/hour}$$

$$\text{Total capacity of tank} = 6 \times 20 = 120 \text{ liters}$$

96. (B) Time taken by A & B fill the tank together = $\frac{120}{6+8}$
 $= 8\frac{4}{7}$ hours

97. (E) New efficiency of tap A = $6 \times \frac{200}{100} = 12$ liters/hour

$$\text{New efficiency of B} = 8 \times \frac{200}{100} = 16 \text{ liters/hour}$$

$$\text{Tank filled by B in 4 hours} = 4 \times 16 = 64 \text{ liters}$$

Required time in which tank fully filled

$$= \frac{120 - 64}{16 - 12} + 4 = 14 + 4 = 18 \text{ hours}$$

98. (D) Efficiency of X = $8 \times \frac{125}{100} = 10$ liters/hour

$$\text{Efficiency of Y} = 8 \times \frac{150}{100} = 12 \text{ liters/hour}$$

$$\text{Total tank filled in two hours} = 10 + 12 = 22 \text{ liters}$$

$$\text{Total tank filled in ten hours} = 22 \times \frac{10}{2} = 110 \text{ liters}$$

Reaming tank filled by X in 11th hour

$$= \frac{120 - 110}{10} = 1 \text{ hour}$$

$$\text{Totsl time} = 10 + 1 = 11 \text{ hours}$$

Direction(99-100):-

Let mangoes, oranges and apples in the bag be x, y & z respectively $(z - x) = (x - y)$

$$2x = (y + z)$$

$$\text{Now, } x + y + z = 24$$

$$3x = 24$$

$$x = 8$$

Given, $\frac{y}{x+y+z} > \frac{1}{5}$ (this means oranges can't be less than 5)

Or, $\frac{y}{3x} > \frac{1}{5}$

$5y > 3x$

Possible cases-

Mangoes	Oranges	Apples
8	6	10
8	7	9
8	5	11

Number of oranges in the bag can be = 6, 7 or 5

So, Only option A, B, & D possible

99. (C) Number of oranges in the bag can be = 6, 7 or 5

So, Only option A, B, & D possible

100. (A) The maximum possible probability of selecting two Mangoes from the bag.

$$= \frac{8 \times 7}{24 \times 23} = \frac{7}{69}$$

101. (D) 102. (B) 103. (C) 104. (A) 105. (B)

106. (D) Option D contains an appropriate word to be filled up in the given sentence.

Swagger - walk or behave in a very confident and arrogant or self-important way.

107. (C) Option C contains an appropriate word to be filled up in the given sentence.

Appreciate - recognize the full worth of.

108. (A) Option A contains an appropriate word to be filled up in the given sentence.

Despise - feel contempt or a deep repugnance for.

109. (B) Option B contains an appropriate word to be filled up in the given sentence.

Superficial - existing or occurring at or on the surface.

110. (B) Option B contains an appropriate word to be filled up in the given sentence.

Paradigm - a typical example or pattern of something; a pattern or model.

111. (C) 112. (B) 113. (D) 114. (C) 115. (A)

116. (B) Error lies in the B part of the given sentence. i.e. "has been" should be replaced with "is".

117. (D) Error lies in the D part of the given sentence. i.e. "for" should be replaced with "to".

118. (B) Error lies in the B part of the given sentence. i.e. "in" should be replaced with "for".

119. (B) Error lies in the B part of the given sentence. i.e. "of" should be replaced with "at".

120. (D) Option D contains an appropriate word to be filled up in the given sentence.

Parsimonious - very unwilling to spend money or use resources.

121. (D) The Words (A-B) should be interchanged to make the sentence meaningful and grammatically correct.

122. (B) The Words (A-C) should be interchanged to make the sentence meaningful and grammatically correct.

123. (C) The Words (C-D) should be interchanged to make the sentence meaningful and grammatically correct.

124. (A) The Words (C-B) should be interchanged to make the sentence meaningful and grammatically correct.

125. (C) The Words (B-D) should be interchanged to make the sentence meaningful and grammatically correct.

126. (D) 127. (D) 128. (A) 129. (C) 130. (E)

131. (D) 132. (E) 133. (D)

134. (D) Option D is correct alternative which can be filled up in the given sentence.

135. (B) Option B is correct alternative which can be filled up in the given sentence.

136. (C) Option C is correct alternative which can be filled up in the given sentence.

137. (E) Option E is correct alternative which can be filled up in the given sentence.

138. (E) Option E is correct alternative which can be filled up in the given sentence.

139. (B) Option B is correct alternative which best expresses the meaning of the highlighted idiom.

Gift of the gab - abundance of promises.

140. (B) Option B is correct alternative which best expresses the meaning of the highlighted idiom.

Let the sleeping dogs die - do not disturb a situation since it would result in trouble or complications.

141. (C) 142. (C) 143. (D) 144. (C) 145. (C)

146. (B) 147. (A) 148. (A) 149. (E) 150. (B)

151. (B) 152. (B) 153. (A) 154. (D) 155. (D)

156. (B) 157. (B) 158. (B) 159. (B) 160. (B)

161. (D) 162. (D) 163. (A) 164. (A) 165. (D)

166. (A) 167. (A) 168. (C) 169. (D) 170. (C)

171. (D) 172. (C) 173. (B) 174. (D) 175. (B)

176. (B) 177. (C) 178. (A) 179. (D) 180. (C)

181. (A) 182. (B) 183. (C) 184. (D) 185. (B)

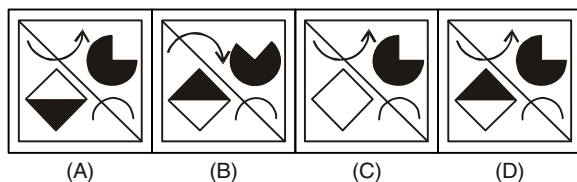
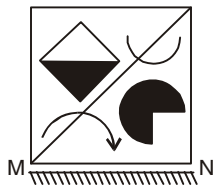
186. (C) 187. (E) 188. (B) 189. (A) 190. (D)

SSC CGL (TIER-I)

(Practice Test Paper)

REASONING ABILITY

- In the following question, select the related word from the given alternatives.
Taste : Tongue :: Walk : ?
(A) Pavement (B) Crutch
(C) Legs (D) Walking stick
- In the following question, select the related word from the given alternatives.
IKKL : JLLM :: SUUV : ?
(A) FFGH (B) CEFE (C) WXXZ (D) TVVW
- In the following question, select the odd word pair from the given alternatives.
(A) OQTX (B) IMNQ (C) EGJN (D) XZCG
- Arrange the given words in the sequence in which they occur in the dictionary.
1. Rest 2. Reserve 3. Real 4. Repeat
5. Resemble
(A) 34521 (B) 34215 (C) 35241 (D) 32415
- A series is given with one term missing. Select the correct alternative from the given ones that will complete the series.
A, E, I, M, ?
(A) P (B) Q (C) R (D) O
- Pointing to a boy in a photograph, Neena said, "He is the son of my grandmother's only daughter". How is Neena related to the boy?
(A) Sister (B) Aunt
(C) Mother (D) Grandmother
- If the mirror is placed on the line MN, then which of the answer figures is the right image of the given figure?



- In the question two statements are given, followed by two conclusions, I and II. You have to consider the statements to be true even if it seems to be at variance from commonly known facts. You have to decide which of the given conclusions, if any, follows from the given statements.

Statement

I: Some papers are tabloids

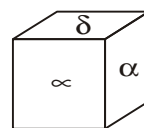
II: No magazines are papers

Conclusion

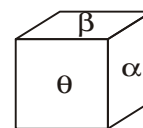
I: No tabloids are magazines

II: All magazines are tabloids

- Only conclusion I follows
 - Only conclusion II follows
 - Both conclusions I and II follow
 - Neither conclusion I nor conclusion II follows
- If in a certain code, QUANTIZING is written as TNAUQGNIZI, then how will EXORCIZING be written in the same code?
(A) CROXEGNIIZI (B) CROXEGNIZI
(C) CROXGENIZI (D) CROXEGNIZII
 - From the given alternative words select the word which cannot be formed using the letters of the given word 'DEXTROGLUCOSE'?
(A) ROUGE (B) CLOSE (C) TREE (D) EXTRA
 - In the following question, select the missing number from the given series.
1, 3, 6, 11, 18, ?
(A) 27 (B) 28 (C) 29 (D) 31
 - If "K" denotes "multiplied by", "M" denotes "subtracted by", "J" denotes "added to" and "L" denotes "divided by", then
44 M 24 K 56 L 14 J 60 = ?
(A) 16 (B) 72 (C) 8 (D) 140
 - If 27 (15) 33 and 41 (13) 53, then what is the value of 'A' in 26 (A) 35?
(A) 16 (B) 13 (C) 14 (D) 11
 - Two positions of a cube are shown below. What will come opposite to face containing ?



(A) δ

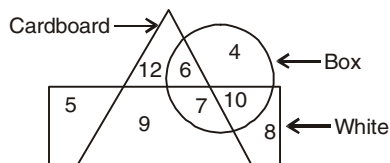


(B) θ

(C) β or θ

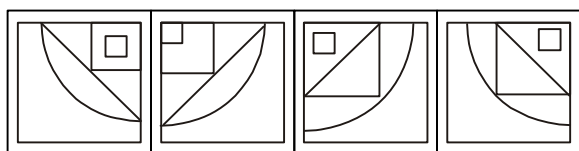
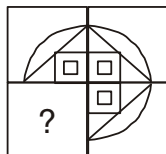
(D) β

15. In the given figure, how many cardboard boxes are not white?



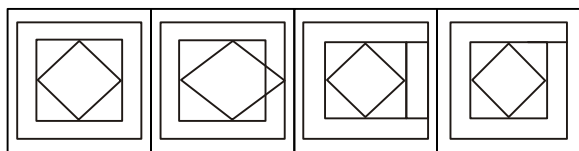
- (A) 6 (B) 13 (C) 7 (D) 9

16. Which answer figure will complete the pattern in the question figure?



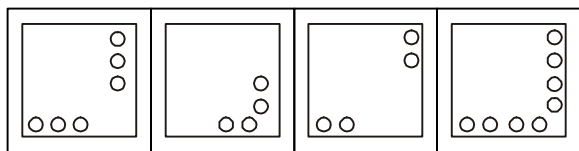
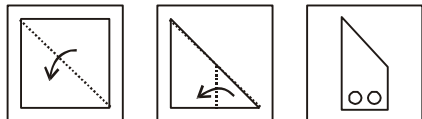
- (A) (B) (C) (D)

17. From the given answer figures, select the one in which the question figure is hidden/embedded.



- (A) (B) (C) (D)

18. A piece of paper is folded and punched as shown below in the question figure. From the given answer figures, indicate how it will appear when opened?



- (A) (B) (C) (D)

19. In a row, there are 8 girls between Aruna and Bimla and Aruna is the first girl in the row. There are 5 girls between Bimla and Chetna. If there are 14 girls after Chetna, then what is the minimum number of girls in the row?

- (A) 13 (B) 15 (C) 18 (D) 16

20. In the following question, select the related word from the given alternatives.

Abase : Respect :: Baleful : ?

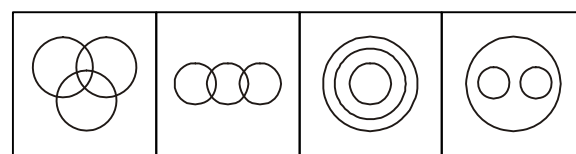
- (A) Friary (B) Tyranny
(C) Benignant (D) Fickle

21. Divya starting from a point walks 1 km towards North direction, and then she turns towards her right and moves 3 km, Again she turns towards her right and moves 5 km. In which direction and how far is she from her starting point?

- (A) 4 km North (B) 5 km North east
(C) 4 km east (D) 5 km South east

22. Identify the diagram that best represents the relationship between the given classes.

Paragraph, Book, Pages



- (A) (B) (C) (D)

23. The following equation is incorrect. Which two signs should be interchanged to correct the equation?

$$6 \times 18 + 40 \div 30 - 10 = 20$$

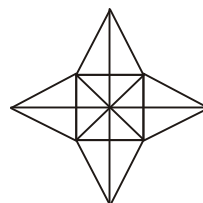
- (A) + and \times (B) + and \div (C) - and + (D) \div and \times

24. In the following question, select the number which can be placed at the sign of question mark (?) from the given alternatives.

3	2	1	2	2	1
6	4	7	6	3	11
1	7	4	2	1	?

- (A) 2 (B) 4 (C) 6 (D) 8

25. How many triangles are there in the given figure?



- (A) 28 (B) 36 (C) 40 (D) 48

GENERAL KNOWLEDGE

26. Who among the following suggested the 'Rolling Plan'?

- (A) John W. Miller (B) D. T. Lakdawala
(C) Gunnar Myrdal (D) Sukhmay Chakarborty

27. 'Human Rights Day' is observed on

- (A) 10th December (B) 9th December
(C) 10th November (D) 10th October

28. Which of the following is the uppermost layer of the atmosphere?

- (A) Stratosphere (B) Mesosphere
(C) Ionosphere (D) Exosphere

29. Who was the founder of Kanva dynasty?
 (A) Vasumitra (B) Bhumimitra
 (C) Vasudeva (D) Devabhuti
30. Which Governor General decided to make English as the medium of instruction in India?
 (A) Lord Wellesley (B) Lord Harding
 (C) Lord Dalhousie (D) Lord William Bentinck
31. Which of the following countries hosted the 2019 BRICS summit?
 (A) Brazil (B) Russia (C) India (D) China
32. Which of the following dance form is devoted to Vishnu?
 (A) Bharatnatyam (B) Mohiniattam
 (C) Sattriya (D) Manipuri
33. Who was the famous Slave-General of Alauddin Khilji?
 (A) Bakhtiyar Khilji (B) Malik Kafur
 (C) Isa Khan Niazi (D) Mohammed bin Qasim
34. Who took charge as the chairman of the Airports Authority of India (AAI) in November 2019?
 (A) Kuldeep Yadav (B) Arvind Singh
 (C) Rahul Jaiswal (D) Sarthak Saxena
35. Which law of thermodynamics defines the concept temperature?
 (A) First Law of Thermodynamics
 (B) Second Law of Thermodynamics
 (C) Zeroth Law of Thermodynamics
 (D) Third Law of Thermodynamics
36. An image formed by a plane mirror, that cannot be obtained on a screen is called _____.
 (A) Virtual image (B) Real image
 (C) Inverted image (D) Erect image
37. "Saubhagya" scheme was launched to provide which of the following?
 (A) Water connections (B) LPG connections
 (C) Electricity connections (D) Broadband connections
38. Which of the following is the best Fire-extinguisher?
 (A) Water (B) Oxygen
 (C) Carbon-dioxide (D) Soil
39. Pancreatic juices require which medium for their action?
 (A) Acidic (B) Alkaline
 (C) Neutral (D) All options are correct
40. Who is the author of the book "Kashi: Secret of the Black Temple"?
 (A) Navin Chawla (B) Neeta Gupta
 (C) Gaurav Bhatia (D) Vineet Bajpai
41. Which Indian Sculptor designed the world's 'tallest statue' Statue of Unity?
 (A) Ram V. Sutar (B) Vivan Sundaram
 (C) Jitish Kallat (D) N. N. Rimzon
42. Who curbed the Judicial Review power of Judiciary through 42nd Amendment of the Constitution?
 (A) State Legislature (B) Parliament
 (C) Council of State (D) Legislative Council

43. Organisms use bio-catalyst to break down complex substances into simpler substances. These bio-catalysts are called _____.
 (A) Enzymes (B) Hormones
 (C) Vitamins (D) No option is correct
44. Formaldehyde + Phenol is the monomer of which of the following polymer?
 (A) Melmac (B) Polystyrene
 (C) Bakelite (D) Urea Formaldehyde resin
45. Which of the following states is the largest producer of bamboo in India?
 (A) Jharkhand (B) Madhya Pradesh
 (C) Assam (D) Uttarakhand
46. Which among the following is NOT an impact of unemployment?
 (A) Wastage of manpower resources.
 (B) Increase in economic overload.
 (C) Hamper the overall growth of an economy.
 (D) Increase in per capita income.
47. In which state is the Kamakhya Temple situated?
 (A) Assam (B) Jharkhand
 (C) Chhattisgarh (D) Arunachal Pradesh
48. Headquarters of UNESCO is located at _____.
 (A) Moscow (B) New York
 (C) London (D) Paris
49. Who was the first British Viceroy of India?
 (A) Lord Canning (B) Lord Wellesley
 (C) William Bentinck (D) Robert Clive
50. Which of the following articles states the "Promotion of International Peace and Security"?
 (A) Article 48 (B) Article 49
 (C) Article 50 (D) Article 51

QUANTITATIVE APTITUDE

51. How many numbers between 1 and 1000 are divisible by 7?
 (A) 144 (B) 142 (C) 135 (D) 145
52. A can complete a work in 10 days, B in 12 days and C in 15 days. All of them began the work together, but A had to leave the work after 2 days of the start and B 3 days before the completion of the work. In how many days the work will be finished.
 (A) 6 (B) 8 (C) 7 (D) 5
53. In $\triangle ABC$, the bisector of $\angle B$ meets AC at D. A line PQ || AC meets AB, BC and BD at P, Q and R respectively, then $AB \times CQ = ?$
 (A) $AP \times BC$ (B) $BC \times AB$ (C) $CQ \times AB$ (D) $RQ \times BA$
54. If the markup percentage of an article is 50% and discount percentage is 20%, then the profit percentage will be -
 (A) 10% (B) 0% (C) 30% (D) 20%

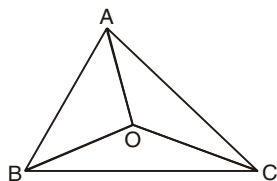
55. In an examination 75% student failed in Economics, 55% failed in Maths and 35% failed in both the subjects and 600 passed in both the subjects. Find the total number of students.

(A) 10000 (B) 6000 (C) 12000 (D) 8000

56. ABC, PQR and XYZ are three similar triangles. If $AB : PQ = 4 : 9$ and $PQ : XY = 3 : 8$, then find the ratio of the areas of $\triangle ABC$ and $\triangle XYZ$.

(A) 1 : 9 (B) 1 : 16 (C) 1 : 25 (D) 1 : 36

57. In the figure given below, O is the incenter of the triangle ABC. If $\angle OBA = 25^\circ$ and $\angle OAC = 40^\circ$, find the value of $\angle OCB$.



(A) 15° (B) 20° (C) 25° (D) 30°

58. If $\cos x = 3/8$, find the value of $\{[\cos x/(1 - \sin x)] + [(1 - \sin x)/\cos x]\}$.

(A) $3/4$ (B) $4/3$ (C) $8/3$ (D) $16/3$

59. What is the unit digit of $42 + 44 + 46 + \dots + 498$?

(A) 1 (B) 6 (C) 4 (D) 0

60. A works twice as fast as B. whereas A and B together can work three times as fast as C. If A, B and C work together on a job and get a sum of Rs. 25760 for the completion of the job. then what will be the share of B?

(A) Rs. 5152 (B) Rs. 5460 (C) Rs. 6440 (D) Rs. 8587

61. Divide Rs. 9324 into two parts such that the first part after 10 years is equal to the second part after 7 years, compound interest being 10% per annum compounded yearly and find the difference between two parts ?

(A) 1360 (B) 1248 (C) 1358 (D) 1324

62. If $(x-a)(x-b) = 1$ and $a-b+5=0$, Find $(x-a)^3 - \frac{1}{(x-a)^3} = ?$

(A) 125 (B) 115 (C) 140 (D) 10

63. Find the area of quadrilateral formed by four lines $10x + 15y = 150$, $5x + 6y = 30$, x-axis & y-axis. (in Unit Square)

(A) 60 (B) 75 (C) 50 (D) 45

64. A person spend $1/3$ rd of his income on food, clothes & study in ratio 3 : 2 : 3 respectively. He spends $2/5$ of his income on transport & entertainment in the ratio 3 : 5 & deposit remaining amount of 6464 in a bank. Find total amount spent on foods, clothes & transportation.

(A) 14142 (B) 8686 (C) 7676 (D) 12122

DIRECTION (65-68):- Study the following table carefully to answer the questions that follow.

The table given below provides the incomplete data related to monthly earning & expenditure of five friends. Find the missing value if required to answer the questions.

Friends	Total Income (In Rs.)	Ratio of Savings & Expenditure S : E	Expenditure (In Rs.) On		
			Rent	Food	Others
Ravi	—	10 : 13	20%	25%	7150
Rahul	28000	5 : 9	—	15%	62%
Sonu	23000	— : —	2000	2200	58%
Monu	26000	— : 6	15%	25%	7200
Amit	—	8 : 9	4000	4000	10000

65. Find the annual income of Ravi.

(A) Rs 26,400 (B) Rs 2,65,000
(C) Rs 26,500 (D) Rs 2,76,000

66. Find the difference in the monthly savings of Sonu and Monu.

(A) Rs 1200 (B) Rs 2200 (C) Rs 1000 (D) Rs 1800

67. Expenditure made by Rahul on rent is what percent of expenditure made by Monu on food?

(A) 32% (B) 132% (C) 88% (D) 120%

68. The savings of Rahul is what percent more or less than that of Amit?

(A) 32% (B) 37% (C) 37.5% (D) 40%

69. The height of a right prism is 18 cm which is based on a square. If total surface area of the prism is 1034 cm^2 , then find the volume of the prism.

(A) 2592 cm^3 (B) 2178 cm^3
(C) 1458 cm^3 (D) 2376 cm^3

70. If $2x + \frac{2}{x} = 3$, then the value of $x^3 + \frac{1}{x^3} + 4$ is?

(A) $-25/8$ (B) $25/8$ (C) $-23/8$ (D) $23/8$

71. The sum of two numbers is 1522. On dividing the larger number by the smaller number, we get 4 as quotient and 27 as remainder. What is the remainder when smaller number is divided by 18?

(A) 27 (B) 25 (C) 16 (D) 11

72. A train 300 m long is running at a speed of 90 km/h. How much time will it take to cross a 200 m long train running in opposite direction at 60 km/h?

(A) 12 seconds (B) 15 seconds
(C) 50 seconds (D) 60 seconds

73. A sum fetched a simple interest of Rs. 5264 at a rate of 7 percent per year in 8 years. What is the sum?

(A) Rs. 9400 (B) Rs. 9600 (C) Rs. 10600 (D) Rs. 8400

74. From an outside point P which is 15 cm far from the center of circle a tangent PT of length 12 cm is drawn, then what is the length of radius of that circle?

(A) 9 cm (B) 10 cm (C) 8 cm (D) 12 cm

75. A hook attached to a crane is 20 m above ground, and at an angle of elevation of 30° from a car. By how much should the hook be raised so that its angle of elevation with the car is increased to 60° ?
- (A) 10 m (B) 20 m (C) 30 m (D) 40 m

ENGLISH LANGUAGE

76. Select the synonym of "opine"
- (A) prevaricate (B) suggest
(C) ignore (D) disbelief
77. Select the antonym of "pesky"
- (A) annoying (B) vexing
(C) pleasing (D) wicked
78. Select the antonym of "volatile"
- (A) buoyant (B) capricious
(C) lasting (D) flippant
79. Select the synonym of "humongous"
- (A) fleeting (B) small (C) tiny (D) immense
80. Select the word with the correct spelling.
- (A) multitudinous (B) multitidinous
(C) multitudinous (D) multitudinous
- DIRECTION (81-82):- Choose the correct meaning of the idiom.**
81. Back to the drawing board
- (A) When an attempt fails and it's time to start all over.
(B) Having artistic skills
(C) Rough behavior.
(D) Thinking about past experiences.
82. Cook someone's goose
- (A) Spoil another person's chances of success
(B) Support your colleagues.
(C) Sharing is caring.
(D) Stealing somebody else's prize.

DIRECTION (83-84):- In the following question, the sentence given with blank to be filled in with an appropriate word. Select the correct alternative out of the four and indicate it by selecting the appropriate option.

83. Mira was concerned about her brother's _____ attitude.
- (A) Cobweb (B) Azure
(C) Apathetic (D) Responsive
84. There is a _____ of protesters in front of the university gate.
- (A) Gathering (B) Party (C) Jitter (D) Blizzard
85. A sentence has been given in Active/Passive voice. Out of the four given alternatives, select the one which best expresses the same sentence in Passive/Active voice.
- This sweater was given to me by a friend.
- (A) A friend of mine gave me this sweater.
(B) A friend gifted me this sweater.
(C) A friend gave me this sweater.
(D) A friend had given me this sweater.

DIRECTION (86-87):- 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'.

86. The police started the investigation (1)/ but could not complete (2)/ the same (3)/no error (4)
- (A) 1 (B) 2 (C) 3 (D) 4
87. Whatever turn developments may now take, (1)/ Sri Lanka's fragile process of democratic(2)/ recovery is in peril (3)/ No error (4)
- (A) 1 (B) 4 (C) 3 (D) 2
88. Rearrange the parts of the sentence in correct order.
- (P) plunging into the Java Sea moments after it had asked to return to the Indonesian capital.
(Q) The Boeing-737 MAX, which went into service just months ago,
(R) vanished from the radar 13 minutes after taking off from Jakarta,
(S) Websites that display flight data showed the plane speeding up as it suddenly lost altitude in the minutes before it disappeared.

Authorities said witnesses saw the jet plunge into the water.

- (A) RQPS (B) QRPS (C) QPSR (D) SQRP

89. Select the word with the correct spelling.

- (A) caterwaul (B) vocabulary
(C) questionnaire (D) indoctrinate

DIRECTION (90-91):- In the following question, out of the four alternatives, select the alternative which is the best substitute of the phrase.

90. Fear of death
- (A) Algophobia (B) Amaxophobia
(C) thanatophobia (D) Anthrophobia
91. a distinguishing badge or emblem of military rank, office, or membership of an organization.
- (A) symbol (B) sign (C) insignia (D) seal
92. Rearrange the parts of the sentence in correct order.
- (P) mobile charging points, and a climate control system that will adjust the temperature according to occupancy and the weather.
(Q) from on-board Wi-Fi to GPS-based passenger information system, 'touch-free' bio-vacuum toilets, LED lighting,
(R) The new train comes fitted with amenities on a par with the best in the world -
(S) The gleaming, blue-nosed train standing at 's Integral Coach Factory (ICF) has a cone-shaped frontage, similar to a bullet train.
- (A) PQRS (B) SPRQ (C) SRQP (D) RQSP

DIRECTION (93-97):- In the following passage some words have been deleted. Fill in the blanks with the help of the alternatives given. Select the most appropriate option for each number.

Secretary of State Mike Pompeo's _____ (A) _____ - that the US will no longer consider Israeli settlements in the occupied Palestinian territories a _____ (B) _____ of international law - is, in many ways, a near-perfect _____ (C) _____ of the Trump administration's approach to Israel-Palestine. Couched in _____ (D) _____ doublespeak, it claims to advance "the cause of peace" while signaling US approval of Israel's brutal, _____ (E) _____ military rule over the roughly 3 million Palestinians living in the West Bank.

93. Which of these should be filled at _____ (A) _____ as per the context of the passage?

- (A) Decision (B) Petition
(C) Announcement (D) Hesitation

94. Which of these should be filled at _____ (B) _____ as per the context of the passage?

- (A) Enforcement (B) Engulf
(C) Violation (D) Intrusion

95. Which of these should be filled at _____ (C) _____ as per the context of the passage?

- (A) Veneration (B) Encapsulation
(C) Customary (D) Covenant

96. Which of these should be filled at _____ (D) _____ as per the context of the passage?

- (A) Astonishing (B) Cherished
(C) Requite (D) Grotesque

97. Which of these should be filled at _____ (E) _____ as per the context of the passage?

- (A) Penultimate (B) Perpetual
(C) Pedantic (D) Gnawing

DIRECTION (98-99):- A part of the given sentence is underlined and some alternatives are given for its improvement. Choose the correct alternative. If no improvement is required choose 'no improvement'.

98. He was dragging on during duty hours and his colleague complained about it.

- (A) Dropping out (B) Dropping by
(C) Dropping off (D) No improvement

99. One must learn how to do away with a stressful situation at the workplace.

- (A) deal with (B) put up
(C) called off (D) No improvement

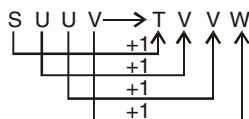
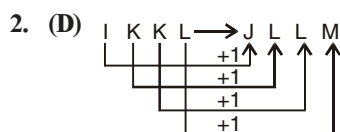
100. Select the segment of the sentence that contains grammatical error. If there is no error, mark 'No error'.

A soldier is (a) / taught never (b) / to fight cowardly. (c) / No error (d)

- (A) a (B) b (C) c (D) d

HINTS & SOLUTION

1. (C) Tongue is used to taste something. Similarly, leg is used to walk.



3. (B)

15	17	20	24
O	→ +2 → Q	→ +3 → T	→ +4 → X
5	7	10	14
E	→ +2 → G	→ +3 → J	→ +4 → N
24	26	3	7
X	→ +2 → Z	→ +3 → C	→ +4 → G

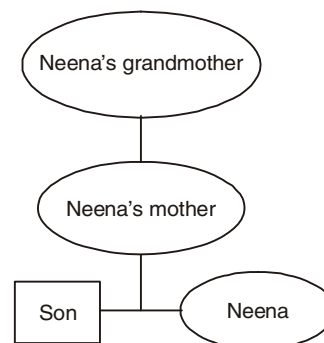
But,

9	13	14	17
I	→ +4 → M	→ +1 → N	→ +3 → Q

4. (A) (3) Real → (4) Repeat → (5) Resemble → (2) Reserve → (1) Rest

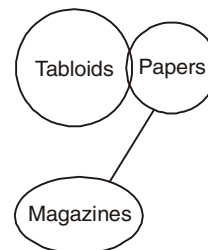
5. (B) + 4 series

6. (A)

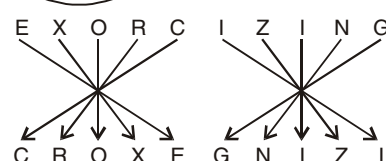


7. (D)

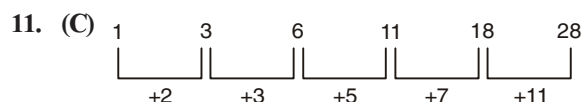
8. (D)



9. (B)



10. (D) EXTRA ? DEXTROGLUCOSE ? is no letter 'A' so it cannot be formed.



12. (C)

13. (A)

14. (D)

15. (A) 6

16. (A)

17. (C)

18. (D)

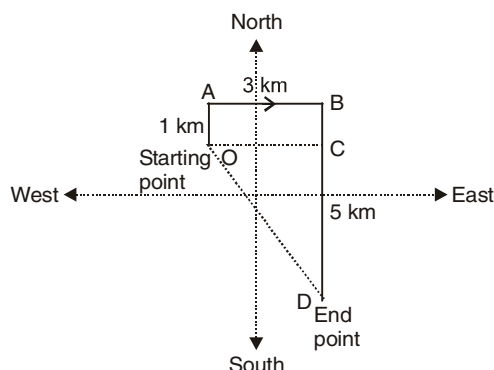
19. (C) Aruna ____ Chetna _____ Bimla ____

Hence, there are 18 girls in a row.

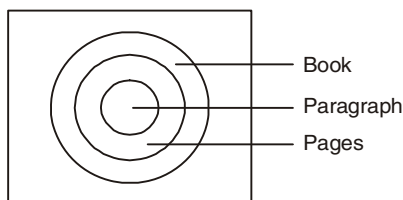
20. (C) Abase and Respect are exactly opposite in meaning. Abase is to humiliate whereas Respect is opposite of humiliate.

Similarly, Baleful and Benignant are opposite to each other in meaning. Baleful is threatening harm whereas Benignant is kindly and benevolent.

21. (D)



22. (C)



23. (A) $6 + 18 \times 40 \div 30 - 10 = 20$

$$\Rightarrow 6 + 24 - 10 = 20$$

$$\Rightarrow 20 = 20$$

24. (B)

25. (B) 36 triangles

51. (B) The first number which is divisible by 7 is 7 and the last number is 994.

So we have the Arithmetic proportion series

7, 14, 21,, 994

Here, First term $a = 7$, $d = 7$, $l = 994$

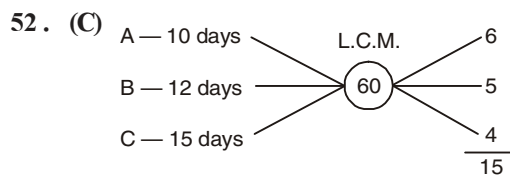
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We have

$$a_n = a + (n - 1) d, \text{ where } n = \text{No. of total term}$$

$$994 = 7 + (n - 1) \times 7$$

$$n = 142$$



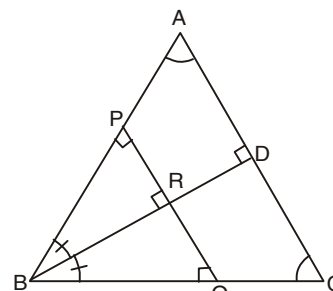
A, B and C can complete $15 \times 2 = 30$ units of work in 2 days.

In last 3 days C alone did $4 \times 3 = 12$ units of work
Remaining work = $60 - (30 + 12) = 18$ units done by

both B and C in $\frac{18}{9} = 2$ days.

Total days = $2 + 3 + 2 = 7$ days.

53. (A)



In $\triangle BPQ$ and in $\triangle ABC$

$\angle BQP = \angle ACB$ (common angle)

$\angle BQP = \angle BPQ = \angle BAC$ ($\because PQ \parallel AC$)

And $\angle BPQ = \angle BAC$ ($\because PQ \parallel AC$)

$\therefore \triangle PBQ \sim \triangle ABC$

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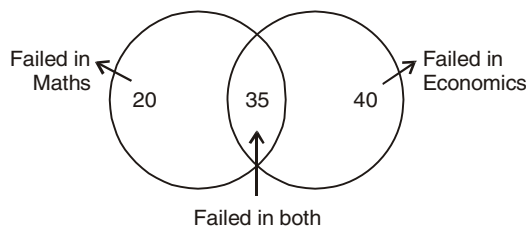
54. (D) $\frac{MP}{CP} = \frac{3}{2}$

$\frac{SP}{MP} = \frac{4}{5}$

CP : SP : MP = 10 : 12 : 15

Required profit % = $\frac{2}{10} \times 100\% = 20\%$

55. (C) By Venn Diagram



Total Failed = 20 + 35 + 40 = 95%

Given, 5% = 600

1% = 120

Total Students 100% = 12000

56. (D) $\therefore AB : PQ = 4 : 9$ and $PQ : XY = 3 : 8$

$\Rightarrow AB : PQ : XY = 4 : 9 : 24$

\Rightarrow Required ratio = $AB^2 : XY^2 = 4^2 : 24^2 = 1 : 36$

57. (C) As we know, the incenter is the point in a triangle where the three angle bisectors of the triangle intersect,

$\Rightarrow \angle BAC = 2(\angle OAC) = 2(40^\circ) = 80^\circ$

Also, $\Rightarrow \angle ABC = 2(\angle OBC) = 2(25^\circ) = 50^\circ$

\therefore Sum of angles of triangle is 180°

$\Rightarrow \angle ACB = 180^\circ - 80^\circ - 50^\circ = 50^\circ$

$\therefore \angle OCB = \angle OCA$

$\therefore \angle OCB = \angle ACB/2 = 50^\circ/2 = 25^\circ$

58. (D) $[\cos^2 x + (1 - \sin x)^2]/[\cos x (1 - \sin x)]$
 $= (\cos^2 x + 1 + \sin^2 x - 2 \sin x)/[\cos x (1 - \sin x)]$ [$\because \sin^2 x + \cos^2 x = 1$]
 $= (2 - 2 \sin x)/[\cos x (1 - \sin x)]$
 $= 2(1 - \sin x)/\cos x (1 - \sin x)$
 $= 2/\cos x = 16/3$

59. (C) When power of 4 is even, the unit digit will be 6.

$\Rightarrow 6 + 6 + 6 + \dots$ up to 49 times

$\Rightarrow 6 \times 49$

$\Rightarrow 294$

\therefore Unit digit is 4.

60. (C) Let the time taken by A to complete the work be N.

Time taken by B to complete the work = $N/2$

Time taken by C to complete the work = $(N + N/2)/3 = N/2$

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Ratio of time taken by A, B and C to complete the work

$= N : N/2 : N/2 = 2 : 1 : 1$

Share of B = $25760 \times 1/4 = \text{Rs. } 6440$

61. (D) Let the first part be Rs. a and second part is Rs. b. ATQ,

$a \left(\frac{11}{10} \right)^{10} = b \left(\frac{11}{10} \right)^7$

$\frac{b}{a} = \frac{1331}{1000}$

$b = \frac{1331}{1000} a$

Given,

$a + b = 9324$

$a + \frac{1331}{1000} a = 9324$

$a = 4000$

$b = 5324$

Required difference = $5324 - 4000 = 1324$

62. (C) $(x - a)(x - b) = 1$

$(x - b) = \frac{1}{(x - a)}$

$(x - a - 5) = \frac{1}{x - a}$ ($\because b = a + 5$)

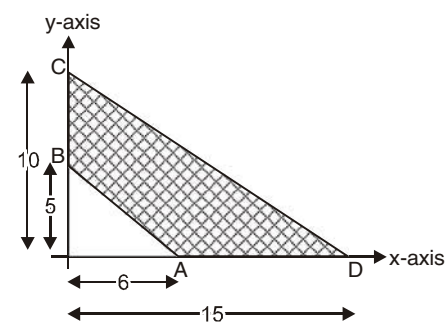
or $(x - a) - \frac{1}{(x - a)} = 5$ (cubing both sides)

$(x - a)^3 - \frac{1}{(x - a)^3} - 3(5) = 125$

$(x - a)^3 - \frac{1}{(x - a)^3} = 140$

63. (A) $10x + 15y = 150 \Rightarrow \frac{x}{15} + \frac{y}{10} = 1$

$5x + 6y = 30 \Rightarrow \frac{x}{6} + \frac{y}{5} = 1$



Area of quadrilateral ABCD = Area of ΔOCD - Area of ΔOAB

$$= \frac{1}{2} \times 15 \times 10 - \frac{1}{2} \times 6 \times 5$$

$$= 75 - 15 = 60 \text{ Sq. Units}$$

64. (B) $1 - \left(\frac{1}{3} + \frac{2}{5} \right) = \frac{4}{15}$

Clearly, $\frac{4}{15} \rightarrow 6464$

Or income = Rs. 24240

Now, Amount spend on food + Clothes

$$= \left(\frac{1}{3} \times 24240 \right) \times \frac{5}{8} = 5050$$

& amount spend on transport = $\frac{2}{5} \times 24240 \times \frac{3}{8}$

$$= 3636$$

$$\Rightarrow \text{Req. amount} = 5050 + 3636$$

65. (D)

66. (C)

67. (B)

68. (C)

69. (B) Suppose the side of the square base of the prism is 'x' cm

Total surface area of the prism = $2 \times \text{Base area} + \text{Perimeter} \times \text{Height}$

$$\text{Total surface area} = 2x^2 + 4xh$$

$$\Rightarrow 1034 = 2x^2 + 72x$$

$$\Rightarrow x = 11$$

\therefore Side of square base of the prism = 11 cm

\therefore Volume of the prism = $11 \times 11 \times 18 = 2178 \text{ cm}^3$

70. (D) $\Rightarrow x + \frac{1}{x} = \frac{3}{2}$

Cubing both sides

$$\Rightarrow x^3 + \frac{1}{x^3} + 3 \left(x + \frac{1}{x} \right) = \frac{27}{8}$$

$$\Rightarrow x^3 + \frac{1}{x^3} + 4 = \frac{9}{8} + 4 = \frac{23}{8}$$

71. (D) Let smaller number be M. Larger number = $1522 - M$

$$\Rightarrow (1522 - M) = M \times 4 + 27$$

$$\Rightarrow M = 299$$

Given,

$$\Rightarrow 299 = 18 \times 16 + ?$$

$$\Rightarrow ? = 11$$

72. (A) Length of train = 300 m

$$\text{Speed of one train} = 90 \times \frac{5}{18} = 25 \text{ m/s}$$

$$\text{Speed of the other train} = 60 \times \frac{5}{18} = 16.67 \text{ m/s}$$

$$\text{Relative speed} = 25 + 16.67 = 41.67 \text{ m/s}$$

$$\text{Required time} = (300 + 200) / (41.67) = 12 \text{ seconds}$$

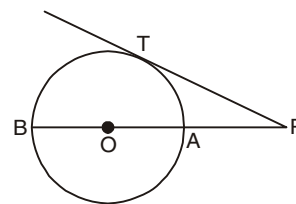
73. (A) $SI = P \times R \times T / 100$

$$\Rightarrow 5264 = P \times 7 \times 8 / 100$$

$$\Rightarrow P = 5264 \times 100 / 56$$

$$\Rightarrow P = \text{Rs. } 9400$$

74. (A)



$$OP = 15 \text{ cm}, PT = 12 \text{ cm}$$

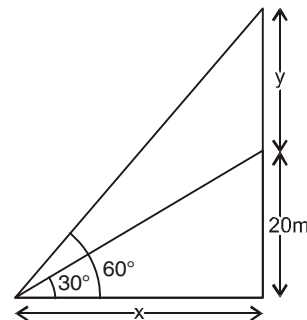
Suppose the radius of circle = $OA = OB = 'x' \text{ cm}$

$$PT^2 = PA \times PB$$

$$122 = (15 - x) \times (15 + x)$$

$$x = 9 \text{ cm}$$

75. (D)



Let the distance between the crane and the car be 'x' m

$$\Rightarrow \tan 30^\circ = 20/x$$

$$\Rightarrow x = 20 \sqrt{3} \text{ m}$$

Let the hook be raised by 'y' m to achieve an angle of elevation of 60° as shown below,

$$\Rightarrow \tan 60^\circ = (y + 20)/x$$

$$\Rightarrow \sqrt{3} = (y + 20)/20\sqrt{3}$$

$$\Rightarrow y = 60 - 20 = 40 \text{ m}$$

\therefore The hook should be raised by 40 m

- | | | | | |
|---------|---------|---------|---------|----------|
| 76. (B) | 77. (C) | 78. (C) | 79. (D) | 80. (C) |
| 81. (A) | 82. (A) | 83. (C) | 84. (A) | 85. (C) |
| 86. (D) | 87. (B) | 88. (B) | 89. (D) | 90. (C) |
| 91. (C) | 92. (C) | 93. (C) | 94. (C) | 95. (B) |
| 96. (D) | 97. (B) | 98. (C) | 99. (A) | 100. (C) |

SSC CHSL (TIER-I)

(Practice Test Paper)

REASONING ABILITY

1. Select the option that is related to the third letter-cluster in the same way as the second letter-cluster is related to the first letter-cluster.

MARKET : IEONCV :: THERMO :

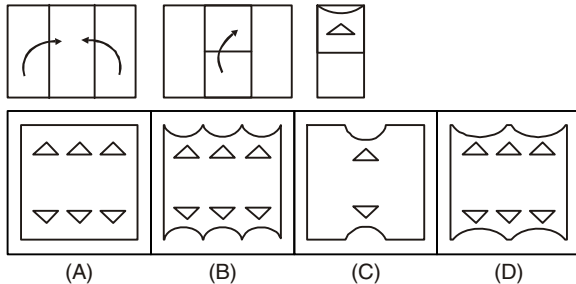
- (A) PLBUKQ (B) JKCTKQ
(C) PLDSKQ (D) JLZUKQ

2. Select the word-pair in which the two words are related in the same way as are the two words in the following word-pair.

Spoke : Wheel

- (A) Word : Sentence (B) Printer : Computer
(C) Square : Side (D) Tree : Branch

3. A paper is folded and cut as shown in the following figures. How will it appear when unfolded?



4. Which two signs should be interchanged in the following equation to make it correct?

$$24 \div 2 + 13 - 54 \times 2 = 34$$

- (A) + and \times (B) - and \times (C) \times and \div (D) - and \div

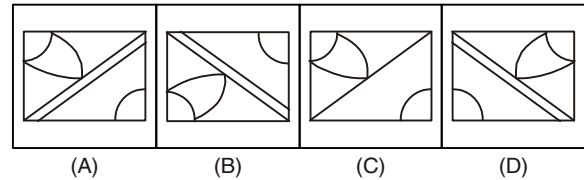
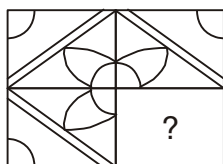
5. Arrange the following words in a logical and meaningful order.

1. Promotion, 2. Application, 3. Job appointment

4. Written test, 5. Merit list

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

6. Which answer figure will complete the pattern in the following question figure?



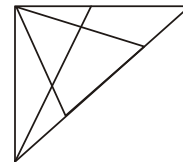
7. Gopi is the paternal uncle of Bharathi, who is the daughter of Chandini and Chandini is the daughter-in-law of Parvathi. How is Gopi related to Parvathi?

- (A) Husband (B) Son
(C) Cousin (D) Can't be determined

8. From the given alternative words select the word which cannot be formed using the letters of the given word 'BIBLIOGRAPHY'?

- (A) GRIP (B) BIBLE (C) BAIL (D) PLAY

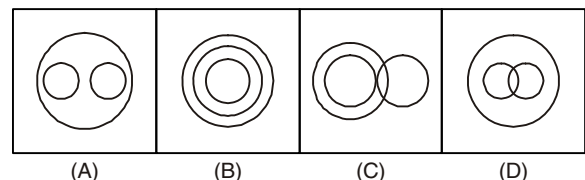
9. How many triangles are there in the given figure? Also, find the number of minimum straight lines required to draw the following figure?



- (A) 15, 8 (B) 15, 6 (C) 6, 15 (D) 8, 15

10. Identify the diagram that best represents the relationship among the given classes.

Thief, Worker, Human being



11. Three statements are given, followed by three conclusions numbered I, II and III. Assuming the statements to be true, even if they seem to be at variance with commonly known facts, decide which of the conclusions logically follow(s) from the statements.

Statements: Some essays are poems. Some poems are directors. All directors are singers.

Conclusions:

I. Some directors are poems.

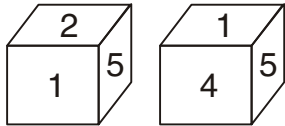
II. Some singers are essays.

III. Some singers are poems.

(A) Only conclusions I and III follow.

(B) Only conclusions II and III follow.

- (C) Only conclusions I and II follow.
(D) Only conclusion I follows.
12. Which number will replace the question mark (?) in the following series?
5, 9, 18, 43, 92, 213, 382, ?
(A) 328 (B) 617 (C) 382 (D) 671
13. In a code language, PERMUTATION is written as IBKFRMXMFLG. How will PUBLICSECTOR be written as in that language?
(A) ICUFEVLBVNLK (B) ICUFEVLBVMLJ
(C) IRUEFVLBVMLK (D) IRVEFVLBVMLK
14. Select the combination of letters that when sequentially placed in the gaps of the given letter series will complete the series.
a b _ b a _ b a b d _ a c b _ b d b a _ b
(A) cdabc (B) dcabc (C) acbcd (D) dcabc
15. Two different positions of the same dice are shown. Find the number opposite to the having facing 4?



- (A) 6 (B) 3 (C) 2 (D) 1
16. Select the set in which the numbers are related in the same way as are the numbers of the following set.
(4, 10, 23)
(A) (7, 23, 49) (B) (3, 7, 17)
(C) (4, 12, 21) (D) (2, 6, 15)
17. Three of the following four words are alike in a certain way and one is different. Pick the odd word out.
(A) Bag (B) Suitcase (C) Purse (D) Carpet
18. Three of the following four numbers are alike in a certain way and one is different. Pick the number that is different from the rest.
(A) 4147 (B) 8205 (C) 9368 (D) 7298
19. If $5 \& 9 = 56$, $10 \& 14 = 96$, then find the value of $13 \& 17$?
(A) 130 (B) 125 (C) 128 (D) 120
20. In the following question below are given some statements followed by some conclusions. Taking the given statements to be true even if they seem to be at variance from commonly known facts, read all the conclusions and then decide which of the given conclusion logically follows the given statement.

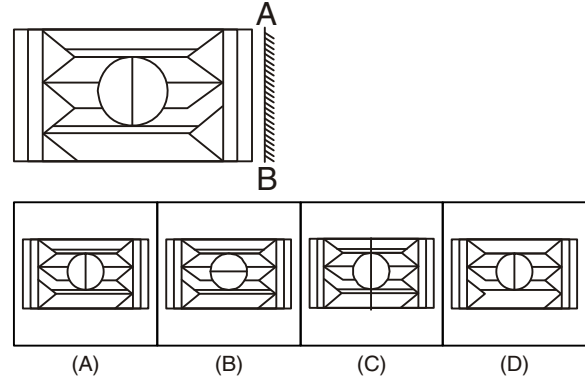
Statements:

- I. All pens are chairs.
II. Some chairs are tables.

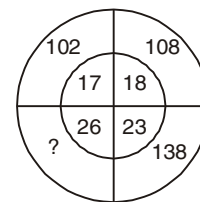
Conclusions:

- I. Some pens are tables.
II. Some chairs are pens.

- (A) Only conclusion (II) follows.
(B) Only conclusion (I) follows.
(C) Neither conclusion (I) nor conclusion (II) follows.
(D) Both conclusion follow.
21. In a certain code language, "TREES" is written as "QNZYL". How is "TRUNK" written in that code language?
(A) QNZHD (B) QNPHD (C) QMPHD (D) QMQHD
22. If a mirror is placed on the line AB, then which of the answer figures is the right image of the given figure?



- (A) (B) (C) (D)
23. The age of Ram is double as that of Shyam and half as that of Suresh. If the sum of their ages is 70, what is the age of Ram?
(A) 10 (B) 20 (C) 30 (D) 40
24. In the following question, select the odd number pair from the given alternatives.
(A) 172, 9 (B) 136, 8 (C) 241, 16 (D) 181, 7
25. In the following question, select the number which can be placed at the sign of question mark (?) from the given alternative.



- (A) 312 (B) 156 (C) 165 (D) 152

GENERAL KNOWLEDGE

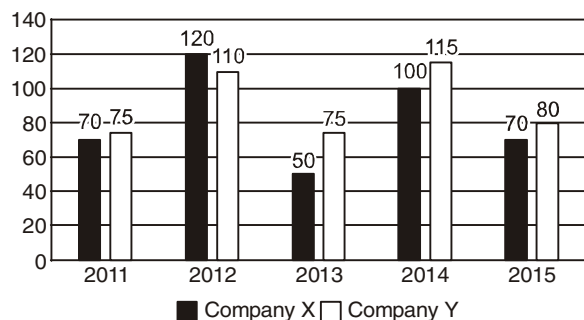
26. Which of the following states shares the longest boundary with China?
(A) Sikkim (B) Arunachal Pradesh
(C) Himachal Pradesh (D) Uttarakhand
27. Who among the following is the 2019 winner of the \$100,000 Nine Dots Prize?
(A) Annie Zaidi (B) Chetan Bhagat
(C) Shashi Tharoor (D) Arundhati Roy

- 28.** The joint process of vapourisation and condensation is called -
 (A) Sublimation (B) Chromatography
 (C) Distillation (D) Crystallisation
- 29.** In the new Union cabinet of 2019, the portfolio of Micro, Small and Medium Enterprises was allocated to -
 (A) Narendra Singh Tomar (B) Nitin Jairam Gadkari
 (C) Ramvilas Paswan (D) Sadananda Gowda
- 30.** What is the full form of GSTIN in relation to GST?
 (A) Goods and Services Tax Identification Note
 (B) Goods and Services Tax Identification Number
 (C) Goods and Services Tax Information Number
 (D) Goods and Services Taxation Income Number
- 31.** Which of the following is an example of direct tax in India?
 (A) Entertainment tax
 (B) Stamp & Registration fees
 (C) Sales tax
 (D) Expenditure tax
- 32.** Office of Attorney-General for India is mentioned in which of the following articles of Indian constitution?
 (A) Article 186 (B) Article 76
 (C) Article 176 (D) Article 123
- 33.** How many types of writs have been mentioned in the Indian Constitution?
 (A) 2 (B) 3 (C) 4 (D) 5
- 34.** The study of grass is known as _____.
 (A) Agronomy (B) Pharmacognosy
 (C) Dendrology (D) Agrostology
- 35.** 1 Pico metre is equal to _____.
 (A) 0.001 Nanometre (B) 0.101 Nanometre
 (C) 0.100 Nanometre (D) 0.010 Nanometre
- 36.** In May 2019, the Government of India approved a new scheme which assures minimum monthly pension to all shopkeepers, retail traders and self-employed persons after attaining the age of 60 years. How much is the pension amount?
 (A) Rs 5,000 (B) Rs 10,000 (C) Rs 3,000 (D) Rs 7,000
- 37.** Which of the following terms refers to the running down or payment of a loan in installments?
 (A) Discounted cash flow (B) Credit creation
 (C) Backwardation (D) Amortisation
- 38.** Which of the following are the highest-frequency electromagnetic waves?
 (A) Gamma Rays (B) Radio Waves
 (C) Ultraviolet Rays (D) Microwaves
- 39.** Which of the following states separates Nepal from Bhutan?
 (A) Bihar (B) Sikkim (C) Odisha (D) Assam
- 40.** A region of computer memory where frequently accessed data can be stored for rapid access is called -
 (A) Cookie (B) Plug-in (C) Token (D) Cache
- 41.** Who among the following is the author of 'Kamayani', the epic poem that is considered as one of the greatest literary works in Hindi?
 (A) Mohan Rakesh (B) Jaishankar Prasad
 (C) Premchand (D) Ramdhari Singh Dinkar
- 42.** Who is the director of the film 'PM Narendra Modi'?
 (A) Tigmanshu Dhulia
 (B) Omung Kumar
 (C) Rakeysh Omprakash Mehra
 (D) Hansal Mehta
- 43.** Which of the following metals has an ore named Galena?
 (A) Nickel (B) Copper (C) Iron (D) Lead
- 44.** The meter that measures the speed of the vehicle is called _____.
 (A) Speedometer (B) Odometer
 (C) Chronometer (D) Barometer
- 45.** Soda bottles are made of thick glass so that they can withstand the _____.
 (A) pressure in summer
 (B) temperature in winter
 (C) decrease in viscosity
 (D) increase in potential energy
- 46.** The radio active element used in heart pacemakers is
 (A) Uranium (B) Deuterium
 (C) Plutonium (D) Radium
- 47.** Who among the following won the Best Actor in a Leading Role award at the 91st Academy Awards in Los Angeles, California?
 (A) Rami Malek (B) Bradley Cooper
 (C) Ben Hardy (D) Christian Slater
- 48.** Who became the first player to win three Hopman Cups on 5 January 2019?
 (A) Rafael Nadal (B) Serena Williams
 (C) Roger Federer (D) Novak Djokovic
- 49.** From the options given below, identify the incorrect cause of increase in demand.
 (A) Increase in expenditure on advertisements to make them successful.
 (B) Increase in the price of substitute goods.
 (C) Increase in the price of complimentary goods.
 (D) Increase in the number and income of consumers.
- 50.** Barehipani falls is located in which of the following states of India?
 (A) Karnataka (B) Odisha
 (C) Maharashtra (D) Madhya Pradesh

QUANTITATIVE APTITUDE

51. Two trains of same length are running on parallel tracks in the same direction at 54 km/h and 42 km/h respectively. The faster train passes the other in 63 seconds. What is the length (in meters) of each train?
(A) 90 (B) 81 (C) 105 (D) 210
52. Two concentric circles are of radii 15 cm and 9 cm. what is the length of the chord of the larger circle which is tangent to the smaller circle?
(A) 24 cm (B) 18 cm (C) 20 cm (D) 25 cm
53. After allowing a discount of 10% on the market price of an article. It is sold for Rs. 360. Had the discount not been given the profit would have been 25% What is the cost price of the article?
(A) Rs. 350 (B) Rs. 360 (C) Rs. 320 (D) Rs. 325
54. The ratio of the incomes of A and B is 2 : 3 and that of their expenditures is 1 : 2. If 90% of B's expenditure is equal to the income of A, then what is the ratio of the savings of A and B?
(A) 1 : 1 (B) 9 : 8 (C) 8 : 7 (D) 3 : 2
55. There are 90 students in a class out of which 70% are from village A and others are from village B. The average score of students from village B in a test is 20% more than that from village A. if the average score of all the students is 53 Then what is the average score of the students from village B?
(A) 54 (B) 60 (C) 64 (D) 50
56. A number when divided by 256 leaves a remainder of 141. Find the remainder when the same number is divided by 16.
(A) 7 (B) 11 (C) 13 (D) 17
57. A number when subtracted from 5 times of 64, the result obtained is 4 less than 8 times the number. Find the number.
(A) 28 (B) 36 (C) 42 (D) 54
58. What is the average of first 15 multiples of 12?
(A) 96 (B) 66
(C) 1440 (D) None of these
59. If $x + (1/x) = (\sqrt{3} + 1)/2$, then what is the value of $x^2 + \frac{1}{x^2}$?
(A) $(\sqrt{3} - 2)/4$ (B) $(2\sqrt{3} - 2)/4$
(C) $(2\sqrt{3} - 4)/2$ (D) $(2\sqrt{3} - 4)/4$
60. A boy opened his piggy bank filled with coins. It contained Rs. 10, Rs. 5, Rs. 2 and Rs. 1 coins in the ratio 3 : 1 : 4 : 2 respectively. If the piggy bank had a total of Rs. 180, how many total coins were there in the piggy bank?
(A) 30 (B) 40 (C) 50 (D) 60
61. A is 20% more than B, B is 25% more than C, C is 60% less than D and D is 20% more than E. Based on the above information, which of the following is true?
(A) D is 60% less than B. (B) E is 28% more than A.
(C) A is 40% less than D. (D) C is 24% less than A.
62. In $\triangle ABC$, D and E are the points on sides AB and AC, respectively, such that $DE \parallel BC$. If $DE : BC$ is 3 : 5, then (area of $\triangle ADE$) : (Area of quadrilateral DECB) is -
(A) 9 : 16 (B) 3 : 4 (C) 9 : 25 (D) 5 : 8
63. In $\triangle ABC$, $AB = 7$ cm, $BC = 24$ cm, and $AC = 25$ cm. If G is the centroid of the triangle, then what is the length (in cm) of BG?
(A) 10 (B) $8 \frac{1}{3}$ (C) $8 \frac{2}{3}$ (D) 9
64. The volume of a right circular cone is 924 cm^3 . If its height is 18 cm, then the area of its base (in cm^2) is -
(A) 154 (B) 132 (C) 176 (D) 198
65. If $\cot \theta = \frac{1}{\sqrt{3}}$, then the value of $\frac{2 - \sin^2 \theta}{1 - \cos^2 \theta} + (\operatorname{cosec}^2 \theta + \sec \theta)$ is -
(A) 4 (B) 6 (C) 7 (D) 5
66. If $a + b + c = 5$, $a^2 + b^2 + c^2 = 27$, and $a^3 + b^3 + c^3 = 125$, then the value of $4abc$ is -
(A) -20 (B) -15 (C) 15 (D) 20
67. $(\sec^2 + \tan^2)(1 - \sin^2)/\operatorname{cosec}^2(1 + \cos^2)(\operatorname{cosec}^2 - \cot^2)$ is equal to -
(A) $\sin \theta$ (B) $\sec \theta$ (C) $\cos \theta$ (D) $\operatorname{cosec} \theta$
68. A person sold an article at a loss of 8%. Had he sold it at a gain of 10.5% he would have received Rs. 37 more. What is the cost price of the article?
(A) Rs. 200 (B) Rs. 250 (C) Rs. 240 (D) Rs. 210
69. 5% of $a = b$, then b% of 20 is the same as _____.
(A) 20% of $a/2$ (B) 50% of $a/20$
(C) 50% of $a/2$ (D) 20% of $a/20$
70. In how many months will Rs. 8,000 yield Rs. 2,648 as compound interest at 20% per annum compounded semi-annually?
(A) 18 (B) 24 (C) 12 (D) 30
71. Juice and milk are in a ratio of 3 : 14. More juice is added and the ratio becomes 9 : 14. If initially the mixture was 51 litres, what is the amount later?
(A) 64 litres (B) 69 litres
(C) 78 litres (D) None of the above
72. Speeds of a boat along the current and against the current are 28 km/hr and 16 km/hr respectively. What is the speed (in km/hr) of the current?
(A) 6 (B) 22 (C) 8 (D) 12

Direction (73-75):- The bar chart given below shows the sales (in lacs) of 2 companies X and Y from year 2011 to 2015.



73. The sale of company Y in 2015 is what percent of the sale of company X in 2014?
(A) 80 (B) 100 (C) 50 (D) 75
74. What was the average sale (in lacs) of company Y from 2011 to 2015?
(A) 104 (B) 91 (C) 140 (D) 170.5
75. What was the percentage change in the sale of company X from year 2013 to 2015?
(A) 30 (B) 80 (C) 40 (D) 60

ENGLISH LANGUAGE

76. Select the most appropriate antonym of the given word - EXOTIC
(A) alien (B) ordinary (C) colorful (D) curious
77. Select the most appropriate synonym of the given word - HIND
(A) near (B) rear (C) ?rst (D) front
78. Select the most appropriate synonym of the given word - INNUENDO
(A) implication (B) evidence
(C) veri?cation (D) proof
79. Select the wrongly spelt word.
(A) assurance (B) assurable
(C) assure (D) assuredly
80. Select the most appropriate antonym of the given word - SUCCINCT
(A) pithy (B) terse (C) lengthy (D) curt

DIRECTION (81-82):- In the following questions, some part of the sentence is underlined. Which of the options given below the sentence should replace the part underlined to make the sentence grammatically correct? If the sentence is correct as it is given then choose option 4 'No Replacement' as the answer.

81. After looking for the bag for about two hours she finally had to find it under the bed.
(A) Had found (B) Finds
(C) Found (D) No replacement
82. As she had visited quite number of places, she knew the routes well.
(A) Quite much (B) Quite a number of
(C) Quite number in (D) No replacement

DIRECTION (83-84):- Choose the correct meaning of the idiom.

83. Burn a hole in my pocket
(A) In a bad condition
(B) Eagerness to spend money
(C) Less expensive
(D) Torture oneself
84. Cash in the chips
(A) Selling something (B) A big mistake
(C) A surprising fact (D) A unique thing

85. The question below consists of a set of labelled sentences. Out of the four options given, select the most logical order of the sentences to form a coherent sentence.
A. younger children as they have to constantly
B. change schools and shift neighborhoods
C. duration has a serious impact on
D. moving cities every year or even shorter
(A) BDAC (B) CADB (C) CBAD (D) DCAB

DIRECTION (86-87):- Select the word which means the same as the group of words given.

86. One who does not tire easily.
(A) infallible (B) indefatigable
(C) inevitable (D) indelible
87. A group of singers in a church.
(A) choir (B) band (C) host (D) troop
88. Given below are four jumbled sentences. Out of the given options pick the one that gives their correct order.
A. Most of them are in jail because of their circumstances.
B. Not all prisoners are hardcore criminals.
C. So, they deserve a chance to rehabilitate themselves.
D. Therefore, learning a trade would help them reintegrate with society.
(A) BDCA (B) ABCD (C) DCBA (D) BACD
89. Select the correct indirect form of the given sentence.
Mrs. Gupta said to me, "Why are these boys standing in the sun?"
(A) Mrs. Gupta told me why those boys are standing in the sun.
(B) Mrs. Gupta asked me why those boys were standing in the sun.
(C) Mrs. Gupta said to me that why are these boys standing in the sun.
(D) Mrs. Gupta asked me why were these boys standing in the sun.
90. Select the correct passive form of the given sentence.
The gardener has mowed the lawn.
(A) The lawn was mowed by the gardener.
(B) The lawn has been mowed by the gardener.
(C) The lawn is mowed by the gardener.
(D) The gardener has been mowed by the lawn.

DIRECTION (91-92):- Select the most appropriate word to fill in the blank.

91. People's will and determination can help them _____ most of the challenges of life.
(A) overvalue (B) overdo (C) overview (D) overcome
92. In spite of being born in an _____ family, he chose to fight all odds and emerged as a notable statesman.
(A) impeccable (B) immaculate
(C) intelligent (D) impoverished

DIRECTION (93-95):- Read each sentence to find out whether there is any grammatical error in it. The error, if any will be in one part of the sentence.

93. I visited my friend (A)/ to whom (B)/ I had made (C)/ an appointment. (D)
(A) (A) (B) (C) (C) (B) (D) (D)
94. They also impart him (A)/ with priceless knowledge about (B)/ ethics and morals right from the beginning. (C)/ No error (D)
(A) (A) (B) (B) (C) (C) (D) (D)
95. The standard of living of its (A)/ citizens are largely dependent on (B)/ the level of education of the citizens. (C)/ No error (D)
(A) (A) (B) (B) (C) (C) (D) (D)

DIRECTION (96-100):- 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.

Sensory Adaptation refers to the changes occurring in the responsiveness of the sensory system _____ (A)

_____ time to a constant stimulus. It proposes that when we are _____ (B) _____ to an unmoving or unchanging stimulus, our sensory receptors cease to function _____ (C) _____ (reduces significantly). They restart only when the said stimulus changes. This is _____ (D) _____ in all senses, excepting vision. This is also called as neutral adaptation.

One simple example could be, when grandmothers make pickle, we may smell it very soon however, they never seem to get the smell because they become _____ (E) _____ to it by being in its constant exposure.

96. Which of the following most appropriately fits in blank _____ (A)?
(A) Across (B) Over (C) Through (D) In
97. Which of the following most appropriately fits in blank _____ (B)?
(A) Open (B) Observed
(C) Recorded (D) Exposed
98. Which of the following most appropriately fits in blank _____ (C)?
(A) Completely (B) Accordingly
(C) Absolutely (D) Optimally
99. Which of the following most appropriately fits in blank _____ (D)?
(A) Viewed (B) Seen (C) Observed (D) Notice
100. Which of the following most appropriately fits in blank _____ (E)?
(A) Accused (B) Adapted
(C) Appreciative (D) Aroused

ANSWER KEY

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

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IBPS SO AFO (MAINS)

(Memory Based Paper)

1. Premium percentage for Oil seed under PMFBY?
(A) 1% (B) 1.5% (C) 2% (D) 5%
2. Which organization has set up a target of providing 30,000 crore rupees as credit to farmers for irrigation over the next three years?
(A) NABARD (B) SIDBI
(C) EPFO (D) SBI
3. Under PMFBY, What is the Premium for Kharif crops?
(A) 1.5% (B) 2%
(C) 5% (D) None of the Above
4. Which type of green houses are constructed on hilly terrains?
(A) Saw tooth type (B) Lean-to type
(C) Even span type (D) Uneven span type
5. Which stage is the most sensitive to water logging in cotton plants?
(A) Boll opening stage (B) Seedling
(C) Flowering (D) Squaring
6. Which of the following factor cause Mango malformation?
(A) Fungus (B) Nematode
(C) Virus (D) Bacteria
7. The most water sensitive stages for flower crops are
(A) Flowering
(B) Development
(C) Bud formation
(D) Bud formation and Flowering
8. The two elements which are associated with biological nitrogen fixation are
(A) Co & Zn (B) Fe & Co
(C) Mo & B (D) Fe & Mo
9. How much is the working efficiency of dibbler (ha per day)?
(A) 0.15 (B) 0.25 (C) 0.35 (D) 0.45
10. NABARD focuses on many facilities as a means of rural development. Those facilities are?
(A) Resource management programs
(B) Tribal Development programs
(C) Rural Credit facilities
(D) All of the above
11. Bordeaux mixture was first used as fungicide against:
(A) Late blight of potato
(B) Early blight of potato
(C) Downy mildew of grapevines
(D) Stem rust of wheat
12. Which of the following got accredited by the green Climate fund as a national implementing entry for undertaking climate change related projects in India?
(A) SIDBI (B) NABARD
(C) MUDRA (D) EPFO
13. Telangana Government has signed MoU with whom for Rs. 874 crore?
(A) NABARD (B) ICRISAT
(C) NAMA (D) FSSAI
14. Which of the following is a nematode disease of rice?
(A) Molya (B) Ufra
(C) Stubby (D) Slow decline
15. Tikka disease is associated with which crop?
(A) Wheat (B) Tobacco
(C) Groundnut (D) Sugarcane
16. What is/are the function of seed-drill among these options?
(A) Making furrows
(B) Dropping seeds
(C) Covering the seeds in furrow
(D) All of the above
17. Loose smut of wheat is a/an
(A) Externally seed borne disease.
(B) Internally seed borne disease.
(C) Air borne disease.
(D) Soil borne disease.
18. Which of the following crop is classified highly sensitive to water shortage?
(A) Millets. (B) Soya bean.
(C) Banana. (D) Maize.
19. The Headquarter of NABARD is located at -
(A) Bengaluru. (B) Chennai.
(C) New Delhi. (D) Mumbai.
20. The latest essential element is -
(A) Nickel. (B) Cobalt. (C) Selenium (D) Boron
21. Under whose Committee NABARD was established?
(A) Rangarajan Committee.
(B) Balwant Rai Mehta Committee.
(C) Ashok Meheta Committee.
(D) B. Sivaraman Committee.
22. NABARD is under the supervision of a Board of Directors which is instrumental in the proper functioning of NABARD, who appoints the Board of Directors?
(A) Government of India.
(B) Reserve bank of India.
(C) Both 1 and 2.
(D) None of the Above.

23. According to 2018-19 Horticulture data, which of the following has the lowest production?
(A) Spices. (B) Vegetables.
(C) Medicinal plants. (D) Plantation crops.
24. NABARD focuses primarily on the rural sector of the country. Therefore it is India's
(A) Apex Development Bank.
(B) Apex Rural Bank.
(C) Apex Regional Bank.
(D) Apex Agricultural Bank.
25. Udbatta disease is associated with which of the following crops?
(A) Sorghum. (B) Pearl millet.
(C) Cotton. (D) Rice.
26. What is the MSP of wheat in 2018-19?
(A) 1840. (B) 1735. (C) 1625. (D) 1525.
27. The tractor drawn rotavator is specially designed for which purpose?
(A) Primary tillage implements.
(B) Secondary tillage implements.
(C) Mulching purpose.
(D) Wet land cultivation in paddy crops.
28. NABARD was established in which year?
(A) 1980. (B) 1982. (C) 1984. (D) 1986.
29. The Ministry of Agriculture has released the data for maximum production of different horticultural crops, of cardamom in which state has the highest production according to the data?
(A) West Bengal. (B) Karnataka.
(C) Kerala. (D) Sikkim.
30. As per which act NABARD has to conduct Inspections of RRB's and other Co-operative banks?
(A) NABARD General Regulations 1982.
(B) NABARD Act 1981.
(C) NABARD Bonds Regulations 1987.
(D) Banking Regulation Act of 1949.
31. The Government holds 100% stake in National Housing Bank(NHB), apart from NHB which other apex body does the Government Hold a 100% stake in?
(A) RBI. (B) NABARD.
(C) SBI. (D) None of the above.
32. President Ram Nath Kovind has recently promulgated Ordinance to amend Forest Act 1927 by omitting which of the following plantation grown in non-forest areas from definition of trees to encourage its cultivation by farmers in non-forest areas?
(A) Timber. (B) Bamboo. (C) Tea. (D) Coconut.
33. The heart of seed sowing machine is
(A) Seed box.
(B) Seed metering mechanism.
(C) Seed tube.
(D) All of the above.
34. NABARD has entered into collaboration with which European country for a special program on Soil Protection and Rehabilitation for Food Security?
(A) Germany. (B) Spain. (C) Italy. (D) France.
35. Who among the following was appointed as the CEO of PMFBY?
(A) Ashish Kumar Bhutani.
(B) Jeetendra Rawat.
(C) MR Shah.
(D) Akhilesh Ranjan.
36. NABARD is responsible in the development and efficiency of the current Rural Credit system. Over half the credit in the Rural Region comes from which bank/banks?
(A) Co-operative banks. (B) Regional Rural banks.
(C) Both 1 and 2. (D) Private Sector Banks.
37. Greenhouses can be classified on the basis of their
(A) Size and shape. (B) Style and section.
(C) Shape and style. (D) All of these.
38. NABARD was established on July 12, 1982 after replacing
(A) Agricultural Credit Department.
(B) Rural Planning and Credit Cell of RBI.
(C) Agriculture Refinance and Development Corporation.
(D) All of the above.
39. Which of the following is not a secondary tillage implement?
(A) Cultivators. (B) Harrow.
(C) Hoe. (D) Meston plough.
40. Flowering, peg initiation and penetration and pod development are critical stages of which crop?
(A) Pea. (B) Bengal Gram.
(C) Soya bean. (D) Groundnut.
41. Manavodaya recognized as a resource centre for promotion of SHG works under
(A) NABARD. (B) UNICEF.
(C) NABARD and UNICEF. (D) ICAR.
42. NABARD offers financing solution with interest rates starting from?
(A) 4% per annum. (B) 4.5% per annum.
(C) 4.1% per annum. (D) 3.9% per annum.
43. NABARD issues licenses for new banks, helps open branches of Rural Banks etc. In such matters who does it communicate and consult?
(A) Board of Directors. (B) Government of India.
(C) RBI. (D) Both 1 and 3.
44. The Selection and use of farm machinery mainly depends upon
(A) Power source. (B) Land holding.
(C) Soil type. (D) All of the above.
45. In northern Europe, most popular type of green houses are?
(A) Glass houses. (B) Poly houses.
(C) Shade net house. (D) Poly tunnel.



46. Who is the present chairman of NABARD?
(A) Prakash Bakshi. (B) Harsh Kumar Bhanwala.
(C) M R Kumar. (D) None of the above.
47. The National Agricultural Insurance Scheme (NAIS) was replaced by Pradhan Mantri Fasal Bima Yojana (PMFBY) recently by Govt. of India in which year?
(A) 2014. (B) 2015. (C) 2016. (D) 2017.
48. For the digitization of Self Help Group, NABARD has recently launched a pilot project called?
(A) e-Shakti. (B) e-samridhi.
(C) e-samraksha. (D) e-Shanti.
49. Among the following, ridger is not used in which crop?
(A) Maize. (B) Gram.
(C) Potato. (D) Sugarcane.
50. The Ministry of Agriculture has released the data in production of horticultural crops, which state ranks highest in production of tomatoes?
(A) Andhra Pradesh. (B) Maharashtra.
(C) Haryana. (D) Madhya Pradesh.
51. Panama Wilt is a disease of
(A) Banana. (B) Apple. (C) Pear. (D) Peach.
52. What is the subsidy for tractor drawn 15 BHP Mould board plough for women beneficiaries?
(A) 50% max Rs. 50,000/- (B) 50% max Rs. 20,000/-
(C) 50% max Rs. 30,000/- (D) 50% max Rs. 85,000/-
53. Which of the following disease was responsible for the Irish famine of 1845?
(A) Black rust of wheat. (B) Early blight of potato.
(C) White rust of mustard. (D) Late blight of potato.
54. In North India, a free standing greenhouse should be oriented in?
(A) East-West direction. (B) North-South direction.
(C) North-East direction. (D) South-West direction.
55. As per the budget, a dedicated micro-irrigation fund for more drop per crop had an allocation of?
(A) Rs. 10000 crore. (B) Rs. 5000 crore.
(C) Rs. 6000 crore. (D) Rs. 8000 crore.
56. As per the National Horticulture board data, what is the spice production estimated to be for the year 2018-19?
(A) 5.61 million tones. (B) 25.6 million tones.
(C) 8.61 million tones. (D) None of the above.
57. Tamil Nadu has recently signed a MoU with which of the following International Organizations for a project to boost the rural economy in Tamil Nadu?
(A) World Bank.
(B) International Monetary fund.
(C) Asian Infrastructure Investment Bank.
(D) Asian development bank.
58. _____ basis points is one percent.
(A) 1. (B) 25. (C) 100. (D) 1000.
59. What is the fixed MSP of Grade "A" Paddy for the year 2018-2019?
(A) 1400. (B) 1450. (C) 1590. (D) 1770.
60. Among the critical stages, the most critical stage of wheat crop for irrigation is
(A) CRI - Crown Root Initiation Stage.
(B) Tillering stage.
(C) Jointing stage.
(D) Flowering stage.

ANSWER KEY

1. (B)	2. (A)	3. (B)	4. (D)	5. (C)	6. (A)	7. (D)	8. (D)	9. (A)	10. (D)
11. (C)	12. (B)	13. (A)	14. (B)	15. (C)	16. (D)	17. (B)	18. (C)	19. (D)	20. (A)
21. (D)	22. (A)	23. (C)	24. (A)	25. (D)	26. (A)	27. (D)	28. (B)	29. (C)	30. (D)
31. (B)	32. (B)	33. (B)	34. (A)	35. (A)	36. (C)	37. (C)	38. (D)	39. (D)	40. (D)
41. (C)	42. (B)	43. (C)	44. (D)	45. (A)	46. (B)	47. (C)	48. (A)	49. (B)	50. (A)
51. (A)	52. (B)	53. (D)	54. (A)	55. (B)	56. (C)	57. (A)	58. (C)	59. (D)	60. (A)

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