

Banking Guru

A Monthly for **IBPS CWE, SBI RBI** and Other Banking & Insurance Sector Exams

» MOCK PAPERS

IBPS Clerk Main Exam

Crack Set 3 & 4

RBI Attendant Recruitment Exam

» SOLVED PAPERS

IBPS Clerk (Pre) Exam 2017

RBI Office Assistant (Pre) Exam 2017



DP Singh Appointed
UGC Chairperson



BJP Formed Government
in Gujarat and
Himachal Pradesh



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QUANTITATIVE APTITUDE
REASONING ABILITY
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in this Issue

FEBRUARY 2018

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Issue 01



FOCUS STUDY

e-Human Resource Management System Launched	02
World Bank's Financial System Stability Assessment	03
11th Ministerial Conference of WTO	04

»» MOCK PAPERS

IBPS Clerk Main Exam Crack Set 3	43
Crack Set 4	60
RBI Attendant Recruitment Exam	77

»» SOLVED PAPERS

IBPS Clerk (Pre) Exam 2017	86
RBI Office Assistant (Pre) Exam 2017	95

Practice Dossiers (Boosters)	104
Quantitative Aptitude Reasoning Ability	
English Language Computer Knowledge	
Banking and Financial Awareness	

CURRENT Review

Banking & Economic Analysis	05
National Impact	12
Around the World	19
Science & Technology Buzz	25
Sports Scan	28
News Kit	32
Awards & Honours	35

Objective Current Affairs	38
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One-Liners	
Banking Awareness	122
Economy & Banking Q & A	124
Portfolio & Person	126

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e-Human Resource Management System Launched

The Union Minister of State (Independent Charge) of the Ministry of Development of North Eastern Region (DoNER), MoS PMO, Personnel, Public Grievances & Pensions, Atomic Energy and Space, Dr Jitendra Singh launched the electronic-Human Resource Management System (e-HRMS), on December 25, 2017 in New Delhi. He launched it during the observance of Good Governance Day by the Ministry of Personnel, Public Grievances and Pensions. The Minister launched the 25 applications of 5 modules of the system. The e-service book launched for DoPT during March 2017 will also be integrated into the e-HRMS.

FACILITIES UNDER THE SYSTEM

With launch of e-HRMS, employees will be able to not only see all their details w.r.t service book, leave, GPF, Salary etc., but also apply for different kind of claims/reimbursements, loan/advances, leave, leave encashment, LTC advances, Tour etc. on a single platform.

Employees shall not be dependant for data updating on administration, but they may themselves update the data with their login subject to verification by concerned administration. They will be able to track status and match details instantly.

The system is designed in a way to obtain all management related inputs/reports through its Dashboard and all pendency of data updating as well as claims will be seen online by senior authorities that will instill more responsibility and accountability among all government servants.

MODULE

This is a step in the direction of fully automated Human Resource Management System with a target to bring all employees of Government of India on employee portal so that all processes of personnel management from hiring to retiring will be on digital platform and manual system of handling personnel management will be dispensed with. With launch of the website ehrms.gov.in, five bigger modules covering 25 applications have been launched. *These are :*

- **Personnel Information System** which has functionalities of self-updating by employees.
- **Leave** Leave of all kind may be claimed and sanctioned through website that will become part of service book.
- **LTC** All function related to LTC application, Eligibility Check, Sanction, Advance claim, Final reimbursements, Leave encashment.
- **Loan/Advances** All kind of loan and advances can be claimed, sanctioned and paid through it.
- **Tour** All tour applications to be submitted through system and TA advance may also be claimed.

E-service book Already launched on March 30, 2017, will also be integrated. After training to the employees, these modules will be fully functional by January 2018 and remaining modules will be developed by end of this financial year. In January 2018 a workshop will be conducted calling all ministries and departments and they will be asked to take necessary steps for its early implementation in their ministry/departments.

ADVANTAGE TO THE EMPLOYEES

This system has various advantages such as providing Dash board for employee and management, Updated service records, E-governance in office procedures, Reduced file movement, Faster service delivery, Assist in decision making, Common document repository of employees, Standardization of Master Data, Minimize manual entry of data, Ease of sharing information among stake holders, e-Sign for accountability/authenticity, PFMS and e-HRMS integration for faster payments of GPF, advances, Loans, reimbursements. This will reduce employee's grievances to a certain extent. Even availability of online data of employees will help organisation to take many administrative decisions easily like planning of recruitments, posting of official to a task as per their experience and qualification etc. It will also help employees to concentrate more on public service once free from personal anxiety of getting their due work done. That will enhance public delivery more satisfactory and more employees will be available for core work of the Government than maintaining of Service Book.

ADVANTAGE TO THE GOVERNMENT

Availability of centralized data will enable government for policy research and planning as such educational qualifications and other competencies and deficiencies may be easily obtained. It will enable Government to take transfer and posting decisions more pragmatically based on reliable first hand data. The e-service book for DoPT employees launched on March 30, 2017 was also an initiative taken to fully automate it with live updating of all records. It was envisaged to go on a bigger and single platform for all central government employees and all transactions from Hiring to Retiring of a government servant should be fully automated.



World Bank's Financial System Stability Assessment

International Monetary Fund (IMF) and World Bank (WB) released the Financial System Stability Assessment (FSSA) and Financial Sector Assessment (FSA) respectively on December 21, 2017. Financial Sector Assessment Programme (FSAP), a joint programme of the International Monetary Fund (IMF) and the World Bank (WB involved in developing countries and region only), undertakes a comprehensive and in-depth analysis of a country's financial sector. Since September 2010, it is being undertaken in 25 jurisdictions (now 29), with systemically important financial sectors, including India, every five years. Last FSAP for India was conducted in 2011-12 and the report was published by IMF on Jan 15, 2013.

INDIA AND FSAP

The FSAP assessment acknowledges that India has recorded strong growth in recent years in both economic activity and financial assets with size of the financial system remaining broadly stable in terms of GDP at about 136%. Increased diversification, commercial orientation, and technology-driven inclusion have supported growth in the financial industry, backed up with improved legal, regulatory, and supervisory frameworks.

The FSAP report acknowledges many efforts by Indian authorities like tackling Non-Performing Assets (NPAs), recent recapitalization measures for banks and introduction of special resolution regime, formalization of National Pension System (NPS) and making the pension sector regulator statutory, passing of Insolvency and Bankruptcy Code and setting up of Insolvency and Bankruptcy Board of India (IBBI), to name a few. It appreciates initiatives such as 'no frills' account (under Jan DhanYojana), promoting

digitisation, introduction of unique biometric identification number (AADHAR), currency exchange initiative etc. It also recognises the improved inter-agency cooperation since the establishment of Financial Stability and Development Council (FSDC), supported by its Sub-Committee and four technical groups and progress in setting up of Financial Data Management Centre (FDMC).

RBI AND FSAP

The FSAP assessment acknowledges that RBI has made substantial progress in strengthening banking supervision by introduction of risk-based supervision in 2013 through a comprehensive and forward-looking SPARC, domestic and cross-border cooperation arrangements, Asset Quality Review (AQR) and the strengthening of regulations in 2015 leading to improved distressed asset recognition, to name a few. The Basel III framework and other international norms have been implemented or are being phased in, including stricter regulations on large exposures.

BANK AND FSAP

The stress tests conducted by IMF FSAP experts covered the 15 largest banks, including 12 Public Sector Banks (PSBs) which account for 71% of the banking sector assets. The FSSA and FSA note that the largest banks appear sufficiently capitalized and profitable to withstand a deterioration in economic conditions. However, some PSBs have vulnerabilities and would be requiring additional capital. These capital needs were assessed between 0.75-1.5% of GDP for baseline and adverse scenarios. This estimate was made prior to the announcement of the plan for recapitalisation by the government of India. The reports, however, note that the provision of public capital should be contingent upon meaningful restructuring of PSBs.

SEBI AND FSAP

In relation to securities market, the report acknowledges that SEBI has made significant changes to its regulatory programs that directly address many findings and recommendations contained in the detailed IOSCO assessment published in 2013. SEBI has significantly expanded its regulatory programmes, expanded its on-site inspection program and developed a risk-based matrix. The Amendments to the SEBI Act have granted SEBI additional investigative powers, created a special court that handles criminal cases filed by SEBI, and gave SEBI full authority to regulate pooled investment schemes exceeding ₹ 1 billion.

IRDAI AND FSAP

On the need for modernising insurance solvency framework and further development of risk-based supervision, IRDAI is already taking steps by drawing a road map on the implementation of Risk Based Capital (RBC) system in India and is in the process of formulating an overall strategy to develop an appropriate **Risk Based Supervisory Framework** for effective and efficient monitoring and evaluation of potential risks in the insurance sector. On September 21, 2017, the IRDAI has already formed a ten-member steering committee to implement the RBC Regime in accordance with the recommendation of Risk Based Capital Committee Report.



11th Ministerial Conference of WTO

World Trade Organisation's (WTO) 11th Ministerial Conference (MC11) was held in Buenos Aires (Argentina), from December 11 to 14, 2017. WTO Ministerial Conference is a gathering of Trade Ministers from **164 WTO member countries**. The Conference was chaired by Minister Susana Malcorra of Argentina. Indian Delegation was led by Minister of Commerce and Industry Suresh Prabhu. The conference is held every two years. This conference is held to take decisions on all matters under any of the multilateral trade agreements.

KEY HIGHLIGHTS

- Three proponent groups announced new initiatives to advance talks at the WTO on the issues of electronic commerce, investment facilitation, and micro, small and medium-sized enterprises (MSMEs).
- The European Union contributed Euro (EUR) 1 million to improve the trading capacity of developing countries and to help them play a more active role in trade negotiations.
- The United Kingdom government announced at the WTO's Ministerial Conference with a commitment of £16 million (around US\$ 21.3 million) to 51 of the world's poorest countries.
- For the first time in the history of the WTO, members and observers have endorsed a collective initiative to increase the participation of women in trade.

ISSUES OF THE CONFERENCE

India Insists on Permanent Solution to Food Security

Issue At the 11 Ministerial Conference of WTO, India insisted that WTO should arrive at a permanent solution on issue of public stockholding for food security.

Issue of Public Stockholding for Food Security

As per WTO norms, any member country's food subsidy bill should not cross the limit of 10 percent of the value of production based on the reference price of 1986-88. India is opposing this norm as implementation of its food security programme as envisaged in National Food Security Act, 2013 will result in the breach of this limit. At MC11, Assistant US Trade Representative Sharon Bomer Lauritsen clarified that permanent solution to the food stockholding issue was not acceptable to America.

EU Fund

European Union (EU) gives € 1 million to enhance trading skills of developing countries- EU has donated EUR 1 million to the WTO's Doha Development Agenda Global Trust Fund. This fund will be used to conduct training workshops geared towards improving the trading capacity of developing countries. At these workshops, training will be imparted to officials to help them better understand and implement WTO agreements. It is to be noted that EU has donated approximately € 20 million to WTO trust funds during last 15 years.

ITC, UNCTAD, WTO Launch Global Trade Helpdesk

On December 11, 2017, International Trade Centre (ITC), the United Nations Conference on Trade and Development (UNCTAD) and the World Trade Organization (WTO) unveiled Global Trade Helpdesk. Global Trade Helpdesk is an innovative tool to help businesses, especially smaller firms. It is expected to serve as a one stop destination not only for businesses but also for policymakers to access trade data and actionable information on their target markets.

Global Trade Helpdesk is accessible through a new online hub – HelpMeTrade.org.

About the WTO

THE WORLD TRADE ORGANIZATION (WTO) IS AN INTERGOVERNMENTAL ORGANIZATION THAT REGULATES INTERNATIONAL TRADE. THE WTO OFFICIALLY COMMENCED ON JANUARY 1, 1995 UNDER THE MARRAKESH AGREEMENT, SIGNED BY 123 NATIONS ON APRIL 15, 1994, REPLACING THE GENERAL AGREEMENT ON TARIFFS AND TRADE (GATT), WHICH COMMENCED IN 1948. IT IS THE LARGEST INTERNATIONAL ECONOMIC ORGANIZATION IN THE WORLD. THE WTO HAS 164 MEMBERS AND 23 OBSERVER GOVERNMENTS. LIBERIA BECAME THE 163RD MEMBER ON JULY 14, 2016, AND AFGHANISTAN BECAME THE 164TH MEMBER ON JULY 29, 2016.

Organizational Structure The General Council has the following subsidiary bodies

- Council for Trade in Goods
- Council for Trade-Related Aspects of Intellectual Property Rights
- Council for Trade in Services
- Trade Negotiations Committee



BANKING AND ECONOMIC ANALYSIS

NGOs TO OPEN ACCOUNT IN ANY DESIGNATED BANK

Union Home Ministry has directed all Non-governmental organizations (NGOs), business entities and individuals on December 26, 2017 who receive funds from abroad to open accounts in any of the 32 designated banks which are integrated with the central government's Public Financial Management System. Union Ministry of Home Affairs has issued this directive to ensure a higher level of transparency and hassle-free reporting compliance. Further, it has also stated that such funds should not be utilised for activities detrimental to the national interest. This directive has been given in context of Foreign Contribution (Regulation) Act 2010.

STATE CONTRIBUTION OF THE GST

As per information provided by Minister of State for Finance, Pratap Shukla in Lok Sabha on December 24, 2017, Maharashtra and Uttar Pradesh are the top contributors among all States and Union Territories (UTs) in the first five months (July 1 to November 30, 2017) of the rollout of the GST regime. Maharashtra and Uttar Pradesh together accounted for 24% of the total cess collections of ₹ 30224 crore under the Goods and Services Tax (GST).

With ₹ 18701 crore, Maharashtra also topped in SGST collections. In terms of SGST collections, Maharashtra is followed by Tamil Nadu (₹8739 crore), Karnataka (₹ 7736 crore) and Gujarat (₹ 7375 crore). Total SGST collections stood at ₹ 87888 crore. Total CGST collections stood at ₹ 59048 crore. GST is a destination-based, single indirect tax that is levied on consumption of goods or use of services across India. It was rolled out in India from July 1, 2017.

COMPANIES AMENDMENT BILL, 2017 PASSED

The Parliament has passed Companies (Amendment) Bill, 2017 on December 19, 2017 to strengthen corporate governance standards, initiate strict action against defaulting companies and help improve ease of doing business in the country, The bill provides for more than 40 amendments to Companies Act, 2013.

It will help in simplifying procedures, make compliance easy and take stringent action against defaulting companies.

This bill seeks to introduce major amendments in the Companies Act, 2013. Union Minister of State for Corporate Affairs, P P Chaudhary has mentioned that the provisions included in this amendment bill would help ensure timely filing of returns by the companies.

The amendment bill also reinforces the provision under which, companies are directed to spend 2 % of their income on Corporate Social Responsibility (CSR) activities.

24TH GST COUNCIL MEETING HELD

24th GST Council Meeting was held on December 16, 2017 through video conferencing. During the course of this meeting, it was decided that Inter-State e-way Bill system for Inter-State movement of goods is to be made compulsory from February 1, 2018.

Uniform System of e-way Bill for Inter-State and Intra-State movement will be implemented across India by June 1, 2018. An e-way bill is an electronically generated bill (through Goods and Services Tax Network – GSTN common portal) for the movement of goods. Under the e-way bill system, movement of goods of more than Rs 50000 in value cannot be made by a registered entity without an e-way bill.

CABINET APPROVED AMENDMENT ON CHEQUE BOUNCE CASES

The Cabinet approved an amendment on December 15, 2017 to a current law in cheque dishonour cases with a view not to allow unscrupulous elements holding payments.

An amendment to the Negotiable Instruments Act will allow a court to order for payment of an interim compensation to those whose cheques have bounced due to dishonouring parties, a move aimed at promoting a less cash economy. The amendment is likely to be introduced in the ongoing winter session of parliament.

If the drawer is acquitted, the court may direct the payee to repay the amount paid as interim compensation with interest. Similarly, appellate courts would be enabled to order the appellant to deposit a part of the compensation awarded by the trial court at the time of filing appeal.

MDR CHARGES EXEMPTED UP TO ₹ 2000

Union Cabinet decided to waive the merchant discount rate (MDR) applicable on all debit cards, Bharat Interface for Money (BHIM) and Unified Payment Interface (UPI) transactions up to ₹ 2000 on December 15, 2017.

Fee charged to a merchant by a bank for providing debit and credit card payment services is referred to as merchant discount rate (MDR). This waiver has been given for 2 years with effect from January 1, 2018. The amount waived, will be reimbursed to the banks by the Government.

ADB LOWERED INDIA'S GDP FORECAST FOR 2017-18

The Asian Development Bank (ADB) in its Asian Development Outlook Supplement has lowered India's economic growth forecast on December 13, 2017 for current fiscal i.e. Financial



Year 2017-18 by 0.3% to 6.7% from earlier 7%.

The reasons cited for this downward revision of growth forecast of largest economy South Asia are lingering effects of demonetisation, transitory challenges to Goods and Services Tax (GST) and weather-related risks to agriculture.

In addition to this, growth forecast for 2018-19 has also been lowered to 7.3% from 7.4%. However, on account of measures to ease compliance for new Goods and Services Tax (GST) regime and bank recapitalisation plan, ADB expects growth for remaining part of 2017-18 to be stronger as compared to previous quarters.

Other important institution also reduce estimation

- Prior to ADB, World Bank had reduced India's GDP growth forecast to 7% for 2017-18, from 7.2% estimated earlier.
- The Organisation for Economic Cooperation and Development (OECD) has also cut its growth projections for India to 6.7% for 2017-18. It also cut GDP growth forecast for 2018-19 to 7.3% from 7.4% predicted.
- Moody's had also projected India's real GDP growth to moderate to 6.7% in current fiscal 2017-18, down from 7.1%.

INDIAN ECONOMY LIKELY TO GROW BY 7.2% IN 2018

Indian economy is likely to grow by 7.2% in 2018 and go up further to 7.4% in 2019 on the back of strong private consumption, public investment and the ongoing structural reforms, according to a UN report on December 11, 2017.

The 'World Economic Situation and Prospects 2018' report unveiled by United Nations Department of Economic and Social Affairs (UN DESA). In India, the report has projected a positive outlook despite the slowdown early this year and the lingering effects of demonetisation.

As per the report, India's Gross Domestic Product (GDP) is projected to accelerate from 6.7% in 2017. The outlook for India economy for 2018 and 2019 remains positive on account of robust private consumption patterns, public investment as well as ongoing structural reforms.

However, performance of private investment in India has been outlined as a key macroeconomic concern along with subdued credit growth, balance sheet problems in the banking and corporate sectors and low capacity utilisation in some industrial sectors. In 2018, fiscal deficit is expected to narrow further to 3.2% of GDP.

INDIA HAS HIGHEST UNEMPLOYMENT IN ASIA

As per data compiled by Bank of Thailand on December 10, 2017, India has the highest unemployment among Asian countries. As per the data, India has the highest unemployment rate among Asian countries, at 8%.

In order to get insights of job market trends, Bank of Thailand is building its own employment index based on data from online jobs-search portals. Thailand has one of the lowest unemployment rates in the world, which doesn't always fit the picture of an emerging-market economy that's struggling to get growth going.

FIRST MEETING OF THE 15TH FINANCE COMMISSION

The 15th Finance Commission held its first meeting in New Delhi on December 4, 2017. The Meeting was held under the Chairmanship of N.K. Singh and was attended by all the other Members of the Commission – Shaktikanta Das and Dr. Anoop Singh with the part time Members Dr. Ashok Lahiri and Dr. Ramesh Chand.

The Fifteenth Finance Commission was constituted on November 27, 2017. The 15th Finance Commission, whose recommendations will come into effect for the five years starting April 1, 2020 has been asked to submit its report by October 30, 2019.

The 14th Finance Commission, chaired by former Reserve Bank of India governor YV Reddy, is considered to have fundamentally reset the centre-state fiscal relationship by raising the united share of states in net central taxes to 42% from 32% after ending discretionary resource transfers from the centre to the states.

FINANCIAL SERVICES COMMISSION, MAURITIUS IN MUMBAI

The Financial Services Commission, Mauritius informed that it has opened its representative office in Mumbai on December 6, 2017. The representative of the Commission in India will be PK Kuriachen. He was former Chief General Manager of SEBI.

The office of the Commission is currently housed within the Mauritius Consulate in Mumbai. Through its presence in Mumbai, the Commission is establishing the mechanism to further strengthen and deepen its partnership with its Indian counterparts in the fields of capacity building, financial literacy and exchange of expertise.

BANKING

RBI IMPOSED RESTRICTIONS ON CORPORATION BANK

The Reserve Bank of India (RBI) has initiated prompt corrective action (PCA) on December 14, 2017 against Corporation Bank owing to its high non-performing loans and requirement to raise capital. PCA has been initiated against Corporation Bank as its net non-performing loans crossed 10% and it reported losses of ₹ 1035 crore in the second quarter ending 2017. Besides, capital adequacy ratio of Corporation Bank is at 10.23% while it is required to maintain 10.875% for March 2018.



Corporation Bank is the eighth bank to face PCA in last ten months. Other seven banks include Oriental Bank of Commerce, Dena Bank, Central Bank of India, IDBI Bank, Indian Overseas Bank, Bank of Maharashtra and UCO Bank. Banks facing PCA are restricted from carrying out certain banking activities. These include, restrictions on opening branches, recruiting staff and giving increments to employees.

PCA - To ensure that banks don't go bust, RBI has put in place some trigger points to assess, monitor, control and take corrective actions on banks which are weak and troubled. The process or mechanism under which such actions are taken is known as Prompt Corrective Action, or PCA.

OBOPAY GOT A PRE-PAID INSTRUMENT LICENSE

Global mobile payments company, OBOPAY has procured a license for Prepaid Payment Instrument (PPI) from the Reserve Bank of India (RBI) on December 13, 2017 to operate a semi-closed loop wallet in India. On basis of this PPI license and its technology expertise, OBOPAY will now be able to solve various digital payment related problems for its partner clients.

OBOPAY will also use the PPI license to boost the business in its Business to Business (B2B) operations by co-branding the prepaid instrument with a partner brand. The PPI license can be implemented in a variety of industry segments. The license will enable the customers to do everything a prepaid payment instrument does including P2P, cash-in, bill payments, mobile recharge, and shopping.

RBI IMPOSED PENALTY ON INDUSIND BANK

The RBI imposed a ₹ 3 crore penalty on private sector lender IndusInd Bank on December 13, 2017 for not following the central bank's rules on classification of bad loans. The penalty has been imposed for non-compliance with the directions on Income Recognition and Asset Classification (IRAC) norms and contravention of regulatory restrictions pertaining to non-fund based (NFB) facilities.

In October, the RBI had slapped a ₹ 6 crore penalty on Yes Bank Ltd for breaching its rules on classifying non-performing assets and failing to report a security incident involving its ATMs on time. Separately, RBI had also imposed a ₹ 2 crore penalty on IDFC Bank Ltd for breaching regulations on giving loans.

Assets Under Bank Norms

ASSETS ARE CLASSIFIED AS STANDARD IF THEY ARE PERFORMING AND NOT IMPAIRED. IF THEY TURN AS NON PERFORMING (NPA) THEY ARE CLASSIFIED AS SUB STANDARD, DOUBTFUL OR LOSS. INITIALLY THEY ARE CLASSIFIED AS SUB STANDARD AND IN CASE THE REALISABLE VALUE OF THE ASSET IS RECKONED AS NIL OR INSIGNIFICANT THE ASSET IS STRAIGHT AWAY CLASSIFIED AS LOSS ASSET. WHERE AN ASSET CONTINUES TO BE SUB STANDARD FOR A PERIOD OVER 12 MONTHS IT IS CLASSIFIED AS DOUBTFUL ASSET.

RBI RAISED FPI LIMIT IN G-SECS

Reserve Bank of India (RBI) raised the limits on December 12, 2017 for investment by foreign portfolio investors (FPIs) for the January-March 2018 quarter. The limit has been increased by ₹ 6400 crore in Central Government Securities (G-Secs) and ₹ 5800 crore in State development loans (SDLs).

The revised investment limit for FPIs in G-Secs now stands at ₹ 256400 crore as compared to the existing limit of ₹ 250000 crore. Within G-Secs, General investment limit has been raised by ₹ 1600 crore to ₹ 191300 crore while the long-term investment limit has been raised by ₹ 4800 crore to ₹ 65100 crore.

ICICI BANK TO ENABLE CASHLESS PAYMENTS ON E-NAM

The government has engaged private lender ICICI Bank to enable online payments at 470 mandis integrated with national portal of electronic National Agriculture Market (e-NAM), a senior Agriculture Ministry. At present, e-NAM participants are doing payments through traditional ways via bank branches, debit cards and net banking.

e-NAM was launched in April 2016 with an aim to revolutionise agri markets by ensuring better price discovery, bringing in transparency and fostering competition to enable farmers to get better remuneration for their produce. ICICI Bank will enable UPI and BHIM (Bharat Interface for Money) on the e-NAM portal for making cashless payments.

RBI RELEASED FIFTH BI-MONTHLY MONETARY POLICY REVIEW

The Reserve Bank of India (RBI) announced Fifth Bi-Monthly Monetary Policy Statement on December 6, 2017 for financial year 2017-18. The six member Monetary Policy Committee (MPC) of Reserve Bank of India (RBI) has decided to maintain status quo in policy rates by keeping repo rate unchanged at 6.0% under liquidity adjustment facility (LAF).

The six-member RBI Monetary Policy Committee (MPC) voted 5 : 1 for the decision. RBI has projected inflation to stay in the range of 4.3-4.7% in December and March quarters. Economic growth forecast has been retained at 6.7%. *Policy rates and reserve ratios are as follows*

- Policy Repo Rate 6.00% (Unchanged – since August 2, 2017)
- Reverse Repo Rate 5.75% (Unchanged – since August 2, 2017)
- Marginal Standing Facility Rate 6.25% (Unchanged – since August 2, 2017)
- Bank Rate 6.25% (Unchanged – since August 2, 2017)
- Cash Reserve Ratio (CRR) 4.00% (Unchanged – since February 9, 2013)
- Statutory Liquidity Ratio (SLR) 19.50% (With Effect from October 14, 2017)

PAYTM UNVEILS ‘PAYTM KA ATM’

Paytm unveiled ‘Paytm Ka ATM’ partner outlets on December 5, 2017 where customers can open bank accounts, deposit cash and withdraw money. The ‘Paytm Ka ATM’ outlets have local banking correspondents who help customers in depositing and withdrawing money from their Paytm Payments Bank account.

These outlets allow local stores to act as potential cash-in and cash-out points for Paytm Payments Bank. Paytm has already started with 3000 “Paytm Ka ATM” points in select cities including Delhi-NCR, Kanpur, Lucknow, Allahabad, Aligarh and Varanasi. Paytm Payments Bank is being termed as India’s only mobile first bank providing zero balance accounts.

CORPORATION BANK LAUNCHED RUPAY CREDIT CARDS

Corporation Bank launched its RuPay Select and RuPay Platinum credit cards on December 2, 2017 in Mangaluru. Corporation Bank’s RuPay credit cards will be accepted at all RuPay-enabled 1.5 million plus point of sale (PoS) terminals and 80000 plus e-commerce merchants in India.

Corporation Bank’s RuPay Select Credit Card and RuPay Platinum Credit Card comes with Personal accident insurance of Rs.10 lakh and ₹ 2 lakh respectively. Corporation Bank’s RuPay credit cards are accepted at all RuPay-enabled 1.5 million plus PoS terminals and 80000 plus e-commerce merchants in India and all ICS Partner acceptance points (POS, e-commerce merchants) globally.

ONE RUPEE NOTE TURNS 100 YEARS

The One Rupee note printed in India turned 100 years on November 30, 2017. The first Re1 note printed in England



was issued on November 30, 1917 in India, with an image of King George V, the British monarch. This is not signed by the RBI governor, but by the finance secretary. British finance secretaries – MMs Gubbay, AC McWatters and H Denning had signed the first one rupee note.

In the past 100 years of its historic journey, the design of the One Rupee note has changed 28 times. The 1 Rupee note is used by the Government of India and not the Reserve Bank of India, unlike other denomination notes. It is signed by the RBI governor, but by the finance secretary. As the 1 Rupee note was costing too high, the production of the currency was stopped in 1995 and later was resumed again in 2015.

Other Important News

Topic	Related Facts
Paytm record (December 28, 2017)	• Paytm announced that its app had passed the 100 million milestone on Google Play Store in the 2nd week of December 2017. The app offers online recharges, bill payments, movie tickets booking, travel booking etc.
Automatic service ATMs in Rajasthan (December 28, 2017)	• Rajasthan State Government is setting up Automatic Service ATMs, ‘E-Mitra Plus’ at 9900 Atal Seva Kendras and 2500 urban location across the state. Through ‘E-Mitra Plus’, people from urban as well as rural areas will be able to access 380 services of various government departments. ‘E-Mitra Plus’ will be accessible 24x7 for 365 days.
Samsung and Axis Bank tie-up (December 26, 2017)	• Samsung in partnership with Axis Bank launched its ‘Bill Payments’ on Samsung Pay. • The ‘Bill Payments’ feature lets users to pay their utility bills through Samsung Pay’s platform in a convenient way.
Medium Term Note (MTN) programme (December 23, 2017)	• Private sector bank, Yes Bank established a Medium Term Note (MTN) programme to raise USD 1 billion by issuing debt securities in international capital markets to eligible investors. Earlier, in November 2017, the proposal to setup MTN programme was approved by Capital Raising Committee of Yes Bank’s board.
BPCL SBI Card Launched (December 22, 2017)	• SBI Cards and Bharat Petroleum Corporation Ltd. (BPCL) launched ‘BPCL SBI Card’, a co-branded credit card. It can be used on any of the 14000 Bharat Petroleum fuel stations across India. Annual membership fee for this card is ₹ 499.
Yes Bank, EIB Joint Statement (December 22, 2017)	• YES Bank and the European Investment Bank (EIB) have released a joint statement announcing a co-finance programme of \$400-million for renewable power generation in India. • Under this programme, both the entities will co-finance a range of renewable energy projects being built and operated by leading Indian companies and private sector developers.

Topic	Related Facts
AU Small Finance Bank and Sahaj e-Village (December 22, 2017)	<ul style="list-style-type: none"> AU Small Finance Bank has signed a memorandum of understanding (MoU) with Sahaj eVillage for providing its banking service in remote areas of India. Sahaj e-Village Limited is an entity of SREI Infrastructure Finance Limited (SIFL).
Penalty on Syndicate Bank (December 30, 2017)	<ul style="list-style-type: none"> The RBI imposed a penalty of ₹ 5 crore on Syndicate Bank for non-compliance with its directions on Know Your Customer (KYC) norms Cheque Purchase or Discounting and Bill Discounting. RBI has imposed this penalty by exercising its power under the provisions of the Banking Regulation Act.
Sahafat Finance Scheme (December 14, 2017)	<ul style="list-style-type: none"> Jammu and Kashmir Bank launched "J&K Bank Sahafat Finance Scheme", a special financial scheme for journalists of the state. The loan amount can be in the range of ₹ 50000 to ₹ 3 lakh, which should be repaid in 60 monthly instalments.
State Bank Rewardz scheme (December 14, 2017)	<ul style="list-style-type: none"> India's largest bank, State Bank of India (SBI) has launched 'State Bank Rewardz', a loyalty program for its valued customers. Under this scheme, SBI customers will get reward points for various transactions across many banking services offer by SBI viz. internet banking, mobile banking, using debit cards, availing loans etc.
Chandigarh smart city cards (December 14, 2017)	<ul style="list-style-type: none"> This card is a personalised card having a photograph and other details of the cardholder. It has been launched by Chandigarh administration in collaboration with the Bank of India. Cardholders can load maximum ₹ 50000 in this card. Aadhaar number is must to avail this card. It can be reloaded either through online transaction or at the e-Sampark centres.
Overseas bank branches can refinance ECBs (December 6, 2017)	<ul style="list-style-type: none"> International or overseas branches of Indian banks will now be able to refinance external commercial borrowings (ECB) of AAA-rated private and public sector companies. Currently Indian banks are allowed to fund dollar loans but are not allowed to refinance these borrowings abroad.
PPF account online by ICICI (December 6, 2017)	<ul style="list-style-type: none"> ICICI Bank said it has launched a digital service to allow customers to open a Public Provident Fund (PPF) account online, eliminating the need for furnishing paper documents. The facility will be available 24x7 and on all days.
Canara HSBC Life begins video service (December 5, 2017)	<ul style="list-style-type: none"> Canara HSBC Oriental Bank of Commerce Life Insurance Co Ltd has launched a video service that seeks to improve customer engagement. Customers can access this service through a smartphone, a desktop with camera or camera-enabled laptop.
Paytm FASTag (December 4, 2017)	<ul style="list-style-type: none"> Paytm Payments Bank has rolled out Paytm FASTag to make payment of tolls at highway booths smoother. The FASTag would enable electronic toll-fee collection on highways across India.

CORPORATE

CONDONATION OF DELAY SCHEME

In order to provide relief for disqualified directors of companies, Union Ministry of Corporate Affairs will roll out 'Condonation of Delay Scheme', which will be operational from January 1 to March 31, 2018.

The Ministry of Corporate Affairs decided to come up with this scheme, under which, post submission of filings, the company concerned would have to file a separate form seeking condonation of the delay along with a fee of ₹ 30000. However, only bona fide directors will benefit from the proposed scheme. This scheme is not open for directors of struck-off companies.

AIRTEL DEPOSITED 'INTERIM PENALTY'

Airtel has deposited an interim penalty of ₹ 2.5 crore on December 19, 2017 with the



Aadhaar-issuing body UIDAI after an action against the telecom operator for allegedly opening payments bank accounts of its mobile subscribers without their 'informed consent'.

Airtel has assured that it will return ₹ 190 crore that had been moved into the unrequested payments bank accounts of 31 lakh mobile subscribers. It will also inform its customers that their subsidy-linked account has been switched back to the originally-chosen account.

6TH MOST VALUABLE INDIAN COMPANY

India's largest carmaker Maruti Suzuki became India's sixth most valued firm on December 10, 2017, crossing India's largest lender State Bank of India (SBI). Reliance Industries is India's most valued company with a market value of 5.8 trillion, followed by TCS, HDFC Bank, ITC and Hindustan Unilever. Maruti Suzuki's market capitalisation stood at ₹ 2.74 trillion, ahead of SBI's market value of ₹ 2.71 trillion. Shares of Maruti have increased 73% in the last one year because of a slew of successful products in the last couple of years.

STOCK MARKET

SEBI HIKED FPI INVESTMENT LIMIT

The Securities and Exchange Board of India (SEBI) has raised the investment limit on December 22, 2017 for foreign portfolio investors (FPI) in central government securities to over ₹ 191000 crore. In a bid to boost inflows of foreign funds in India. This new limit will come into effect from January 1, 2018. Current investment limit for FPIs in central government securities is ₹ 189700 crore.

Investment limit in state development loans (SDL) has also been raised to ₹ 31500 crore and ₹ 13600 crore for FPIs and long-term FPIs respectively. Foreign Portfolio Investment (FPI) is investment by non-residents in Indian securities including shares, government bonds, corporate bonds, convertible securities, infrastructure securities etc. The class of investors who make investment in these securities are known as Foreign Portfolio Investors.

AXIS SECURITIES GOT COMMODITY EXCHANGE MEMBERSHIP

Axis Securities, a subsidiary of Axis Bank, has become the first-ever broking arm of a bank to take membership of a commodity exchange on December 5, 2017 by registering itself with NCDEX (National Commodity and Derivatives Exchange). Till recently the financial regulator had not allowed any institutional investors, including banks, to participate in agri-derivatives space.

In September, Reserve Bank of India allowed banks wishing to undertake commodities derivatives clearing to set up a separate subsidiary for the purpose and adhere to the membership norms laid by market regulator Securities Exchange Board of India (SEBI).

Banks should also set up internal risk control measures and take board approvals to decide the extent to which they can fulfil pay-in obligations arising out of trades executed by clients and set prudential norms on risk exposure, among others.

NIFTY LARGE MIDCAP 250 INDEX LAUNCHED

India Index Services and Products Ltd (IISL) launched the Nifty LargeMidcap 250 Index on November 30, 2017. IISL is a subsidiary of National Stock Exchange (NSE). This index will track the performance of 100 large-cap and 150 mid-cap companies listed on National Stock Exchange (NSE).

The base date for the index is April 1, 2005 and base value is 1000. Its composition will be reconstituted on a semi-annual basis. This index will be useful for investment community for tracking specific investable large and mid-capacity category stocks.



Agreement

Between	Related Facts
SLCM and HDFC (December 26, 2017)	<ul style="list-style-type: none"> Sohan Lal Commodity Management (SLCM) announced its tie up with HDFC Bank and IndusInd Bank to provide collateral management services. This tie-up is aimed to improve farmers' access to post-harvest credits at affordable interest rates.
Uttar Pradesh and South Korea (December 23, 2017)	<ul style="list-style-type: none"> The Uttar Pradesh government signed a MoU with South Korea to improve cooperation in the field of tourism, skill development, culture and farming. This is expected to provide more employment opportunities and development in these fields.
Skill Development Ministry and Maruti Suzuki (December 21, 2017)	<ul style="list-style-type: none"> Directorate General of Training (DGT) under Ministry of Skill Development & Entrepreneurship and automobile manufacturer, Maruti Suzuki India Limited signed a MoU under Skill India Mission. Under this MoU, Maruti Suzuki will develop specific training modules relevant to the automobile industry, in consultation with DGT.
Samsung India and UNESCO (December 16, 2017)	<ul style="list-style-type: none"> Samsung India has partnered with UNESCO MGIEP (Mahatma Gandhi Institute of Education for Peace and Sustainable Development) to launch 360-degree video and Virtual Reality (VR) content of Sun Temple in Konark and Taj Mahal. This partnership is aimed to provide experiential educational content to urban as well as rural students across India.
Ola and Bajaj Allianz (December 16, 2017)	<ul style="list-style-type: none"> Online cab aggregator, Ola entered into an agreement with Bajaj Allianz to offer a comprehensive insurance programme for its driver partners. This programme has been named 'Chalo Befikar'. Under this programme, Ola's driver partners can avail an insurance cover of up to ₹ 5 lakh.
Japan and India (December 19, 2017)	<ul style="list-style-type: none"> The signing ceremony for the project was executed under Japan's Grant Assistance for Grassroots Projects (GGP) at the Embassy of Japan in New Delhi. Japan has decided to offer a grant worth 8.4 million Yen for the construction of a vocational training centre for poor women and youth in Rajasthan's Baran district.
India and International Bank for Reconstruction and Development (IBRD) (December 13, 2017)	<ul style="list-style-type: none"> India signed Financing Agreement for International Bank for Reconstruction and Development (IBRD) loan of USD 250 million for the Skills Acquisition and Knowledge Awareness for Livelihood Promotion (SANKALP) Project. Objective of SANKALP project is to strengthen institutional mechanisms for skill development as well as to increase access to quality and market-relevant training for the work force.
FundsIndia and Yes Bank (December 14, 2017)	<ul style="list-style-type: none"> Online investment platform, FundsIndia.com, has partnered with private sector lender, YES BANK to launch Unified Payments Interface (UPI) on its Android app for mutual fund payments. To use this feature, a Virtual Payment Address (VPA) is required. FundsIndia users can create their own VPA on the FundsIndia Android app (backed by Yes Bank's engine). Thereafter the user has to link the VPA with his/her bank account.
Fino Payments Bank and Rajasthan government (December 13, 2017)	<ul style="list-style-type: none"> Fino Payments Bank has signed up and agreement with Rajasthan government's RajCOMP as its corporate business correspondent and will offer banking services to people across the state. As per the terms of the agreement, all 55000 e-Mitra points of RajCOMP across Rajasthan will act as banking points of Fino Payments Bank.
DCI and NHAI (December 13, 2017)	<ul style="list-style-type: none"> Dredging Corporation of India (DCI) and National Highways Authority of India (NHAI), signed a MoU for facilitating the supply of sand for highways construction work. This MoU aims to solve the problem of shortage of sand faced by concessionaires working on highways projects.
India and Germany (December 9, 2017)	<ul style="list-style-type: none"> Union Housing and Urban Affairs (HUA) Ministry signed an agreement with Germany's GIZ for technical cooperation in the implementation of transport projects in Coimbatore (Tamil Nadu), Bhubaneswar (Odisha) and Kochi (Kerala). The main aim of this agreement is to improve planning and implementation of sustainable urban transport in these cities.

Between	Related Facts
Health Ministry and Rotary India (December 6, 2017)	<ul style="list-style-type: none"> • Union Ministry of Health & Family Welfare (MoHFW) and Rotary International's India National PolioPlus signed a MoU for concerted efforts towards achieving immunization target. • The MoU was signed in New Delhi in presence of Union Minister of Health and Family Welfare, JP Nadda.
Uttarakhand and HP (December 6, 2017)	<ul style="list-style-type: none"> • Uttarakhand State Government signed a MoU with multinational Information Technology (IT) company, Hewlett Packard (HP) to provide tele-medicine facilities in the remote areas of the state. • Under this MoU, HP will create tele-medicine facilities at four Community Health Centres in Uttarakhand.

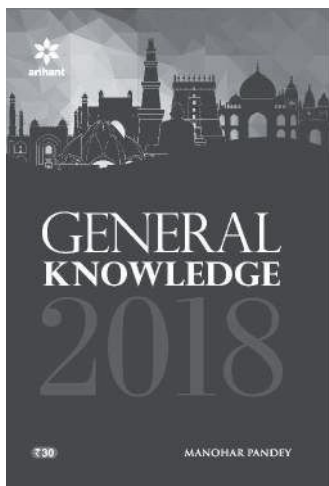
Merger/Acquisition

Company Involved	Related Facts
Quikr acquires HDFC's digital (December 22, 2017)	<ul style="list-style-type: none"> • Housing Development Financial Corporation (HDFC) has sold its realty brokerage business 'HDFC Realty' and its digital real estate business 'HDFC Red' (owned by HDFC Developers) to online advertisements platform Quikr. • Combined value of both these businesses of HDFC is being estimated to be about Rs 357 crore.
Ola acquires Foodpanda India (December 22, 2017)	<ul style="list-style-type: none"> • Ola has acquired online food delivery firm Foodpanda India from Delivery Hero AG in an all-stock deal. • As per the deal, Foodpanda's India business will be transferred to Ola in exchange for Ola's stock.
Dish TV merger with Videocon d2h (December 15, 2017)	<ul style="list-style-type: none"> • Direct-to-home (DTH) operator Dish TV India Ltd (owned by Zee Group) announced that the company has received the final approval from Union Information and Broadcasting Ministry for completing its merger with Videocon d2h, the DTH arm of Videocon Industries Ltd. • In terms of earnings, Dish TV Videocon Limited will be the largest listed media company in India.
Apple acquired Shazam (December 11, 2017)	<ul style="list-style-type: none"> • Apple has confirmed that it is acquiring popular music recognition app Shazam beating Snapchat and Spotify. • Apple has signed a deal with Shazam for a sum of nearly \$400 million.
Bharti Airtel acquired Juggernaut Books (December 4, 2017)	<ul style="list-style-type: none"> • Bharti Airtel has acquired a strategic stake in Juggernaut Books. The terms of the deal have not been disclosed. • The funding from Airtel will enable Juggernaut to ramp up content acquisition, digital marketing and prepare for a subscription-led offering in the next few months.

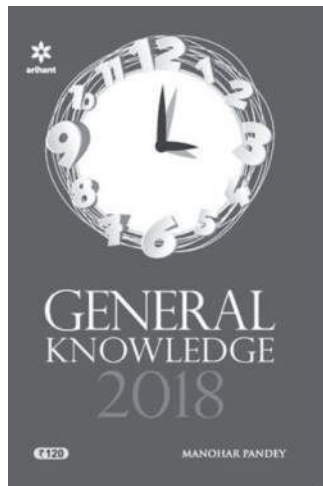
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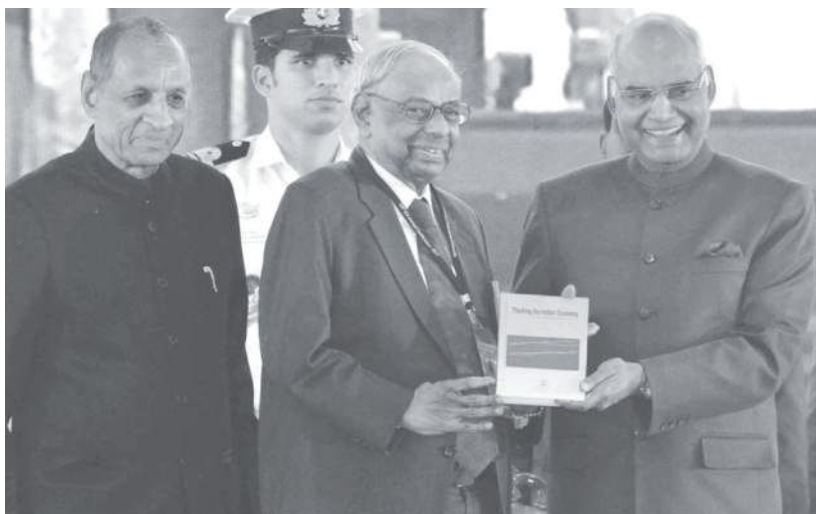
₹120



₹185

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NATIONAL IMPACT

INDIAN ECONOMIC ASSOCIATION SUMMIT HELD

President Ram Nath Kovind, inaugurated the centenary conference of the Indian Economic Association on December 27, 2017 in Guntur, Andhra Pradesh. Overarching theme of the conference was 'India's Development Experience'. The conference also had five sub-themes *viz.* 'Pace and Pattern of Development', Monetary and Fiscal Issues in Development Process', 'India and External World', 'Issues in Distribution' and 'Sectoral Performance in Agriculture, Manufacturing and Service Sector'.

President Ram Nath Kovind also inaugurated AP Fibre Grid Project in Amaravati, Andhra Pradesh. Chandrababu Naidu, the Chief Minister of Andhra Pradesh was also present at the inauguration event. Andhra Pradesh Fibre Grid project, undertaken by Andhra Pradesh State Government is aimed at providing high-speed internet service to every household in the state at affordable rate. This project is being implemented by Andhra Pradesh State Fibernet Limited (APSFL).

CENTRE RELEASED ₹ 167 CRORE UNDER BADP

Union Home Ministry has released ₹ 167 crore on December 26, 2017 to nine states – Rajasthan, Punjab, West Bengal, Tripura, Assam, Meghalaya, Himachal Pradesh, Bihar and Sikkim – under the Border Area Development Programme (BADP). BADP is fully funded by Central Government. Under this programme, development work is carried out in all villages which are located within the 0-10 km of the international border.

Rajasthan and Punjab share border with Pakistan while West Bengal, Tripura, Assam and Meghalaya share boundary with Bangladesh. Himachal Pradesh shares border with China. Bihar shares border with Nepal while Sikkim shares border with Nepal and Bhutan. Earlier, in 2nd week of December 2017, Union Home Ministry had released ₹ 174 crore to six states – Assam, Himachal Pradesh, Gujarat, Manipur, West Bengal and Uttar Pradesh – under BADP.

BHARATIYA NIRDESHAK DRAVYA LAUNCHED

India's first home-grown high purity gold reference standard - the Bharatiya Nirdehak Dravya (BND-4201) - was launched on December 23, 2017 at the India Government Mint, Mumbai. BND-4201, which is the reference material for gold of '9999' fineness (gold that is 99.99% pure). It will be beneficial to the consumers and public at large to ensure purity of gold.

The high purity gold reference standard has been developed through a collaborative effort between IGM, Council of Scientific & Industrial Research-National Physical Laboratory (New Delhi) and Bhabha Atomic Research Centre — National Centre for Compositional Characterisation of Materials (Hyderabad). Gold reference standard is prominently used in gold and jewellery hall marking. IGM, Mumbai, is one of the four units operated by India Government Mint. Other three units are located in Hyderabad, Kolkata and Noida.

FIRST AC SUBURBAN LOCAL TRAIN IN MUMBAI

Indian Railways flagged off India's first air-conditioned suburban local train for Mumbai commuters on December 25, 2017. The inaugural run of this train was carried out between Borivali and Churchgate on the Western Railway (WR). Introductory fare for the AC train will be 1.2 times of a first class one-way regular ticket. The full AC air-suspension coaches have been manufactured at Integral Coach Factory, Chennai. It will have 6 round trips (12 one way trips) on daily basis from January 1, 2018.

PM INAUGURATED DELHI METRO'S MAGENTA LINE

Prime Minister Narendra Modi inaugurated the Botanical Garden-Kalkaji section (of Magenta Line) of Delhi Metro on December 25, 2017. This 12.64 km route of Magenta Line will be Delhi Metro's first line to get driverless trains. On this line, Delhi Metro Rail Corporation (DMRC) will be using Communication Based Train Control (CBTC) signalling technology which would facilitate the movement of trains at a higher frequency as compared to other lines.

GOVERNMENT LAUNCHED 'GANGA GRAM' PROJECT

Union Ministry of Drinking Water and Sanitation held 'Ganga Gram Swachhta Sammelan' in New Delhi to formally launch the 'Ganga Gram Project' under the Namami Gange Program on December 23, 2017.



Ganga Gram Swachhta Sammelan was a

multi-stakeholder meet attended by about 1200 delegates including 500 village sarpanches from Ganga States. The meet was presided over by Union Ministry of Drinking Water and Sanitation, Uma Bharati. Scope of Ganga Gram Project covers solid and liquid waste management, water conservation projects, renovation of ponds and water resources, organic farming, horticulture and promotion of medicinal plants.

MEA LAUNCHED SAMEEP

Union Ministry of External Affairs (MEA) has launched Students and MEA Engagement Programme (SAMEEP) on December 22, 2017, which aims to take Indian foreign policy and its global engagements to students in small towns and cities across India.

The objective behind this programme is not only to familiarize students about India's foreign policy and functions of MEA but also to inspire them for considering diplomacy as a career option. The students will get information about how India engages with other countries of the world, what are key features of its foreign policy and how diplomacy is actually conducted.

IMMOVABLE PROPERTY (AMENDMENT) BILL

Lok Sabha passed Immovable Property (Amendment) Bill, which seeks to amend regulations pertaining to compensation payable for acquisition of immovable property by the Centre for defence and security purposes on December 20, 2017.

This is the 12th amendment to the Requisitioning and Acquisition of Immovable Property Act and contains a provision to allow Central Government to re-issue the notice of acquisition, so as to ensure that the property's owner gets an opportunity to be heard.

IIM BILL, 2017 PASSED

Rajya Sabha unanimously passed Indian Institutes of Management (IIM) Bill, 2017 on December 19, 2017 which provides greater functional autonomy to Indian Institutes of Management (IIMs) and confers powers to grant degrees instead of postgraduate diplomas. Lok Sabha had passed this bill in July 2017.

As per the provisions laid out in IIM Bill, 2017, Central Government will not be involved in appointment of the chairpersons and directors to the Boards of IIMs. Earlier, fellowships of the IIMs were not regarded as doctoral degrees (PhDs). With the passage of this bill, students will be able to acquire PhDs from the IIMs.

CENTRAL ROAD FUND (AMENDMENT) BILL, 2017 PASSED

Lok Sabha passed the Central Road Fund (Amendment) Bill, 2017 on December 19, 2017, which seeks to amend the Central Road Fund Act, 2000.

It has been proposed in the amendment bill that two and a half per cent of the Central Road Fund should be allocated to accelerate the development and maintenance of national waterways. It has also proposed that allocation for national highways should be reduced by two and a half per cent.

GUJARAT AND HIMACHAL PRADESH ELECTION RESULTS ANNOUNCED

Bharatiya Janata Party (BJP) has won Gujarat legislative assembly elections for the sixth straight time on December 18, 2017. Assembly elections were held in Gujarat in two phases – on December 9, 2017 and December 14, 2017.

BJP has been in power in Gujarat since 1995. It is the home state of Prime Minister Narendra Modi. In 182-member Gujarat assembly, BJP won 99 seats. BJP also won state assembly election in Himachal Pradesh. In the 68-member Himachal Pradesh State Assembly, BJP won on 44 seats. With this win, BJP has attained power in 19 out of 29 states.

INSTANT TRIPLE TALAQ BILL

Government approved 'Muslim Women Protection of Rights on Marriage Bill' on December 15, 2017, under which, the practice of instant triple talaq will be made illegal and would attract a jail term of three years.

Triple Talaq is a practice under which a Muslim man can divorce his wife by simply uttering the word 'talaq' three times. In August 2017, Supreme Court of India banned the practice of 'triple talaq' calling it unconstitutional.

GOVT SETS UP PANEL UNDER AMITABH KANT

Central Government has set up a high-level panel to address the problem of Non-performing assets (NPAs) in India's power sector on December 7, 2017. This panel is headed by NITI Aayog chief executive Amitabh Kant and comprises secretaries in the ministries of power, coal and department of financial services.

According to the second volume of the Economic Survey 2016-17 released in August 2017, NPAs in power generation accounted for around 5.9% of India's banking sector's total outstanding advances of ₹ 4.73 trillion.

DEADLINE FOR LINKING OF AADHAAR WITH PAN

The Central Board of Direct Taxes on December 8, 2017 prolonged the deadline for linking Aadhaar with Permanent Account Number till March 31, 2018. The deadline was prolonged considering that few of the taxpayers have not yet finished the linking of PAN with Aadhaar.

All taxpayers having Aadhaar Number must link Aadhaar with Permanent Account Number as per the rules of recently introduced section 139AA of the Income-tax Act, 1961.

CENTRE FOR FLORICULTURE ESTABLISHED

A centre for excellence in floriculture jointly set up by India and Israel was inaugurated at Thally in Krishnagiri district of Tamil Nadu on December 7, 2017. This centre is the first agro-technology development centre set up with assistance of Mashev, Israel's Agency for International Development Cooperation in the Ministry of Foreign Affairs.

A similar centre specialising in vegetables such as capsicum, cucumber and tomatoes will be established in Dindigul, Tamil Nadu. The centre at Thally and upcoming centre at Dindigul are part of a three-year Indo-Israel agricultural partnership signed between Mashav and mission for integrated development of horticulture of Union Agriculture Ministry.

TAJ MAHAL IS THE 2ND BEST HERITAGE SITE

The Taj Mahal, is the second best UNESCO world heritage site in the world, according to a new survey conducted TripAdvisor on December 5, 2017. With over 8 million visitors per year, Taj Mahal is rated second after Cambodia's Angkor Wat in the first position. Great Wall of China is also included in the list.

The Taj Mahal is the monument of love built by Mughal emperor Shah Jahan in the memory of his wife Mumtaz Mahal. The Taj Mahal is India's iconic ivory-white marble mausoleum in Agra.

CENTRE INCREASED AGRICULTURAL EDUCATION BUDGET

Union Minister of Agriculture and Farmer's Welfare, Radha Mohan Singh has stated on December 3, 2017 that Central Government has increased the budget of Agricultural Education by 47.4% this year as compared to the financial year 2013-14.



This information was provided by Mr. Singh, while addressing Dr Rajendra Prasad Central Agricultural University, in Samastipur district of Bihar on the occasion of National Agricultural Education Day. Central Government has implemented Fifth Dean Committee Report guidelines in all the Agricultural Universities.

Other Important Events

News	Related Facts
National Children Science Congress (December 27 to 31, 2017)	<ul style="list-style-type: none"> The 25th National Children Science Congress begun in Ahmedabad, Gujarat. The theme of the 25th National Children Science Congress is: 'Science and Innovation for Sustainable Development'.
India's 1st pod taxi (December 26, 2017)	<ul style="list-style-type: none"> India's pod taxi scheme is ₹ 4000 crore project spearheaded by Union Road Transport and Highways Minister Nitin Gadkari. National Highways Authority of India (NHA) has been mandated to execute it on 12.30 km Delhi-Gurgaon pilot corridor on a PPP (public-private partnership) basis.
Atal Innovation Mission (AIM) (December 26, 2017)	<ul style="list-style-type: none"> AIM has selected additional 1500 Schools for establishment of Atal Tinkering Labs (ATLs), thereby taking the total number of schools selected so far to 2441. NITI Aayog's AIM is Indian Government's endeavour to promote a culture of innovation and entrepreneurship across Indian schools, universities and industries.
NHAI created NHIPC (December 23, 2017)	<ul style="list-style-type: none"> In a bid to attract domestic and foreign investment for highways projects across India, National Highways Authority of India (NHA) has created a National Highways Investment Promotion Cell (NHIPC). Role of NHIPC will be crucial in achieving Indian Government's target of constructing 35000 km of national highways in the next five years under Bharatmala project.
Trainers programme for Sendai Framework (December 19, 2017)	<ul style="list-style-type: none"> Union Minister of State for Home Affairs, Kiren Rijju, inaugurated the first national-level training of trainers programme for Sendai Framework in New Delhi. Sendai Framework for Disaster Risk Reduction (SFDRR), 2015-2030, adopted in March 2015 is an agreement among United Nations Member countries to prevent new and reduce existing disaster risks.
MI-8 "PRATAP" helicopters (December 18, 2017)	<ul style="list-style-type: none"> Phasing out ceremony of MI-8 "PRATAP" helicopter was held at the Air Force Station, Yelahanka in Bengaluru. Soviet-era MI-8 helicopters (rechristened as the "PRATAP") were formally inducted in the Indian Air Force (IAF) helicopter inventory in the year 1972. 'PRATAP' helicopters played important role in major IAF operations including Operation Pawan in Sri Lanka and Operation Meghdoot in the Siachen Glacier.
NGT banned plastic items (December 15, 2017)	<ul style="list-style-type: none"> The National Green Tribunal (NGT) imposed a complete ban on plastic items like carry bags, plates and cutlery in towns located on the banks of the River Ganga like Haridwar and Rishikesh. A bench headed by NGT chairperson Justice Swatanter Kumar also banned the sale, manufacture and storage of such items till Uttarkashi.

News	Related Facts
FICCI's 90th Annual General Meet (AGM) (December 13, 2017)	<ul style="list-style-type: none"> • Prime Minister Narendra Modi addressed the Federation of Indian Chambers of Commerce and Industry (FICCI) 90th Annual General Meeting at the Vigyan Bhavan in New Delhi. • Rashesh Shah, the Chairman & CEO of Edelweiss Group took charge as FICCI President. The theme for this year's AGM is 'Indian Business in a New India'.
Govt. launched the LPG emergency helpline (December 12, 2017)	<ul style="list-style-type: none"> • Central Government has decided to set up special courts to deal exclusively with criminal cases against 1581 Members of Parliament (MPs) and Members of Legislative Assembly (MLAs). Out of the 12 special courts, 2 special courts will handle cases against 228 MPs. • Other 10 courts will be set up in Bihar, Andhra Pradesh, Karnataka, Kerala, Maharashtra, Madhya Pradesh, Tamil Nadu, Telengana, West Bengal and Uttar Pradesh where numbers of MLAs facing criminal charges are more than 65.
Railways introduces Online Bill tracking system (December 13, 2017)	<ul style="list-style-type: none"> • Ministry of Railways has introduced online bill tracking system, Indian Railways EProcurement System (IREPS) for vendors and contractors. • The online IT platform was developed in house by CRIS (Centre for Railway Information Systems), New Delhi. • It is called Indian Railways E-Procurement System (IREPS).
Door-to-door campaign against TB (December 10, 2017)	<ul style="list-style-type: none"> • Union Health Ministry has launched a 15-day door-to-door campaign across the country to eliminate the tuberculosis (TB). Under this campaign, aimed to detect, diagnose and treat TB, Accredited Social Health Activists (ASHAs) and TB supervisors will make door-to-door visits to detect Tuberculosis patients and will give them free medical treatment till they are cured.
Purvasha Folk & Tribal Art Museum (December 9, 2017)	<ul style="list-style-type: none"> • Odisha Chief Minister, Naveen Patnaik inaugurated Purvasha Folk and Tribal Art Museum set up at Barkul near Chilika. • Purvasha Folk & Tribal Art Museum is an endeavour of Society for Development of Rural Literature, which has been set up to promote the cultural heritage of Odisha.
'MSME Sambandh' portal launched (December 8, 2017)	<ul style="list-style-type: none"> • A Public Procurement Portal 'MSME Sambandh' (http://msefc.msme.gov.in) was launched by Giriraj Singh, Minister of State (Independent Charge) for MSME (Ministry of Micro, Small & Medium Enterprises). • Giriraj Singh highlighted the fact that this portal would enable the ease of doing business and 'Make in India' initiatives of the Government of India.
First energy-efficient railway station (December 6, 2017)	<ul style="list-style-type: none"> • Kacheguda Railway Station in Hyderabad has become the first energy-efficient 'A1 Category' railway station in India. • Kacheguda Railway Station falls under the Hyderabad division of the South Central Railway (SCR). Kacheguda is not just a historic and the most beautiful railway station building of SCR but also one of the landmarks of Hyderabad city.
Panel under Swatanter Kumar (December 7, 2017)	<ul style="list-style-type: none"> • The National Green Tribunal (NGT) set up a committee to inspect over 1700 hotels, lodges and home stay accommodations in Kullu and Manali towns of Himachal Pradesh. • A bench headed by NGT Chairperson Justice Swatanter Kumar formed the committee comprising senior officers from state tourism department and Himachal state pollution control board, scientists from the Shimla-based Institute of Himalayan Studies, the SDM of Kullu and Manali and a representative from excise department.
BR Ambedkar International Centre inaugurated (December 6, 2017)	<ul style="list-style-type: none"> • Prime Minister Narendra Modi inaugurated the BR Ambedkar International Centre in Janpath, New Delhi. • Prime Minister Narendra Modi also unveiled two statues of BR Ambedkar at the BR Ambedkar International Centre.
Inter-caste marriage offers (December 4, 2017)	<ul style="list-style-type: none"> • Central Government has removed income limit for incentive under 'Dr. Ambedkar scheme for social Integration through inter caste marriage'. • As per rules of this scheme, such couples whose total annual income does not exceed Rs 5 lakh were eligible to get a one-time incentive of ₹ 2.5 lakh from the Central Government.
BHIM App launched by Railways (December 1, 2017)	<ul style="list-style-type: none"> • As an initiative for Digital India Program Railway Ministry has introduced the facility for booking of railway tickets from railway counters through Unified Payments Interface (UPI)/ Bharat Interface for Money (BHIM) App. • There will be no additional charges will be levied from passengers making payment at railway counters using UPI/BHIM for a period of 3 months.
HT Leadership Summit (November 30, 2017)	<ul style="list-style-type: none"> • Prime Minister Narendra Modi inaugurated the Hindustan Times Leadership Summit (HTLS) 2017 in New Delhi. The theme of this summit is "The Irreversible Rise of India".
7th edition of three day 'Kathakar: International Storytellers Festival' (December 1, 2017)	<ul style="list-style-type: none"> • Minister of State for Home Affairs Shri Kiren Rijju inaugurated the 7th edition of three day 'Kathakar: International Storytellers Festival' at the Indira Gandhi National Centre for the Arts (IGNCA), New Delhi. • This festival hosted in the cities of Delhi, Gurugram, Noida and Mumbai.

STATE

'PRAKASH HAI TO VIKAS HAI' SCHEME

Uttar Pradesh government introduced 'Prakash Hai to Vikas Hai' on December 26, 2017, a free household power connection scheme for the poor people, to mark former Prime Minister Atal Bihari Vajpayee's birth anniversary. Uttar Pradesh government plans to provide 16 million power connections by the end of 2018 through the 'Prakash Hai to Vikas Hai' (the barometer of development is light) scheme.

BPL (Below Poverty Line) card holders without a roof or having less than ₹ 35000 income per year are eligible for the scheme. They can avail connection by paying ₹ 550. Initial payment for the scheme is only ₹ 50. The rest can be paid in 10 instalments of ₹ 50.

SDMC LAUNCHED ATAL JAN AAHAR YOJANA

The South Delhi Municipal Corporation (SDMC) launched 'Atal Jan Aahar Yojana' on December 25, 2017 for poor people to provide them meal at Rs 10, marking the Good Governance Day.

The Atal Jan Aahar Yojana scheme has been started at 5 outlets in different locations of south Delhi. Its aim is to provide nutritious meal to the poor and needy. The menu includes puri, chapattis, rice, rajma, vegetables, chhole, and halwa. The meal is provided for Rs 10 from 11 am to 2 pm every day.

UP EXCISE (AMENDMENT) BILL 2017

Uttar Pradesh (UP) assembly passed the UP Excise (Amendment) Bill 2017 on December 22, 2017, to award death penalty and life imprisonment for spurious liquor dealers. The bill was introduced by Parliamentary Affairs Minister Suresh Khanna. The bill was passed by voice vote.

The bill enforces death penalty, life sentence and fine ranging from ₹ 5 lakh to ₹ 10 lakh in case of death due to consumption of spurious liquor (ethyl alcohol containing traces of methyl alcohol). It also provides imprisonment for 6 to 10 years and fine of ₹ 3 to ₹ 5 lakh in case of disability caused due to consumption of spurious liquor.

FREE PILGRIMAGE SCHEME IN UP

Uttar Pradesh State Government, under Chief Minister, Yogi Adityanath has scrapped 'Shravan Yatra', a scheme under which elderly citizens could undertake pilgrimage free of cost. Shravan Yatra was started in 2015 by the Samajwadi Party government under Akhilesh Yadav.

Under this scheme, entire boarding and lodging expenses for the pilgrimage undertaken by senior citizens residing in the state was borne by the state government. The scheme was named after a mythological character named Shravan Kumar, who had carried his blind parents on his shoulders for a pilgrimage.

KALESHWARAM LIFT IRRIGATION SCHEME (KLIS)

The Expert Appraisal Committee (EAC) of Union Ministry of Environment, Forest and Climate Change (MoEFCC) has accorded environmental clearance for Kaleshwaram Lift Irrigation Project (KLIP) in Telangana on December 20, 2017.

The project is to build at estimated to cost about ₹ 80499.7 crore and proposed to be completed in three years. It is the costliest irrigation project to be taken up by any state in the country. KLIS is aimed at the development of drought prone, upland and backward areas of Telangana States. The project will provide irrigation facilities on 45000 acres land in Karimnagar district.

MR INDIA 2017

Jitesh Singh Deo from Lucknow on December 14, 2017 bagged the Mr. India World 2017 title. He will represent India at the Mr. World competition. The finale of the gala sponsored by Peter Engand, was held at Bandra Fort in Mumbai. The first runner up was Abhi Khajuria and the second runner up was Pavan Rao. The winners were felicitated by actor Kangana Ranaut.

KUMBH 2019 LOGO UNVEILED

Uttar Pradesh Governor Ram Naik unveiled a new multi-coloured logo on December 12, 2017 for the Kumbh Mela that is scheduled to be held in Allahabad in January 2019. The logo

comprises temples, seers, a kalash (pitcher) and a 'Swastika'. It was launched by Ram Naik at a function in the Raj Bhawan, New Delhi.



Ram Naik also launched the Kumbh's tagline "Chalo Kumbh Chalo-Chalo, Kumbh Chalo", Uttar Pradesh Tourism's slogan "UP Nahin Dekha to India Nahin Dekha" and a one-stop travel solution portal. The Kumbh Mela is believed to be the largest religious gathering on earth and is held every 12 years on the banks of the 'Sangam' in Allahabad.

LIFE INSURANCE OF ₹ 5 LAKH EACH FOR PILGRIMS IN WB

West Bengal CM Mamata Banerjee announced a life insurance of ₹ 5 lakh each on December 11, 2017 for pilgrims visiting the state for the upcoming Gangasagar fair, the second biggest pilgrimage fair after Kumbh. Around 5-6 lakh pilgrims attend this fair.

The premium in this regard will be borne entirely by the state government. Around five to six lakh pilgrims attend the Gangasagar fair on the occasion of Makar Sankranti at the confluence of the Ganges in Sagra Islands, South 24 Parganas district. It is scheduled for the second week of January, 2018.

J&K GOVERNMENT LAUNCHED SAUBHAGYA

The Jammu and Kashmir government launched SAUBHAGYA (Sahaj Bijli Har Ghar Yojna) on December 11, 2017 with an aim to provide free electricity connections to poor people in the state. Jammu & Kashmir's Deputy Chief Minister Nirmal Singh launched the scheme.

SAUBHAGYA, an initiative taken by the prime minister, seeks to provide electricity to 4 crore families across India by December 2018. Electric connections would be given to poor people, identified by the Socio Economic and Caste Census of 2011 and others sections for ₹ 500, payable in 10 installments in the bill under this scheme. The scheme also provides on-the-spot registration of applicants.

‘SAFE CITY SURVEILLANCE’ SCHEME

Bihar State Government approved a ‘Safe City Surveillance’ scheme on December 11, 2017 for curbing eve-teasing, harassment and other crimes against women at public places. Decision to launch this scheme was taken at State Cabinet meeting chaired by Chief Minister Nitish Kumar.

The scheme envisages installation of CCTV cameras at public places across the state. This scheme will be implemented in a phase-wise manner and Home Department of Bihar will be the nodal agency for implementing this scheme.

STATE RANKING OF EASE OF DOING BUSINESS

Haryana has topped preliminary rankings of Ease of Doing Business (EoDB) for this year (2017). The announcement was made on December 10, 2017. Haryana is followed by Telangana with a score of 68.46 %.

Union Commerce and Industry Ministry will release the final rankings in January-February, 2018. 2016 all-India State/Union Territory Ease of Doing Business Rankings were jointly topped by Andhra Pradesh and Telangana.

SOLAR POWER POLICY OF GOA

Goa State Cabinet approved Solar Power Policy on December 6, 2017, under which the State Government has laid out plans to generate 150 MW of solar power by 2021. The Solar Power Policy was approved during meeting of Goa State Cabinet chaired by Chief Minister, Manohar Parrikar.

The policy will come into force by the end of financial year 2017-18. Under the Solar Power Policy, State Government has made a provision to provide 50% of the project costs as interest-free loans to the units.

SPECIAL POLICY FOR WOMEN ENTREPRENEURS OF MAHARASHTRA

Maharashtra State Cabinet approved ‘Industrial Policy for Women Entrepreneur’ on December 5, 2017 with an aim to encourage women entrepreneurs in the state.

Under this policy, a woman entrepreneur in Maharashtra would get financial assistance from state government in the range of ₹ 15 lakh up to ₹ 1 crore for capital investment in project at the subsidized rate of interest up to 5%. With this, Maharashtra has become the first state in India to have such policy exclusively for women entrepreneurs.

DEEN DAYAL DIVYANGAJAN SAHAJYA SCHEME LAUNCHED

The government of Assam launched Deen Dayal Divyangajan Sahajya Scheme on December 3, 2017 for differently abled people in Assam. Vice President M. Venkaiah Naidu, Governor Jagdish Mukhi and CM Sarbananda



Sonowal announced the scheme in the ceremony of Deen Dayal Divyangjan Sahajya Achoni, on the occasion of international day for the disabled persons.

Under the Deen Dayal Divyangajan Sahajya Scheme Assam Government will provide one-time grant of Rs. 5,000 for treatment to the Divyang` s in the state. In context of this news, it is important to mention that according to 2011 census, India is home to 2.21 % of the total 15 % of differently abled population in the world.

MADAME TUSSAUDS WAX MUSEUM OPENED

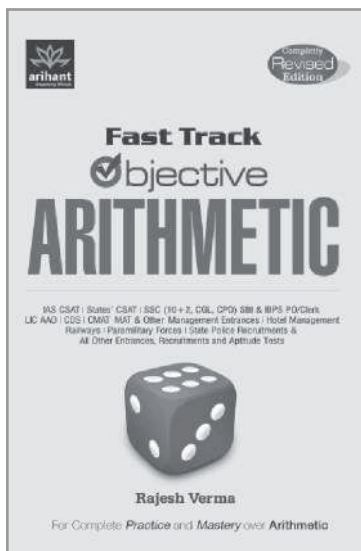
India's first Madame Tussauds wax museum opened in New Delhi with 50 life-like figures spanning across history, sports, music, films, and politics, for the public at the iconic Regal building in central Delhi. Madame Tussauds has been a successful tourist attraction in places like London, Las Vegas, New York, Orlando, San Francisco and Hong Kong. The Delhi facility is the 23rd edition of Madame Tussauds. Madame Tussauds is a wax museum in London with smaller museums in a number of other major cities.

Other Important Events

Events	Related Facts
PUDA-UCIC app (December 21, 2017)	<ul style="list-style-type: none"> The PUDA-UCIC app will facilitate swift action to stop illegal construction. The PUDA-UCIC app is based on Android platform. PUDA-UCIC (Unauthorised constructions and illegal colonies) has been opened for public use in Greater Mohali Area Development Authority (GMADA) region.
Andhra Pradesh government and Alphabet X (December 21, 2017)	<ul style="list-style-type: none"> Andhra Pradesh state government has signed an agreement with Alphabet Inc's X to bring high speed internet to about 12 million households in the state by March 2019. Currently, less than 20% of the 53 million people in Andhra Pradesh have access to broadband connectivity.
Punjab bans nylon, plastic kite string (December 20, 2017)	<ul style="list-style-type: none"> The Punjab government announced a complete ban on the manufacturing, sale, production, supply and use of kite string made of nylon, plastic or any other synthetic material. The ban also includes any other kite flying thread that is sharp or made of glass, metal or any other material.
Eastern India's first CNG stations (December 17, 2017)	<ul style="list-style-type: none"> Union Petroleum Minister, Dharmendra Pradhan inaugurated Eastern India's first compressed natural gas (CNG) stations in Bhubaneswar, Odisha to supply CNG to vehicles. These stations were part of Gas Authority of India Ltd. (GAIL's) Pradhan Mantri Urja Ganga and City Gas Distribution (CGD) projects in Bhubaneswar and Cuttack.

CURRENT REVIEW

Events	Related Facts
India's first social audit law (December 15, 2017)	<ul style="list-style-type: none"> Meghalaya Chief Minister, Mukul Sangma launched 'The Meghalaya Community Participation and Public Services Social Audit Act, 2017'. 'The Meghalaya Community Participation and Public Services Social Audit Act, 2017' was passed in April 2017.
2nd edition of Serendipity Arts Festival (December 22, 2017)	<ul style="list-style-type: none"> The second edition of the Serendipity Arts festival is held in Goa. Goa Chief Minister Manohar Parrikar inaugurated the festival. It celebrates the best of craft, music, theatre, culinary arts, visual arts and photography.
Proposes to bear treatment cost of road accident victims (December 12, 2017)	<ul style="list-style-type: none"> The Delhi government has proposed to bear the cost of treatment of victims of motor accidents, fire incidents and acid attacks that take place on the city's roads at private hospitals under a new scheme. The Delhi government would bear the treatment cost of such people in both government and private hospitals.
'Urban Genie' app (December 14, 2017)	<ul style="list-style-type: none"> The Telangana government has developed a mobile application named 'Urban Genie' that will help citizens in urban areas across the state find trained and certified technicians and workers, who will provide household services. The Android-based Urban Genie will be available in 73 municipal towns and cities, barring Hyderabad.
Diego Maradona statue unveiled (December 12, 2017)	<ul style="list-style-type: none"> Football legend Diego Maradona unveiled a statue of himself at a grand Indian reception in Kolkata. He unveiled the statue of his likeness holding the 1986 World Cup trophy and it would be erected at a park named after him.
First state in India to offer e-mail IDs in Hindi (December 12, 2017)	<ul style="list-style-type: none"> Rajasthan has become the first state in India to offer free e-mail address in Hindi to its residents. The facility —name@rajasthan.bharat (in Devanagari script) has been introduced by Rajasthan government.
Child Care Leave for women employees (December 12, 2017)	<ul style="list-style-type: none"> The Tripura Government has introduced Child Care Leave (CCL) for women employees with minor children for 730 days in their entire service life. Employees enjoying the CCL for children's sickness or examinations would be paid leave salary equal to the pay drawn immediately before proceeding on the CCL.
First State to endorse Centre's triple talaq draft bill (December 7, 2017)	<ul style="list-style-type: none"> Uttar Pradesh became the first state to endorse Central Government's draft bill that makes the practice of instant "triple talaq" a cognisable and non-bailable criminal offence. As per Supreme Court, practice of "triple talaq" violates Article 14 (Equality before law) of Indian Constitution.
Liquor drinking age to 23 from 21 (December 5, 2017)	<ul style="list-style-type: none"> Kerala State Government issued an ordinance raising the minimum age for liquor consumption from 21 to 23. The decision has been taken with an objective to curb the liquor consumption among youngsters.
'Guru-Shishya' Scheme (December 5, 2017)	<ul style="list-style-type: none"> The Rajasthan government will soon introduce 'Guru-Shishya' (student-teacher dialogue) programme to address problems faced by students in various colleges in all districts. Under the Guru Shishya scheme college students can discuss with their teachers the issues and problems related to their institutes.
Kapu Reservation Bill (December 2, 2017)	<ul style="list-style-type: none"> The Andhra Pradesh assembly has unanimously passed the Kapu reservation bill which will provide the community with a 5% quota in education and employment in the state. The Kapu community, with 27 % population in the state, has been demanding reservations for decades.



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AROUND THE WORLD

INDIA SELECTED AS CHAIR OF AD HOC COMMITTEE

India was selected on December 22, 2017 as Chair of Ad Hoc Committee on Review & Reforms to look into various issues pertaining to the Kimberley Process Certification at recently held KP Plenary Session in Brisbane, Australia. Angola will be the Vice Chair of this Adhoc Committee and will work with India and other members of Committee on reform issues related to changes in core document, expansion of scope of KP.

India was appointed as the Kimberly Process (KP) Vice Chair for 2018 & Chair for 2019 in the last plenary of KP held in Dubai in November, 2016. The EU will be KP Chair for 2018. At present, KPCS has 54 members representing 81 countries including EU with 28 members.

WORLD'S STEEPEST FUNICULAR RAILWAY

Switzerland unveiled world's steepest funicular railway link to the alpine resort of Stoos on December 16, 2017. Funicular is a type of cable railway (a cable attached to a pair of tram-like vehicles on rails) on an inclined pane of cliff.

It has four cabins. Each cabin can carry 34 people at a time. The train follows a 1,720-metre track, climbing or descending 743 metres. It replaces an older, dilapidated rail system which first began ferrying holiday-makers in 1933, but has now been surpassed by the abilities of modern technology.

GLOBAL PARTNERSHIP SUMMIT 2017 HELD

The Global Partnership Summit (GPS) 2017, an initiative of India Center Foundation (ICF) kicked off at the Aero City in New Delhi with an inaugural session on Youth Leaders on December 11 to 14, 2017. Envisioned as a platform for promoting India-Japan partnership by integrating ideas, technology, initiatives, people and policies, the summit aimed at achieving the common objective of creating an Alternative Development Model (ADM).

Discussions at GPS 2017 focused on several areas including clean energy, infrastructure and logistics, healthcare, energy, tourism, agro economy, art and culture, banking and finance, information communication technology and education and skill development.

Around 3000 delegates and over 200 speakers including top business leaders, think tanks, policy makers, social change catalysts, youth leaders and academicians attended this summit.

ANTI-PERSONNEL MINE BLOCK CONVENTION

Sri Lanka has turned the 163 Country on December 15, 2017 to assent to the anti-personnel mine block convention.

Sri Lanka had pledged previous year to join the mine block convention and help the international community to aid the landmine clearance program.

Now, it has accepted to Accession to the Convention of the barring of the utilization, production, stockpiling and shift of anti-personnel mines.

The Mine Ban treaty came into force on March 1st, 1999. This agreement bans the use, manufacturing, stockpiling, and shifting of antipersonnel mines.

SOUTH KOREA BANS BITCOIN TRANSACTION

South Korea banned its financial institutions from dealing in virtual currencies such as Bitcoin on December 13, 2017.

This decision has been taken in wake of recent surge in Bitcoin price, which is hitting new lifetime highs almost on daily basis. Experts are considering this surge as a financial bubble. South Korea accounts for nearly 20% of global Bitcoin transactions.

Earlier in September 2016, South Korea's Financial Services Commission ordered a ban on initial coin offerings (ICOs). Bitcoin is a digital currency, which is created, stored and exchanged electronically. It was introduced during 2008-2009 by an unknown group of programmers.

GLOBAL PROSPERITY INDEX

India has ranked 100th among 149 nations on Legatum Prosperity Index – 2017 on December 13, 2017. This marks an improvement of 4 spots as compared to 104th rank in previous year (2016). LPI is compiled by Legatum Institute, a London-based international think tank and educational charity. The index was first published in 2006.

India is now catching up with China, which ranked 90 this year. During 2017, there was an overall increase in World prosperity. It is now 2.6% higher than in 2007 and is now at the highest level in the last decade. Top five countries of LPI 2017- Norway, New Zealand, Finland, Switzerland and Sweden.

SAARC PROGRAMMING COMMITTEE MEETING HELD

The 54th meeting of South Asian Association for Regional Cooperation (SAARC) programming committee was held at the Kathmandu-based SAARC Secretariat, Nepal on December 11 to 12, 2017. The two-day meeting focused on budget issues of the SAARC Secretariat, SAARC five regional centres and four specialised bodies. Joint Secretary at the Ministry of Foreign Affairs and Regional Organisation Division Chief Mr. Mani Prasad Bhattarai headed the Nepali delegation. A total of 50 people took part in the event.

15TH MEETING OF FOREIGN MINISTERS

15th trilateral meeting of the Russia-India-China (RIC) foreign ministers was held in New Delhi on December 11, 2017. It was held between India's External Affairs Minister, Sushma Swaraj, Russian Foreign Minister Sergey Lavrov and China's Minister of Foreign Affairs, Wang Yi. Discussions at this meeting focused on regional security, issues affecting the Asia-Pacific region, counter-terror efforts and coordination at regional and multilateral forums.

It is a trilateral grouping of Russia, India and China that has met annually since 2002. In recent years, it has functioned as complement to other frameworks involving three countries and including Shanghai Cooperation Organization (SCO).

PAKISTAN AGREED TO DEPRECIATE ITS CURRENCY

Pakistan has agreed on December 10, 2017 to allow the depreciation of rupee post talks with the International Monetary Fund (IMF) on the nation's economy. Pakistan and an IMF delegation concluded the first round of discussions on the country's economy. This currency adjustment is expected to help shift foreign currency holdings in commercial banks, back to official reserves

This decision was taken to ensure materialisation of \$ 2.5 billion worth of receipts from two international bonds launched in November 2017. As a result, on December 8, 2017, Pakistani Rupee touched ₹ 110 against US dollar and closed at ₹ 107 at the end of the session. State Bank of Pakistan (SBP) will now allow Pakistani rupee's exchange rate to adjust as per market conditions.

BIMSTEC FESTIVAL OF BUDDHIST HERITAGE



Mahesh Sharma, Minister of State for Culture (Independent Charge), inaugurated 'Bodhi Parva: BIMSTEC Festival of Buddhist Heritage' in New Delhi on December 8, 2017.

India is hosting this three-day festival as part of celebrations of 20th anniversary of BIMSTEC. 'Bodhi Parva: BIMSTEC Festival of Buddhist Heritage', is expected to create awareness of BIMSTEC's rich and common heritage.

BIMSTEC is international organisation comprising of India, Bangladesh, Myanmar, Thailand, Sri Lanka, Nepal and Bhutan. BIMSTEC has a deep connect with Buddhism, which originated in South Asia and then travelled and rooted itself in South East Asia. Emphasise and raise awareness of Buddhism, a rich and common heritage and mark the 20th anniversary of BIMSTEC is the purpose of this festival.

US APPROVED JERUSALEM AS ISRAEL'S CAPITAL

US President Trump formally recognized Jerusalem as the capital of Israel on December 6, 2017. President Donald Trump has announced that the US now recognises Jerusalem as Israel's capital, overturning decades of official US policy.

Israeli sovereignty over Jerusalem has never been recognised internationally, and until now all countries have maintained their embassies in Tel Aviv. Eight of the 15 nations who are currently members of the United Nations Security Council have called for the body to hold an urgent meeting on the US decision by the end of the week.

TIME PERSON OF THE YEAR

Time magazine named 'The Silence Breakers' on December 6, 2017 who have shared their stories about sexual assault and harassment that triggered a national reckoning in the United States as Person of the Year.

Time designated as 'silence breakers' the individuals, mostly women, who came forward this year to publicly expose patterns of sexual harassment, assault and even rape by some of society's most powerful public figures. US President Donald Trump was runner-up in the Person of the year ranking, ahead of Chinese President Xi Jinping.

KUMBH MELA INTANGIBLE CULTURAL HERITAGE OF HUMANITY

India's Kumbh Mela has been recognised by UNESCO as an "intangible cultural heritage of humanity" on December 6, 2017. Kumbh Mela was inscribed in this list at 12th session of UNESCO's Intergovernmental Committee for the Safeguarding of the Intangible Cultural Heritage held in Jeju, South Korea.

Kumbh Mela which is held in Allahabad, Haridwar, Ujjain and Nasik has been adjudged by UNESCO's Intergovernmental Committee as the largest peaceful congregation of pilgrims on earth. Before Kumbh Mela, yoga and Nouroz were the two latest inscriptions in the list from India. The art of 'pizzaiuolo', which has been handed down for generations in Naples (southern Italian city) was also inscribed in UNESCO's Representative List of Intangible Cultural Heritage of Humanity.

INTERNATIONAL SOLAR ALLIANCE BECAME LEGAL ENTITY

International Solar Alliance (ISA) became a treaty-based international intergovernmental organisation or a legal entity from December 6, 2017. ISA jointly launched by Indian Prime Minister Narendra Modi and then French President Francois Hollande on the first day of UNFCCC Conference of Parties 21 (CoP21) UN Climate Change Conference in 2015 in Paris. Australia became the 16 country to ratify the Framework Agreement of ISA.

The International Solar Alliance is an alliance of countries which are located completely or partly between Tropic of Cancer and Tropic of Capricorn. Till date, ISA has launched three programmes *viz.* Scaling Solar Applications for Agriculture Use, Affordable Finance at Scale, and Scaling Solar Mini- All these programmes have been launched with an objective to achieve overall goal of increasing solar energy deployment in the ISA member countries. Scaling Solar Rooftops and Scaling Solar E-mobility and Storage are another two programmes which will soon be launched by ISA.

ILO RELEASED WORLD SOCIAL PROTECTION REPORT 2017-2019

As per data presented in International Labour Organization's (ILO's) World Social Protection Report 2017-19, only 45% of the global population is effectively covered by at least one social benefit. This is ILO's flagship report which provides insights and recent trends in social protection systems across the world. The report categorises data on social protection for children, women and men in working age and for older persons.

As per this report, only 29% of the global population has access to comprehensive social security. This marks a marginal increase compared to 27% in 2014-2015. Only 35 per cent of children across the world have access to social protection. 68 % of people above retirement age receive an old-age pension.

VENEZUELA UNVEILED NEW VIRTUAL CURRENCY

Venezuelan President Nicolas Maduro has announced the creation of a new virtual currency, 'Petro' on December 3, 2017. Economists believe that Mr. Maduro will pay Venezuela's foreign debtor with 'Petro' and will thereby attempt to restructure country's debt.

Apart from the new currency, the Venezuelan president also announced the creation of a "blockchain observatory," which would be a software platform for buying and selling virtual currency. Not much details about the currency and its trading software have been revealed, and some believe the possibility of a success is limited.

SHANGHAI COOPERATION ORGANISATION SUMMIT



Union External Affairs Minister, Sushma Swaraj visited Russian city of Sochi to attend the annual Shanghai Cooperation Organisation (SCO) summit, which held during November 30 to December 1, 2017. Discussions at the SCO Summit focused on regional security scenario including the situation in the Gulf and Afghanistan.

It is to be noted that India had been an observer at the SCO since 2005. India along with Pakistan, became full members of SCO in June 2017. The SCO is a Eurasian political, economic, and security organisation, the creation of which was announced on 15 June 2001 in Shanghai, China by the leaders of China, Kazakhstan, Kyrgyzstan, Russia, Tajikistan, and Uzbekistan.

INDIA & WORLD

INDIA-RUSSIA REVIEWED ECONOMIC TIES IN KEY AREAS

India and Russia undertook a comprehensive review of economic cooperation in key areas, including energy, trade and investment, during a meeting of the inter-governmental commission in New Delhi on December 21, 2017.

The meeting was co-chaired by India's External Affairs Minister, Sushma Swaraj and Russian Deputy Prime Minister Dmitry Rogozin. Both the countries have decided to raise the level of the Joint Working Group (JWG) on trade and economic cooperation to that of Deputy Minister/Commerce Secretary Level.

AGREEMENT BETWEEN INDIA-SWITZERLAND

In a bid to curb and trace black money stashed abroad, India Government has signed an agreement on December 22, 2017 with Switzerland to allow automatic sharing of tax-related information. This agreement was signed on December 21, 2017 and will be effective from January 1, 2018. It was signed by Central Board of Direct Taxes (CBDT) Chairman, Sushil Chandra and Swiss Ambassador to India Andreas Baum.

AGREEMENT BETWEEN INDIA AND MOROCCO

India and Morocco signed MoU for enhanced cooperation in health sector with four agreements for cooperation in Water Resources, Road and Marine Sectors on December 15, 2017.

Main areas of cooperation under MoU

- Communicable Diseases. Maternal, child and neonatal health.
- Hospital twinning for exchange of good practices. Drug Regulation and Pharmaceutical quality control.
- Training in administration and management of health services and Hospitals
- Non-communicable diseases (NCDs), including child cardiovascular diseases and cancer
- MoU on cooperation in the field of Water Resources
- Agreement to establish cooperation between Indian Maritime University (IMU) and Higher Institute of Maritime Studies (ISEM) of Morocco.
- Framework Agreement for Cooperation in Training between National Ports Agency (NPA) of Morocco and Indian Maritime University (IMU).
- Cooperation Framework Agreement between Institute of Training in Engines and Road Maintenance of Morocco (IFEER) and Indian Academy of Highway Engineers (IAHE).

ASEAN-INDIA CONNECTIVITY SUMMIT HELD

The Association of Southeast Asian Nations-India (ASEAN-India) Connectivity Summit (AICS) was held in New Delhi on December 11 to 12, 2017. The theme of summit was 'Powering Digital and Physical Linkages for Asia in the 21st Century'. It was organized by the Ministry of External Affairs (MEA) in collaboration with AIC (ASEAN-India Centre) and CII (Confederation of Indian Industry).

The AICS aimed at accelerating existing connectivity prospects, evolving suitable policy recommendations, identifying issues of concern and developing strategies to enhance economic, trade and industrial relations between India and ASEAN member countries. Its main focus areas were areas were Infrastructure, Roadways, Shipping, Digital, Finance, Energy and Aviation.

ASEAN is a regional organisation that aims to promote intergovernmental cooperation and economic integration amongst its members. It consists of 10-member countries Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Singapore, Thailand and Vietnam.

AIIB HAS COMMITTED FINANCING FOR INDIA

Danny Alexander, Vice-President and Corporate Secretary of the Asian Infrastructure Investment Bank (AIIB) has stated that India is the first country where AIIB has approved more than \$ 1 billion of financing. AIIBs has lent funding support primarily for energy, transport and broader infrastructure projects.

Currently AIIB is making efforts to mobilise private investment for infrastructure projects across Asia. Mr. Danny Alexander also mentioned that AIIB is keen to support India's National Investment and Infrastructure Fund (NIIF) and Mumbai Metro Project.

AGREEMENT BETWEEN INDIA AND COLOMBIA

Union Cabinet chaired by Prime Minister Narendra Modi approved the signing of a MoU between India and Colombia on December 15, 2017 in the field of agriculture and fisheries.



The MoU envisages cooperation between India and Colombia in several aspects of agriculture including innovative agricultural practices/approaches, new agricultural mechanizations and cooperation in research in oil seeds and oil palm. In fisheries, India and Colombia will cooperate in marine industrial fishing, research & training in the field of fisheries and aqua-culture.

WASSENAAR ARRANGEMENT AND INDIA

Wassenaar Arrangement on Export Controls for Conventional Arms and Dual-Use Goods and Technologies admitted India as its 42nd member on December 7, 2017.

It was established in July 1996, in Wassenaar, the Netherlands and its Secretariat is located in Vienna, Austria. It is to be noted that Wassenaar Arrangement (WA) is not a treaty, and thus, is not legally binding upon member countries.

India was admitted to the Wassenaar Arrangement, at its 23rd annual plenary, which concluded in Vienna on December 7, 2017. India's entry in WA, coming within a year and half of its admission into (Missile Technology Control Regime (MTCR), testifies its growing importance in international politics.

This development may marginally tilt the consensus in India's favour for entry into Nuclear Suppliers Group (NSG). Russia played an important role in facilitating India's entry in the WA.

AGREEMENT BETWEEN INDIA AND CUBA

Agreement between India and Cuba signed on December 6, 2017 for enhanced cooperation in the health sector. The objective of this agreement is to enhance the quality and reach of healthcare infrastructure, education and research in both countries. Pharmaceutical and biotechnology, in which Cuba has made remarkable progress has also been listed as potential areas of cooperation under this agreement.

Shri JP Nadda, Union Minister of Health & Family Welfare and Dr Roberto Tomas Morales Ojeda, Public Health Minister of Cuba signed the MoU in the presence of senior officers from the Health Ministry and a high level delegation from Cuba.

CHINA'S THIRD DRC-NITI AAYOG DIALOGUE

The third edition of the Dialogue between the NITI Aayog and the Development Research Council of China, the DRC-NITI Aayog Dialogue were held in Beijing on December 5, 2017. The Deputy Chairman of the NITI Aayog, Dr. Rajiv Kumar, and Mr. Li Wei, Chairman (Minister) of the DRC co-chaired this meeting. The DRC-NITI Dialogue provides an important platform for both sides to discuss key macro- economic issues impacting both countries and areas of mutual interest. The two sides agreed that the 4th NITI Aayog - DRC Dialogue will be convened in India in 2018.

INDIA-JAPAN ACT EAST FORUM

In pursuance of the Memorandum of Cooperation to establish the India-Japan Act East Forum, Ministry of External Affairs and Embassy of Japan held the first joint meeting of the Forum on 5th December 2017. 'India-Japan Act East Forum' has been set up to identify specific projects for economic development of the North-Eastern region of India.

The Act East Forum aims to provide a platform for India-Japan collaboration under the rubric of India's "Act East Policy" and Japan's "Free and Open Indo-Pacific Strategy". The Forum will identify specific projects for economic modernization of India's North-East region including those pertaining to connectivity, developmental infrastructure, industrial linkages as well as people-to-people contacts through tourism, culture and sports-related activities.

AGREEMENT BETWEEN INDIA AND GERMANY

India and Germany signed several agreements on December 4, 2017. Government to Government Umbrella Agreement between Indian and German Government pertaining to Financial Cooperation in 2016 (II) under the Indo-German Development Cooperation was signed in New Delhi wherein amount of Euro 200 million for the Financial Cooperation in form of loan for the project 'Climate Friendly Urban Mobility III' has been formalised.

One loan agreement is for the project 'Community based sustainable Forest Management — Component I Manipur' It was signed with KfW for a loan of €15 million. The other agreements were for projects namely Madhya Pradesh Urban Sanitation and Environment Programme; Sustainable Urban Infrastructure Development Odisha — Phase II; and Green Energy Corridor — Intra-State Transmission System in Maharashtra.

CHABAHAR PORT INAUGURATED BY IRANIAN PRESIDENT

The first phase of Iran's Chabahar port (Shahid Beheshti Port), which holds significant strategic and economic importance for India, inaugurated by Iran's President Hassan Rouhani on December 3, 2017.



It is Iran's only oceanic port located on the Gulf of Oman, southeast of Iran near Pakistani border. It has been jointly developed by India, Iran and Afghanistan. Minister of State for Shipping, Pon Radhakrishnan represented India at the inauguration function.

The Chabahar port allows India to strategically bypass Pakistan and reach land-locked Afghanistan and Central Asian countries, contributing to bilateral and regional trade and economic development. India views Chabahar port as strategic response to China's development of Gwadar port in Pakistan (some 78 kilometers away) and its aggressive pursuit of Belt and Road Initiative (BRI).

Other Important Events

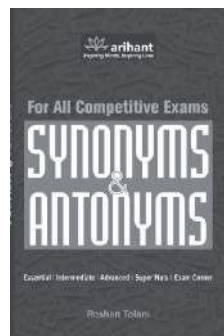
News	Related Facts
Highway corridors to international trade points (December 25, 2017)	<ul style="list-style-type: none"> Minister for Road Transport & Highways, Nitin Gadkari has stated that India will link its major highway corridors to international trade points in order to facilitate trade with bordering countries. The linking of highway corridors to International trade points will be carried out for facilitating trade with Nepal, Bangladesh, Bhutan and Myanmar.
Jerusalem as Israel's capital (December 23, 2017)	<ul style="list-style-type: none"> United Nations General Assembly (UNGA) passed a resolution rejecting the American recognition of Jerusalem as Israel's capital. 128 UN member countries (including India) voted in favour of the resolution, nine countries voted against it and thirty-five countries abstained from voting.
'Miss India USA 2017' (December 22, 2017)	<ul style="list-style-type: none"> Shree Saini was crowned 'Miss India USA 2017' at the pageant held at Royal Alberts Palace in Edison, New Jersey. First runner up for this title was Prachi Singh from Connecticut. Second runnerup was Fareena from North Carolina.

CURRENT REVIEW

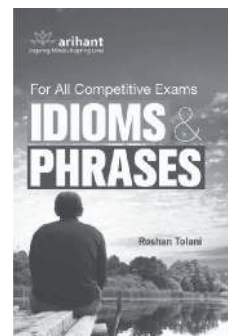
News	Related Facts
Most expensive office locations list (December 21, 2017)	<ul style="list-style-type: none"> According to a latest report released by JLL India (a real estate services firm), Kuala Lumpur, Manila and Bangkok are the top three most affordable premium office locations in the world. Delhi is the 7 most expensive premium office location in the world. Mumbai (16 rank) is another Indian city to feature in this list.
Producer of horticultural crops and fruits (December 17, 2017)	<ul style="list-style-type: none"> Union Agriculture and Farmers Welfare Minister, Radha Mohan Singh has announced that India is the second largest producer (after China) of horticultural crops and fruits in the world. Announcement in this regard was made by Mr. Singh at the World Orange Day 2017 event in Nagpur.
International herbal fair (December 17, 2017)	<ul style="list-style-type: none"> The seven-day International Herbal Fair started in Bhopal, Madhya Pradesh. Delegations from Bhutan, Nepal, Malaysia, Sri Lanka and other countries are taking part in the fair.
First country to end national radio broadcasts on FM (December 15, 2017)	<ul style="list-style-type: none"> Norway has become the first country in the world to shut down national broadcasts of its frequency modulation (FM) network and switchover to digital radio. In Norway, transition to Digital Audio Broadcasting (DAB) begun in January 2017. DAB enable better sound quality and more channels. Besides, cost of DAB is one eighth of the cost of FM radio.
First camel hospital (December 15, 2017)	<ul style="list-style-type: none"> 'Dubai Camel Hospital', world's first of its kind hospital for camels, opened in Dubai. Dubai Camel Hospital has a team of international veterinarians and can treat 20 camels at a time.
4th India-Australia-Japan Trilateral Dialogue (December 13, 2017)	<ul style="list-style-type: none"> The 4th India-Australia-Japan Trilateral Dialogue hosted by Foreign Secretary Subrahmanyam Jaishankar begun in New Delhi. The three sides highlighted the growing convergence of their countries' interests in the Indo-Pacific region and underscored their shared commitment to peace, democracy, economic growth etc.
AIIB loan for Bangalore metro project (December 13, 2017)	<ul style="list-style-type: none"> Asian Infrastructure Investment Bank (AIIB) has approved USD 335 million loan for an all-electric Bangalore Metro Rail Project – Reach 6 (R6). This is AIIB's first loan for a metro project. It is also its first joint financing partnership with the European Investment Bank, which is the lead financier in this project.
International conference on Ground water (December 13, 2017)	<ul style="list-style-type: none"> An International conference on Ground water is being held in New Delhi. Theme of this conference is "Ground water Vision 2030- Water Security, Challenges and Climate Change Adaptation". This conference has been organised by National Institute of Hydrology (NIH), Roorkee and Central Ground Water Board (CGWB) under the aegis of Union Ministry of Water Resources, River Development and Ganga Rejuvenation.
Ranks in mobile net speed (December 13, 2017)	<ul style="list-style-type: none"> In terms of mobile internet speed, India has ranked 109 on Speedtest Global Index for the month of November 2017. This index has been released by broadband speed measuring firm, Ookla. In terms of fixed broadband speed, India ranked at 76 spot globally for the month of November 2017.
'We The Women' event (December 10, 2017)	<ul style="list-style-type: none"> UN Women and Facebook inaugurated 'We The Women' event in Mumbai, aimed to empower and recognise the contribution of women in our society. This two-day event was held at Mehboob Studios in Mumbai under the curatorship of journalist Barkha Dutt.
World's largest automated container terminal (December 10, 2017)	<ul style="list-style-type: none"> China started trial operations of Shanghai Yangshan Deep Water Port, referred to as world's biggest automated container terminal. Several automated handling equipments including machinery used in loading and unloading, bridge cranes, a rail-mounted gantry crane and an automated guided vehicle (AGV) are being used at the port.
Australia legalises same-sex marriage (December 7, 2017)	<ul style="list-style-type: none"> Australian Parliament voted in favour to legalise same-sex marriage. Australia has thus become 24 country in the world to allow same-sex couples to marry.
'Datally' app launched (November 30, 2017)	<ul style="list-style-type: none"> Google launched Datally App to understand, control and save users mobile data themselves. Datally App available on the Google Play Store, will enable users to track their data usage in real time, and get personalized recommendations on saving data along with notifications of nearby available public Wi-Fi spots.

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SCIENCE AND TECHNOLOGY BUZZ

SPACEX LAUNCHED USED ROCKET AND SPACECRAFT

SpaceX has launched a used spacecraft with a used rocket for the first time ever on December 15, 2017. SpaceX has launched 2 pre-flown rocket parts together for the first time, a used Dragon spacecraft riding on top of a used Falcon 9 rocket. The used Dragon spacecraft is on its way to the International Space Station. It's carrying 4,800 pounds of supplies for astronauts. SpaceX hopes to be able to land and turn around rockets for reuse in under 24 hours, to help it service commercial clients quickly and effectively.

SNMICON 2017 HELD

49th Annual Conference of the Society of Nuclear Medicine, India (SNMICON) 2017 is held on December 14-15, 2017 in New Delhi. SNMICON 2017 provides a unique platform for higher-level scientific discussions in the field of molecular imaging and targeted radionuclide therapy. Aim of SNMICON to promote, encourage and help the development and advancement of Nuclear Medicine as a specialty in India. Subhash Ramrao Bhamre, Minister of State for Defense inaugurated SNMICON 2017.

11 ANNUAL MEDTECH SUMMIT OF BIODESIGN PROGRAMME HELD

The XIth Annual MedTech Summit of Biodesign Programme was held in New Delhi. It was inaugurated by Minister of Science & Technology, Earth Sciences and Environment, Forests & Climate Change Dr. Harsh Vardhan. The summit was organised by Department of Biotechnology (DBT) under the Bio Design Program. Department of Biotechnology (DBT), Ministry of Science and Technology is implementing Bio Design Programme to develop innovative

and affordable medical devices to cater to clinical needs of country. It aims to train next generation of medical technology innovators in country.

GOVERNMENT LAUNCHED NOXENO DEVICE

Government has launched Noxeno on December 3, 2017, a nasal foreign body removal device developed by start-up InnAccel Technologies Private Limited, Bangalore. It was developed by fellow trained under Biodesign program. Noxeno is It is first dedicated tool for anterior nasal foreign body (NFB) removal that allows doctors in any setting to quickly and safely remove objects that people (mostly children aged 2 to 10 years) put into their noses. Noxeno has been 100% invented, designed, engineered and manufactured in India.

INDIA'S LARGEST FLOATING SOLAR POWER PLANT LAUNCHED

India's largest floating solar power plant has been set up on the Banasura Sagar reservoir in Wayanad, Kerala on December 5, 2017. This plant has been set up by Kerala State Electricity Board (KSEB) at a cost of ₹ 9.25 crore. It is to be noted that floating solar plants have higher efficiency compared to ground-mounted installations as water provides moderating effect on panel temperature. The unique feature of this plant is the anchoring mechanism used by the overwhelming technology to maintain the plant with the alteration of the water level.

SPACE

RUSSIA LAUNCHED FIRST TELECOM SATELLITE

Russia launched Zenit-2SB rocket carrying Angosat-1 on December 26, 2017, the first national telecoms satellite for Angola, from Baikonur space pad, in Kazakhstan. Angosat-1 has reached initial orbit. Angosat-1 was carried to orbit by Zenit-2SB rocket. Zenit-2SB was supplied by Yuzhmash, a Ukrainian maker. The Angosat project was signed by Russia and Angola in 2009. Angosat-1 has been designed for a 15-year mission to enhance satellite communications, Internet access, radio and TV service.

CHINA SUCCESSFULLY LAUNCHED REMOTE SENSING SATELLITES

China successfully launched remote sensing satellites for conducting electromagnetic environmental probes from Xichang Satellite Launch Center in southwest Sichuan Province on December 26, 2017.

The remote sensing satellites were launched on a Long March-2C carrier rocket. The satellites successfully entered their preset orbit. This is the third batch of the Yaogan-30 project. Yaogan refers to a series of Chinese reconnaissance satellites launched in the early 21st century. Chinese media describe the satellites as intended for "scientific experiments, land survey, crop yield assessment, and disaster monitoring".

NASA SPOTS EIGHTH PLANET KEPLER-90I

NASA revealed the discovery of Kepler-90i planet using a Google neural network trained to identify planets from the NASA Kepler space telescope's data. NASA made this announcement of discovery on December 14, 2017. Kepler-90i is the eighth planet discovered in the Kepler-90 system. Kepler-90 is a sunlike star located around 2,545 light-years from us. NASA's Kepler was launched in 2009 on a mission to seek out exoplanets and it has since gathered evidence of planets that may be able to host alien life.



CHINESE LONG MARCH 3B LAUNCHED

China Great Wall Industry Corporation (CGWIC) launched Algeria's first telecommunications satellite, Alcomsat-1, aboard a Long March 3B rocket on December 10, 2017. The 5,225-kilogram satellite carries a 33-transponder payload comprised of 19 in Kuband, 12 in Ka-band and two in L-band. CGWIC built the satellite and provided the launch vehicle. The Algerian Space Agency (ASAL) will operate Alcomsat-1, which has a design life of 15 years. Chinese satellite operator China Satcom assisted with the Alcomsat-1 program, including frequency coordination, defining the system and gauging user needs.

HEALTH

HEALTH MINISTRY LAUNCHED NEW INITIATIVES

On the occasion of 'Universal Health Coverage Day', Union Minister of Health and Family Welfare, J P Nadda launched various initiatives on December 11, 2017 to advance the agenda of Universal Health Coverage in India. Laqshya – Labour Room Quality Improvement Initiative has been launched to improve the quality of care that is being provided to the pregnant mother in the Labour Room and Maternity Operation Theatres.

Safe Delivery is a mobile application for health workers who manage normal and complicated deliveries in the peripheral areas. Safe Delivery application has clinical Instruction films on important obstetric procedures. By viewing these films, health workers can translate their learnt skills into practice. Every year, 12 December is celebrated as 'Universal Health Coverage Day' to commemorate the anniversary of this landmark resolution.

INDIA DECLARED FREE FROM TRACHOMA

Union Health Minister J P Nadda announced on December 9, 2017 that India has been declared free from infective Trachoma. The infection causes inflamed granulation on the inner surface of the lids. It was announced by Union Health Minister JP Nadda after releasing National Trachoma Survey Report (2014-17) in New Delhi.

Trachoma is a chronic infective disease of eye and is leading cause of infective blindness globally. It is outcome of poor environmental and personal hygiene and inadequate access to water and sanitation. It affects conjunctiva under the eyelids. It was found affecting the population North Indian states like Gujarat, Punjab, Haryana, Rajasthan, Uttar Pradesh.

SCIENTISTS DISCOVER NEW FORM OF MATTER

The researchers at the University of Illinois have announced discovery of new form of matter called **Excitonium** on December 9, 2017. The existence of this strange and mysterious type of matter was theorized after the term excitonium was theoretically coined by Harvard theoretical physicist named Bert Halper in the 1960s.

Excitonium is a condensate made up of excitons and exhibits macroscopic quantum phenomena just like a superconductor. Excitons are particles that are particles that are formed in a very strange quantum mechanical pairing. They are obtained by combining escaped electrons and "holes".

DEFENCE & SECURITY

QRSAM SUCCESSFULLY TEST-FIRED

Quick Reaction Surface-to-Air Missile (QRSAM) was successfully test fired by Defence Research and Development Organisation (DRDO) on December 22, 2017 from Chandipur, in Odisha. This is the third test of QRSAM. All three tests ended up successful. It is capable of destroying multiple targets in the range of 25 km in less than a minute.

QRSAM was fired from a canister mounted on a rotatable truck-based launch platform at the Launching Complex-I (LC-I) of the Integrated Test Range (ITR) at Chandipur in Odisha. QRSAM is a canister-based high-speed weapon system.

'HAMESHA VIJAYEE' EXERCISE HELD

Indian Army's Southern Command conducted an exercise called 'Hamesha Vijayee' in Jaisalmer-Barmer deserts of Rajasthan from December 16 to 22, 2017.

This exercise was being conducted with an objective to evaluate the capability and preparedness of Indian armed forces to carry out strikes deep into enemy territory in an integrated air-land battle. Under this exercise, Indian army troops, equipped with tanks and other armoured vehicles conducted operational manoeuvres to validate their battle plans.

MILITARY EXERCISE 'EKUVERIN'

India and Maldives commenced their 8th joint military exercise "EKUVERIN" on December 15, 2017 in Belagavi, Karnataka. In Maldivian language, 'EKUVERIN' means friends. Objective of this exercise is to familiarise both armies with each other's operating methodology in context of counter-terrorist operations in an urban or semi-urban region. Last edition of Indo-Maldives 'EKUVERIN' was held in December 2016 at Kaddhoo in the Lammu Atoll, Maldives.

PM MODI COMMISSIONS INS-KALVARI SUBMARINE

Prime Minister Narendra Modi commissioned INS Kalvari submarine into the Indian Navy on December 14, 2017. The commissioning ceremony was held in Mumbai. Union Defence Minister Nirmala Sitharaman and Navy chief Admiral Sunil Lanba was also present at the commissioning ceremony. INS Kalvari is the first of the six Scorpene-class submarines being built by Mazagon Dock Limited (MDL).

Kalvari (in Malayalam), is tiger shark, a deadly predator found in tropical and temperate waters. The Scorpene is diesel-electric attack submarine, being built by Mazagon Dock Ltd under Project 75 with transfer of technology from a French naval defence and energy company.

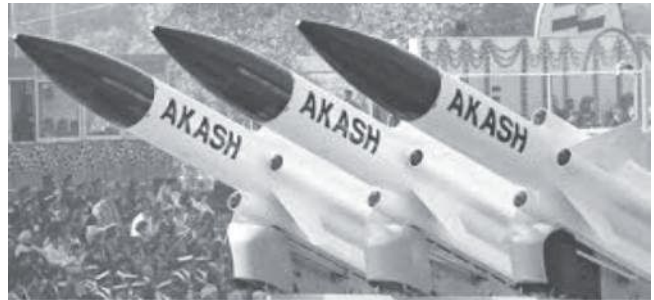
INS Kalvari has state-of-the-art stealth features such as advanced acoustic silencing techniques and low radiated noise levels. Its design has been hydro-dynamically optimised to produce minimum underwater resistance. In terms of strike capability, it can be loaded with precision-guided weapons to launch a crippling attack on enemy targets.

NAVAL MARITIME AIRCRAFT MUSEUM

President Ram Nath Kovind inaugurated the Naval Maritime Aircraft Museum in Visakhapatnam, Andhra Pradesh on December 7, 2017. Tupolev-142M is the reconnaissance and anti-submarine warfare aircraft which served the Indian Navy for almost three decades.

It was decommissioned in March 2017. Andhra Pradesh State government has spent ₹ 10 crore over four months for the museum project. The museum will now be looked after by Visakhapatnam Urban Development Authority.

INDIA SUCCESSFULLY TEST-FIRED AKASH MISSILE



India successfully test-fired supersonic surface-to-air Akash missile on December 5, 2017, with an indigenous radio frequency seeker. In the test conducted at Integrated Test Range (ITR) in Chandipur, Odisha, Akash missile successfully hit its target.

Akash missile is the first surface-to-air missile which has been tested with an indigenous radio frequency seeker. Akash missile has a strike range of about 25 km and is being inducted into Indian Army as short range surface to air missile. Akash missile has been developed by India's Defence Research and Development Organisation (DRDO).

'CLEAN SEA-2017' EXERCISE HELD

Indian Coast Guard (ICG) conducted regional level Marine Oil Pollution Response Exercise titled 'Clean Sea – 2017' on November 29, 2017 at sea off Port Blair, Andaman Nicobar Islands. Objective of this exercise was to ascertain preparedness of the ICG in responding to a major oil spill in accordance with provisions of NOS-DCP (National Oil Spill - Disaster Contingency Plan). The exercise was conducted under observation of Coast Guard Regional Commander, KR Suresh. ICG has established three pollution response centres at Mumbai, Chennai and Port Blair.

'AJEYA WARRIOR 2017' EXERCISE HELD

Joint Indo-United Kingdom (UK) army training exercise 'Ajeya Warrior 2017' held at Mahajan Field Firing Ranges, Bikaner, Rajasthan on December 1 to 15, 2017. Ajeya Warrior 2017' was the third joint military exercise between India and UK. First exercise was conducted in 2013 in Belgaum, Karnataka and second exercise was conducted in 2015 in UK. Objective of this exercise is to build and promote bilateral army to army coordination and enhance interoperability.

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SPORTS SCAN

CRICKET

INDIA AND SRI LANKA T20 SERIES 2017

India ended the 3-match T20 series on December 24, 2017 with a 3-0 cleansweep as they outplayed Sri Lanka by 6 wickets in the 3rd T20 at the Wankhede Stadium in Mumbai. Rohit Sharma (Ind) captained India for the first time in T20I series.

He also became the second India batsman after Virat Kohli to score 1,500 runs in T20Is. Washington Sundar (Ind) made his T20I debut. At the age of 18 years and 80 days, he became the youngest player to debut for India in T20Is.

The match highlights

Match	Winner	Player of the Match	Venue
1	India	Kuldeep Yadav (Ind)	Barabati Stadium, Cuttack
2	India	Rohit Sharma (Ind)	Holkar Stadium, Indore
3	India	Jaydev Unadkat (Ind)	Wankhede Stadium, Mumbai

INDIA AND SRI LANKA ODI SERIES 2017

Shikhar Dhawan (Man of the Series)

ODI	Winner	Runner-up	Player of the Match	Venue
Dec 10, 2017	Sri Lanka	India	Suranga Lakmal (SL)	Himachal Pradesh Cricket Association Stadium, Dharamshala
Dec 13, 2017	India	Sri Lanka	Rohit Sharma (Ind)	Punjab Cricket Association IS Bindra Stadium, Mohali
Dec 17, 2017	India	Sri Lanka	Kuldeep Yadav (Ind)	Dr. Y.S. Rajasekhara Reddy ACA-VDCA Cricket Stadium, Visakhapatnam

India emerged as a winner on December 6, 2017 in the Test Series that took place between India and Sri-Lanka.

WRESTLING

COMMONWEALTH CHAMPIONSHIP

India won 29 gold, 24 silver and 6 bronze medals of the Commonwealth Wrestling Championship in Johannesburg on December 17, 2017. Gold medal winners: 55 kg. Rajender Kumar, 60 kg. Manish, 63 kg. Vikas, 67 kg. Anil Kumar, 72 kg. Aditya Kundu, 77 kg. Gurpreet, 82 kg. Harpreet, 87 kg. Sunil, 97 kg.

Hardeep, 130 kg. Naveen. Sushil Kumar clinched a gold as India won an impressive 59 medals at the Commonwealth Wrestling Championships in Johannesburg, South Africa.

Commonwealth Wrestling Championship is a tournament designed for top wrestlers in the Commonwealth of Nations.

FIFA CLUB WORLD CUP

Real Madrid became the first side to retain the FIFA Club World Cup with a 1-0 win over Brazil's Gremio in final on December 16, 2017 at Zayed Sports City. Cristiano Ronaldo got the game's only goal, putting the Spanish giants ahead through a free-kick just after the interval.

The victory confirmed Real's sixth world title after two earlier Club World Cup wins, and three previous victories from when the tournament was known as the Intercontinental Cup. It also marked the first time a Real Madrid side had ever won five titles in a calendar year.

BOXING

GALYM ZHARYLGAPOV TOURNAMENT

Indian boxers won 3 gold, 1 silver, and 1 bronze medal at the Galym Zharylgapov Boxing Tournament on December 24, 2017 in Karaganda, Kazakhstan. Gold medal winners: K. Shyam Kumar (49 kg), Naman Tanwar (91 kg) and Satish Kumar (+91 kg). Silver medal was won by Manish Kaushik (60 kg).

Bronze medal was won by Mandeep Jangra in the middleweight (75 kg) category. Naman Tanwar was named the best boxer of the tournament. The tournament saw participation from five international and 15 local teams, with a total of 154 boxers.

WBO ORIENTAL TITLE

Vijender Singh defeated Ernest Amuzu at the Sawai Mansingh Stadium in Jaipur on December 23, 2017 for the show 'Rajasthan Rumble' and retained his WBO Oriental and Asia Pacific super middleweight titles.

This is Vijender Singh's 10th consecutive victory in his professional boxing career. Vijender Singh hails from Haryana. He is currently ranked 6th in the WBO rankings.

INTERNATIONAL MEMORIAL TOURNAMENT

Indian Junior Girls have claimed four gold, three silver and a bronze medal at the Valeria Demyanova Memorial International Boxing Tournament in Ukraine. Arundhati Choudhury won a gold medal in the 60 kg category winning against Uljanay from Kazakhstan. Raj Sahiba defeated Ukraine's Petrenko Julia and won gold medal in the 70 kg category. Mitika Sanjay won gold medal in the 66 kg weight category as she defeated Irina Notatina of Ukraine. In the 80 kg weight category Komal won gold medal.

GOLF

JOBURG OPEN

Shubhankar Sharma of India won the Joburg Open golf tournament on December 11, 2017 to qualify for 2018 edition of the British Open. Shubhankar Sharma closed with a 69 at the Randpark Golf Club to claim his first European Tour victory in the Joburg Open golf tournament.



Erik van Rooyen and Shaun Norris of South Africa closed for second and third respectively with Finland's Tapio Pulkannen. England's Marcus Armitage finished alone in fifth place.

HOCKEY

HOCKEY WORLD LEAGUE 2017

Australia won gold in the Hockey World League 2016-17 by defeating Argentina in the finals on December 10, 2017. The final match was held at Kalinga Stadium in Bhubaneswar, Odisha. Australia beat Argentina by 2-1.

In the bronze-medal play-off, India beat Germany by 2-1. This match too was played in Bhubaneswar. Odisha government presented a cheque of ₹ 10 lakh to each Indian player for winning this bronze medal. India has won bronze medal in Hockey World League for the second time. Earlier it won bronze in 2014-15 season played at Raipur, Chhattisgarh.

WEIGHTLIFTING

IWF CHAMPIONSHIPS 2017

The competition held on November 28-December 6, 2017 at the Anaheim Convention Center in Anaheim, California, USA. Gurdeep Singh created three new senior national records in +105 kg weight category in the IWF (International Weightlifting Federation) World Weightlifting Championships 2017.

Gurdeep Singh finished 13th overall with a total lift of 388 kg (172 + 216) but created national records in snatch, clean and jerk, and the total lift. In the total lift also, he bettered the earlier national record of 384 kg which was in the name of Sarabjit Singh with an effort of 388 kg.

BADMINTON

WORLD SUPERSERIES FINALS 2017

PV Sindhu won silver medal at the Dubai World Badminton Superseries Finals 2017 on December 17, 2017. India's PV Sindhu lost against Japan's Akane Yamaguchi in the finals of the singles event in Dubai World Badminton Superseries 2017.

This is the third time in the last two years PV Sindhu has settled for a silver medal in a big event after Olympics 2016 and World Championships 2017.

SOUTH ASIAN REGIONAL TEAM CHAMPIONSHIP

India bagged its first-ever South Asian Regional Badminton Team Championship at the Tarun Ram Phookan Indoor Stadium, Guwahati, Assam on December 5, 2017. Indian team won over Nepal by 3-0 and clinched its first-ever South Asian Regional Badminton Tournament.

The Indian team came into the final without losing a single match and continued their good run with Aryaman Tandon, who defeated Nepal's Dipesh Dhami 21-9, 21-15 in the boys' singles competition, to give India an early initiative.

SQUASH

WSF MEN'S WORLD TEAM CHAMPIONSHIPS 2017

The Egyptian team won the championship beating the English team in the final on December 3, 2017 in Marseille, France. England finished as runner-up.

Australia finished in the third place and Hong Kong secured the fourth position in the WSF Men's World Team Squash Championships 2017. India finished seventh in the WSF Men's World Team Squash Championships 2017.

PARA SWIMMING

WORLD CHAMPIONSHIP

Nagpur's visually impaired Kanchanmala Pande scripted history for India on December 7, 2017 by becoming the first Indian to win gold medal in the World Para Swimming Championships. Kanchanmala works with RBI. The 2017 World Para Swimming Championships was an international swimming competition for athletes with a disability. It was held in Mexico City, Mexico in December 2 to 7, 2017. Around 304 athletes from around 70 different countries competed at the games, with China topping the tables with most gold medals and medals won.

Medals Table

Rank	Nation	Gold	Silver	Bronze	Total
1	China	30	16	10	56
2	USA	21	20	13	54
3	Italy	20	10	8	38
25	India	1	0	0	1

LUGE

ASIAN CHAMPIONSHIPS

India's Shiva Keshavan won a gold medal on December 2, 2017 at the Asian Luge Championships with a time of 55.60 seconds at Altenberg, Germany. Lien Te-An of Taiwan (56.12 seconds) and Kim Dong Kyu of Korea (56.50 seconds) bagged the silver and bronze medals respectively. Asian Luge Cup is annual luge competition for Asian countries, which held since 1998. Shiva Keshavan is a five time Olympian and the first Indian representative to compete in luge at the Winter Olympic Games.

ARCHERY

INDOOR WORLD CUP 2017

Top Indian archer Deepika Kumari bagged a bronze medal at the Indoor Archery World Cup Stage 2 that concluded in Bangkok, Thailand on December 3, 2017. Deepika's gold medal dreams crashed after she was edged 5-6 (9-10) by the second-seeded Kim Surin of Korea in the semi-finals. This is the only medal India won at the Indoor Archery World Cup 2017. None of Indian male archers could make the quarterfinals.

ASIAN CHAMPIONSHIPS

Indian archers bagged three gold, four silver and two bronze medals at the Asian Championships on December 1, 2017 in Dhaka, Bangladesh. Abhishek Verma hold three medals. He grabbed gold beating Korean Jongho Kim 147-147 in the final. Two Indian boys and girls also booked quota places for the 2018 Youth Olympics. Asian Archery Championships is the Archery Asian Championship organized by the World Archery Asia. Asian Archery Championships host in Bangladesh Dhaka, Bangladesh.

SPORTS NEWS

9TH INTERNATIONAL YOUTH SAILING COMPETITION

The 9th edition of International Youth Sailing Competition of India is held in Krishnapatnam Port in Nellore, Andhra Pradesh, from December 27 to 31, 2017. This is the largest sailing competition in India. It is organised by the Navayuga Sailing Academy, Tamil Nadu Sailing Association (TNSA) and Yachting Association of Andhra Pradesh (YAAP) under the control of the Yachting Association of India (YAI) and the Asian Sailing Federation (ASAF). From December 21 to December 25, 2017 YAI Senior and Youth National Championships is held in the Krishnapatnam Port.

SPORTS PERSONALITY

SACHIN SIWACH

World youth champion Sachin Siwach was named the Asian Boxing Confederation's best youth boxer of the year 2017 on December 13, 2017. Sachin Siwachm claimed the Asian youth championships silver this year besides a gold at the Youth Commonwealth Games. Sachin is the third Indian to win gold at a youth world championship after Nanao Singh (2008) and Vikas Krishan (2010). He is also showing progress with every match he plays. Last year, he had nabbed a bronze at the same venue.

ROHIT SHARMA

Rohit Sharma hit his third double hundred in ODI cricket and remained unbeaten at 208 runs in the second ODI against Sri Lanka in Mohali on December 13, 2017.

Rohit Sharma is the only cricketer to have scored three double centuries in ODIs. Out of the three double centuries two of them have come against the same opponent Sri Lanka. In 2015, Sharma received the Arjuna Award, which is presented every year by the Government of India to recognize outstanding achievements in national sports in India.



VIRAT KOHLI

Virat Kohli became the first player to score six double centuries as captain on December 3, 2017. Virat Kohli scored 200 off 238 balls on the second day of the Test series against Sri Lanka at the Ferozshah Kotla stadium. This record of six double centuries is a first as a captain. He has surpassed West Indies' Brian Lara, who held the record previously with five double tons in Tests. He is only the second Indian after Vinod Kambli to score back-to-back double hundreds. He is also equalled Sachin Tendulkar and Virender Sehwag for most double hundreds for India in Tests.

NOTEBOOK

BCCI LIFTS BAN ON RCA

The Board of Control for Cricket in India (BCCI) decided to lift the ban on the Rajasthan Cricket Association (RCA) provided former IPL Chief Lalit Modi stays away from its functioning on December 11, 2017. The RCA was suspended by the Indian cricket board in May 2014 when ex-Indian Premier League (IPL) Commissioner Chief Lalit Modi was re-elected its president. Since its suspension in 2014, RCA’s cricket affairs are being looked after by the BCCI.



FIRST SAICON 2017 INAUGURATED

SAICON 2017, an International Conference on Sports Medicine & Sports Sciences was held in New Delhi on December 7 to 9, 2017. SAICON 2017 has been organised by Sports Authority of India (SAI). The theme of the conference is ‘Scoring Goals in Sports with Science and Technology’. Objective of this conference is to inspire students, educationists and researchers to take up sports science and research to the next level. The conference was inaugurated by Union Sports Minister, Colonel Rajyavardhan Rathore.

Other Tournament

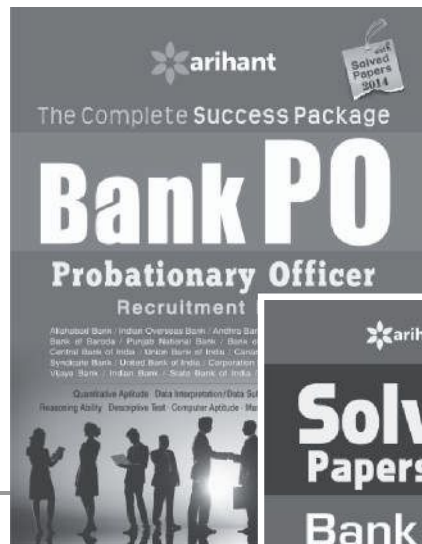
Name	Related Facts
NECC-ITF women’s tennis championship (December 16, 2017)	<ul style="list-style-type: none"> Spain’s Georgina Garcia-Perez won the singles title in the NECC-ITF women’s tennis championship in Pune. Georgina has become the first Spaniard to win the ITF title in Pune.
ITF Futures tennis tournament (December 9, 2017)	<ul style="list-style-type: none"> Aryan Goveas and Arjun Kadhe won the doubles title in the \$ 15000 ITF (International Tennis Federation) Futures tennis tournament, in Cairo, Egypt. Arjun Goveas had recently won the singles title in a similar tournament in Vietnam. It was the first title on the professional circuit for Arjun Kadhe.

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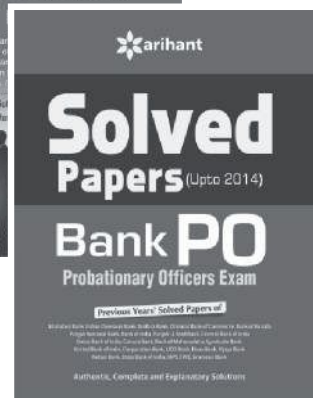
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NEWS KIT

APPOINTMENT

JAI RAM THAKUR

BJP announced Jairam Thakur as the new Chief Minister (CM) of Himachal Pradesh on December 24, 2017. He was an active member of Akhil Bharatiya Vidyarthi Parishad (ABVP) when he was a college student. He was appointed as the state BJP chief in 2006.

HENRIETTA FORE

United Nations (UN) Secretary-General, Antonio Guterres has appointed Henrietta Fore on December 22, 2017, a former head of the US Agency for International Development (USAID) as the new Executive Director of United Nations Children's Fund (UNICEF).

Henrietta Fore was the first woman to be appointed Administrator of the US Agency for International Development. Currently, she is the CEO of Holsman International, a manufacturing and investment company.

She will assume charge as seventh Executive Director of UNICEF on January 1, 2018.

DHIRENDRA PAL SINGH

Professor Dhirendra Pal Singh, director, National Assessment and Accreditation Council was appointed chairperson of UGC on December 22, 2017. Professor Dhirendra Pal Singh has been appointed as UGC chairman for a period of five years. He has been serving as director of NAAC (National Assessment and Accreditation Council) since August 2015.

ANDREJ BABIS

Billionaire businessman Andrej Babis was appointed Czech prime minister on December 13, 2017. Andrej Babis's ANO party won 29.6% of the vote, nearly three times the support won by second-placed center-right Civic Democrats in October 2017 election. President Milos Zeman appointed Andrej Babis as Czech prime minister.

SMITA NAGARAJ

Ms. Smita Nagaraj took the oath of office and secrecy as Member, UPSC. Smita Nagaraj is an Officer of the 1984 Batch of IAS of Tamil Nadu Cadre. Prior to her joining the Commission, she was working as Director General (Acquisition) in the Ministry of Defence.

NARINDER BATRA

International Hockey Federation (FIH) chief Narinder Batra has been elected as president of the Indian Olympic Association (IOA) on December 15, 2017 for a four-year term at its Annual General Meeting. Narinder Batra secured 142 votes in the polls and was elected as president of the Indian Olympic Association (IOA). Incumbent Secretary General Rajeev Mehta was re-elected for his second term without any contest as he was the lone candidate for the post.

RAHUL GANDHI

Congress vice-president Rahul Gandhi was elected unopposed as president of the Indian National Congress on December 11, 2017 in New Delhi. Rahul Gandhi is an Indian politician who currently serves as Member of Parliament, Lok Sabha from Amethi, Uttar Pradesh. He also serves as Trustee of Rajiv Gandhi Foundation and Rajiv Gandhi Charitable Trust.

UMA SHANKAR

Uma Shankar has been appointed as Executive Director (ED) of Reserve Bank of India (RBI) on December 10, 2017. Uma Shankar has been appointed as Executive Director after Meena Hemchandra, the Executive Director in charge of RBI's supervision department retired on November 30, 2017.

Thus, Uma Shankar will most likely take charge of the supervision department. RBI has 11 Executive Directors and each of them supervises the 34 departments headed by Chief General Managers (CGMs). Prior to this elevation, Uma Shankar held the position of Chief General Manager (CGM) in charge of financial inclusion and development department at RBI.

RAFFAELE BERGAMASCO

Italian coach Raffaele Bergamasco, has been elevated on December 9, 2017 to the position of Performance Director for India's senior women pugilists for women's boxing.

He will now also be a part of the team coaching the elite women along with coaching the Youth Women's team.

Bergamasco has been rewarded for India's best ever medal haul at the recently-concluded AIBA Women's Youth Boxing Championship. Bergamasco has coached the Italian youth and senior teams of both men and women.

SALIL S. PAREKH

Salil S. Parekh is appointed as the Chief Executive Officer and Managing Director of the Infosys on December 2, 2017. The appointment will be effective from January 2018. The board director of the company has approved the appointment.

The interim CEO & MD U B Pravin Rao will step down on January 2, 2018, and will continue as the chief operating officer and a whole-time director of the company. Infosys Limited is an Indian multinational corporation that provides business consulting, information technology and outsourcing services.

Other Appointments

Person	Post	Related Facts
Abhay (December 27, 2017)	Director General of Narcotics Control Bureau (NCB)	<ul style="list-style-type: none"> Abhay is currently working with the Central Reserve Police Force (CRPF). His appointment has been approved by the Appointments Committee of the Cabinet.
Saba Karim (December 23, 2017)	General Manager of Cricket Operations	<ul style="list-style-type: none"> Saba Karim will take charge as General Manager (GM) of BCCI Cricket Operations from January 1, 2018. He will report to BCCI CEO Rahul Johri.
Umesh Dattatraya Salvi (December 21, 2017)	Chairperson of the National Green Tribunal (NGT)	<ul style="list-style-type: none"> Justice Salvi has replaced Justice Swatanter Kumar, who retired recently. Justice Salvi will serve as chairperson until a new chairperson is appointed or till his superannuation, whichever is earlier.
Sarvesh Kumar Tiwari (December 8, 2017)	President of Para-Sports Foundation (PSF), India	<ul style="list-style-type: none"> The announcement was made at the National Award for Divyangjan 2017 at Vigyan Bhawan, New Delhi. Sarvesh Tiwari is a well-known philanthropist.
Chandika Hathurusingha (December 8, 2017)	Sri Lanka Cricket coach	<ul style="list-style-type: none"> Chandika Hathurusinghe rejoins Sri Lanka Cricket after previous terms as head coach of the Sri Lanka A team (2006-2009) and shadow coach of the national team (2009-2010). Sri Lanka Cricket (SLC) had negotiated his release from Bangladesh where he was head coach.
Dinesh K Sarraf (December 4, 2017)	Chairman of PNGRB	<ul style="list-style-type: none"> The Appointments Committee of the Cabinet (ACC) has appointed former CMD of ONGC Dinesh K Sarraf as new Chairman of Petroleum and Natural Gas Regulatory Board (PNGRB). He replaces S Krishnan, who had demitted office in August 2015.
Ellie Goulding (December 3, 2017)	Global Goodwill Ambassador for UN Environment	<ul style="list-style-type: none"> British singer-songwriter Ellie for UN Environment in United Nations Environment Programme headquarters, at Nairobi, Kenya. Ellie is also backing UN Environment's Clean Seas campaign.

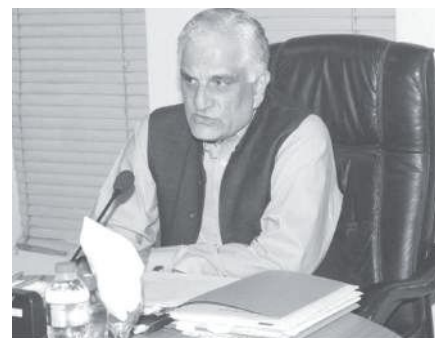
RESIGNATION

NANA PATOLE

Maharashtra BJP MP Nana Patole said he has resigned from BJP (Bharatiya Janata Party) and the Lok Sabha on December 8, 2017. Nana Patole had been openly criticising the state and Central governments lead by Devendra Fadnavis and Narendra Modi.

He had joined the BJP by quitting Congress after 2009 Lok Sabha election. In a letter to Lok Sabha Speaker Sumitra Mahajan, he cited 14 issues related to agriculture, the economy and unemployment as the reasons for his resignation.

ZAHID HAMID



Pakistan's Minister for Law and Parliamentary Affairs, Zahid Hamid tendered his resignation to Prime Minister Shahid Khaqan Abbasi, following protests by hardline religious groups in Pakistan.

Mr. Zahid Hamid had brought in a change in the wording of the oath of office. According to certain hardline religious groups in Pakistan, these changes undermined Islamic beliefs and linked it to blasphemy.

Zahid Hamid's resignation was a part of a deal reached between the government and the protesters.

SUSHIL KUMAR

Double Olympic medalist Sushil Kumar has quit his role on December 5, 2017 as a National Sports Observer for wrestling. Sushil Kumar is still active in wrestling. He was among 12 national observers appointed by then Sports Minister Vijay Goel.

Recently, Mary Kom had also resigned as the national observer for boxing after Sports Minister Rajyavardhan Rathore made it clear that active sportspersons will not be considered for the position.

MARY KOM

Olympic bronze-medallist and five-time world champion MC Mary Kom has resigned as the national observer for Indian boxing on December 1, 2017.

In March 2017, Mary was among 12 national observers appointed by the former Sports Minister Vijay Goel.

Sports Minister Rajyavardhan Singh Rathore had cleared that active sportspersons will not be considered for the boxing's national observer position. That is the reason of resignation of Mary Kom.

SHASHI ARORA

Airtel Payments Bank Managing Director and CEO Shashi Arora has resigned from his position after Bharti Airtel's eKYC licence suspension by UIDAI. He was appointed MD and CEO of Airtel Payments Bank in 2016. After allegations on Airtel Payments Bank that it was opening payments bank accounts without the permission of users, UIDAI suspended Bharti Airtel's eKYC licence. Shashi Arora has resigned from his position shortly after this issue.

PERSON DIED

NEERAJ VORA

Actor-Director Neeraj Vora, who was suffering from an illness for a long time now passed away in Mumbai on December 14, 2017. He has acted in films like 'Mann', 'Holi', 'Virasat', 'Rangeela' etc.

RABISANKAR BAL

Renowned journalist and Bengali author Rabisankar Bal died at a hospital following a brief illness, in Kolkata on December 14, 2017. Rabisankar Bal, a novelist and short story writer was born in 1962. He has written over 15 novels, five short story collections, one volume each of poetry and literary essays over a period of 30 years. He had received West Bengal government's Sutapa Roychowdhury Memorial Prize.

LALJI SINGH



Eminent scientist and 'father of DNA fingerprinting in India', Lalji Singh, passed away following a massive heart attack while he was on his way to Delhi on December 10, 2017. He was the 25th vice chancellor of the BHU. He was also the recipient of the prestigious Padma Shri award. He was the founder of the Centre for Cellular and Molecular Biology (CCMB), also served as its director.

SHASHI KAPOOR

Shashi Kapoor died on December 4, 2017 at Kokilaben Dhirubhai Ambani Hospital in Mumbai. Shashi Kapoor (born as Balbir Prithviraj Kapoor) was an Indian film actor and producer.

In 2011, he was honoured with the Padma Bhushan by the Government of India for his contributions to Art-Cinema. In 2015, he was awarded the 2014 Dadasaheb Phalke Award, making him the third member of his family to receive the highest award in Indian Cinema after Prithviraj Kapoor and Raj Kapoor.

PLACE IN NEWS

BENGALURU (TAMIL NADU)

Brand Bengaluru's own logo was launched at the 'Namma Bengaluru Habba festival, on December 24, 2017 at Vidhana Soudha, in Bengaluru. Bengaluru has become the first city in India to gets its own identity badge. The tagline states: 'Bengaluru – Be U' (be you). This logo aims to promote the image of Bengaluru at a global level. The logo was unveiled by Karnataka Tourism Minister Priyank Kharge. The logo is red and black and written partially in English and Kannada. The rolling font of the logo was designed by Rushi Patel and M. Venkateswara Rao.

BOOKS & AUTHORS

Book (Author)	Related Facts
Trivendra Ek Zindaginama – Khairasain ka Sooraj (Trivendra Singh Rawat)	<ul style="list-style-type: none"> Uttarakhand Chief Minister Trivendra Singh Rawat has launched his biography. This biography is based on Trivendra Singh Rawat's early struggle and lesser known aspects of his life.
Poeatry (Vikas Khanna)	<ul style="list-style-type: none"> Vikas Khanna launched his coffee table book "Poeatry" at the Times Litfest in Mumbai. The book Poeatry is a collection of over 100 poems related to food and life.
"Two" (Gulzar)	<ul style="list-style-type: none"> Veteran lyricist Gulzar has come out with his debut novel titled "Two" in English which examines the status of refugees after the Partition. The novel revolves around the area of Punjab which became Pakistan after Partition. Two was originally written in Urdu—Gulzar's regular medium of writing.
The Films! The Songs! The Stars! (SMM Ausaja, Karan Bali, Rajesh Devraj and Tanul Thakur)	<ul style="list-style-type: none"> It is a comprehensive illustrated guide and coffee table book, a tribute to India's Bollywood, filled with trivia and facts about some of the most beloved actors, films and songs. The book was published by British multinational publishing company Dorling Kindersley (DK). Amitabh Bachchan has given the foreword to the book.

HYDERABAD (TELANGANA)

Telangana Prisons Department has started a drive on December 11, 2017 to turn Hyderabad into "Beggar Free" city. This drive was first launched ahead of the Global Entrepreneurship Summit that was held in Hyderabad from November 28 to 30, 2017.

Under this drive, Prisons Department has started two Beggar homes, one is in Challapalli jail for female beggars and another in Chanchalguda jail for male beggars. The Beggar Homes have all kinds of facilities including cot, mattress, TV and pillows. beggars at these homes are also being provided breakfast, lunch and dinner with two times tea. Prisons Department is spending Rs. 68-70 per head for diet for beggars.

SHAMLI (UTTAR PRADESH)

Shamli district of Uttar Pradesh was included in the national capital region (NCR) on December 4, 2017, thus taking the total number of districts in the NCR to 23. The decision was taken at the 37th meeting of the National Capital Region Planning Board (NCRPB). Shamli is a district in the Indian state of Uttar Pradesh. Shamli is located along the Delhi–Saharanpur, Meerut–Karnal and Muzaffarnagar–Panipat Highways.



AWARDS AND HONOURS

HARIVARASANAM AWARD

Singer KS Chitra has been selected for 2017 'Harivarasanam' award, awarded by the Kerala government. Chitra has been selected for the award in recognition of her contribution to propagate the spirit of secularism, equanimity and universal brotherhood. The 'Harivarasanam' award consists of a cash prize of ₹ 1 lakh, citation and a plaque. KS Chitra will be given this award at a function at Sabarimala Sannidhanam on January 14, 2018.

PETA'S PERSON OF THE YEAR 2017

Actress Anushka Sharma has been awarded the People for the Ethical Treatment of Animals (PETA) 2017 Person of the Year Award on December 26, 2017. Anushka Sharma has been awarded for her contributions to animal welfare like protecting dogs from fireworks, advocating for horses forced to pull carriages in Mumbai etc. She was named PETA's Hottest Vegetarian Celebrity in 2015.

31ST MOORTIDEVI AWARD

Eminent Bengali poet Joy Goswami selected the 31st Moortidevi Award for the year 2017 on December 16, 2017. It is the first time the Moortidevi Award is given to a Bengali poet. The committee, headed by poet and scholar Satya Vrat Shastri, unanimously decided to confer the award upon Goswami for his poetry collection titled 'Du Dondo Phowara Matro'.

'Du Dondo Phowara Matro' is an autobiographical account of the poet's life featuring his close ones including a pet cat. Having published over fifty titles, including a novel in verse and several collections of critical essays, the poet has received many awards including Kendriya and Bangla Sahitya Akademi Awards, Ananda Purashkar, and the first Tata Literature Live Poet Laureate Award.

SAHITYA AKADEMI AWARD

Authors Mamang Dai and Ramesh Kuntal Megh were announced Sahitya Akademi award winners for 2017 on December 21, 2017. The Sahitya Akademi has announced its annual Sahitya Akademi Awards 2017 in 24 languages.

Mamang Dai has been awarded Sahitya Akademi award for his novel, *The Black Hill*, in English. Ramesh Kuntal Megh has been awarded for his literary criticism *Vishw Mithak Sarit Sagar*, in Hindi. The award consists of a copper-plaque, a shawl and a cheque of ₹ 1 lakh.

ZEE CINE AWARDS 2018

Zee Cine Awards 2018, honouring excellence in Indian Film industry was held in Mumbai on December 19, 2017.

Zee Cine awards were first awarded in year 1998. Best Actor (Male) award went to Akshay Kumar for movie *Jolly LLB2*, while Alia Bhatt was conferred Best Actor (Female) award for movie '*Badrinath ki Dulhaniya*'. Rohit Shetty's '*Golmaal Again*' won the Critics Choice Best Film award.

FE BEST BANKS AWARDS

FE Best Banks Awards 2015-16, ceremony took place in Mumbai on December 9, 2017. FE Best Banks Awards are considered as India's most coveted banking awards. FE Best Bank Awards were launched in February 1997.

FE Best Bank Survey is an annual survey conducted by Financial Express (business newspaper) with Ernst & Young as the knowledge partner.

Winners of FE Best Banks Awards 2015-16

- Best Nationalised Bank - State Bank of India (SBI)
- Best Old Private Sector Bank City - Union Bank
- Best New Private Sector Bank - HDFC Bank
- Lifetime Achievement Award Uday Kotak
- Banker of the Year Arundhati Bhattacharya
- Best Non-Banking Financial Institution-Ujjivan Financial Services
- Best Mobile Banking Application- ICICI Bank
- Best Savings Bank Product -Kotak Mahindra Bank

MOTHER TERESA MEMORIAL AWARD

Bollywood actor Priyanka Chopra has been honoured with Mother Teresa Memorial award for social justice 2017. Priyanka Chopra received the award for her contribution towards lending her support to social causes, such as her recent visit to Syria, where she met and interacted with refugee children. She is also UNICEF's Goodwill Ambassador and is known for supporting various philanthropic activities.



The Mother Teresa Awards are awards to honour individuals and organizations that promote peace, equality and social justice, and aim to encourage the cause of justice and peaceful coexistence, while providing a impetus for society to imbibe these values. Mother Teresa Awards have been given since 2005 annually or biannually.

STAR SCREEN AWARDS 2017

23rd edition of the annual Star Screen Awards honouring excellence in Indian Film industry was held at Mumbai on December 3, 2017. Star Screen Awards were originally called the Screen Awards. Screen Awards, initiated by The Express Group were first awarded in 1995.

Vidya Balan won the 'Best Actress (Popular)' Award for film 'Tumhari Sulu'. Best Actor (Critics) Award, went to Rajkumar Rao for film 'Newton'.

Winners List of Star Screen Awards 2017 —

- Category Winner Best Actress (Popular) Vidya Balan, 'Tumhari Sulu'
- Best Actress (Critics) Konkana Sen Sharma, 'Lipstick Under My Burkha'
- Best Actor (Popular) Irrfan Khan, Hindi Medium
- Best Actor (Critics) Rajkumar Rao, 'Newton'
- Best Film (Critics) 'Newton'
- Best Director Nitesh Tiwari, 'Dangal'

YERARINGAN AWARD

Vice President of India, M. Venkaiah Naidu conferred the 'Yeraringan' Award on December 10, 2017 to Prof. MS Swaminathan, in Chennai. Swaminathan is known as 'Indian Father of Green Revolution' for his leadership and success in introducing and further developing high-yielding varieties of wheat in India.

He has been honoured with several awards like Padma Shri (1967), Ramon Magsaysay Award for Community Leadership (1971), Padma Bhushan (1972), Padma Vibhushan (1989) etc.

27TH VYAS SAMMAN

Renowned Hindi writer, Mamta Kalia has been chosen for 27th Vyas Samman for her novel "Dukkham Sukkham" on December 8, 2017. "Dukkham Sukkham" is a saga of a lower middle-class family's three generations.

According to the KK Birla Foundation, which instituted the award in 1991, Vyas Samman is given annually to an outstanding work of Hindi literature by an Indian citizen published in the last 10 years. "Earlier, Ms. Kalia has been awarded with "Yashpal Katha Samman" from Uttar Pradesh Hindi Sansthan, "Ram Manohar Lohia Samman" and "Sahitya Bhushan Samman".

ITF WORLD CHAMPIONS AWARD

Spaniards Rafael Nadal and Garbine Muguruza were named as the International Tennis Federation (ITF) world champions on December 8, 2017. This is the first time in 19 years the awards have gone to players from the same country.

Rafael Nadal has been named the International Tennis Federation (ITF) world champion for the third time. Garbine Muguruza won the ITF world champion award for the first time after capturing the Wimbledon title and moving to the world number one ranking for the first time.

ATIBADI JAGANNATH DAS SAMMAN

Odia poet Rabi Singh has been named the winner of the Atibadi Jagannath Das Samman instituted by the Odisha Sahitya Akademi, for the year 2017.

His poetry collections include Bhrukuti, Lal Pagoda Ra Preta, Patha Prantara Kabita, Charama Patra, Bidirna, Padatika, Apritikara Kabita, Jawalara Mala, Kshata, Bishabani, Durgama Giri, Jhada, Sarbahara, Banya and Anaryara Charyapada.

Apart from Singh, 15 eminent litterateurs – Sanatan Mohanty, Rajat Kumar Kar, Bhupen Mohapatra, Nabakishore Prusty, Ramchandra Mohanty, Surendra Kumar Moharana, Trinath Sahu, Laxmidhar Jena, Banshidhar Rout, Panchanan Mishra, Anjali Panda, Nakula Chandra Sahu, Anil Chandra Das, Kumuda Chandra Das and Gobardhan Nayak – will also be felicitated at the award ceremony.

NATIONAL AWARD FOR EMPOWERMENT OF PERSONS WITH DISABILITIES 2017

President Ram Nath Kovind presented the 'National Award for Empowerment of Persons with Disabilities (Divyangjan) 2017' at a function in New Delhi on December 3, 2017.

The function was organized by Department of Empowerment of Persons with Disabilities (Divyangjan) under the Ministry of Social Justice and Empowerment on the occasion of International Day of Persons with Disabilities.

The National Awards were presented in 14 main categories. Chhattisgarh bagged the 'Best State in Promoting Empowerment of Persons with Disabilities' award. 'Award for the Best District in Providing Rehabilitation Service to differently abled' was given to Madurai.

Other Awards

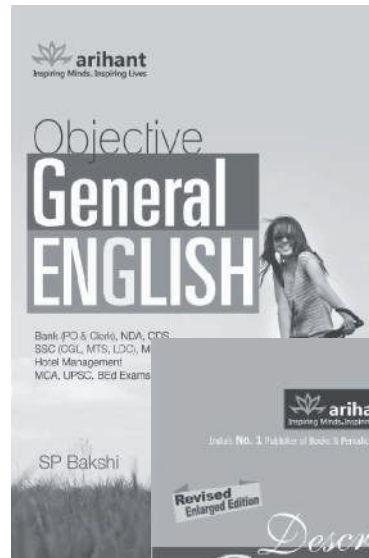
Award	Related Facts & winners
NASSCOM-DSCI excellence award (December 23, 2017)	<ul style="list-style-type: none"> The 2017 NASSCOM-DSCI excellence award has been awarded to the cyber section of Kolkata Police. The cyber section of Kolkata Police was awarded the NASSCOM-DSCI excellence award at an All India Security Seminar held in Gurgaon.
National Design Award (December 18, 2017)	<ul style="list-style-type: none"> It was announced that Scientific Advisor to the Defence Minister G Satheesh Reddy will be awarded the National Design Award. Satheesh Reddy is given the National Design Award for his contribution to indigenous design and development of various missile systems.
Golden Peacock Innovation Award (December 18, 2017)	<ul style="list-style-type: none"> Tata Steel's Joda East Iron Mine (JEIM) has been honoured with the coveted Golden Peacock Innovation Management Award for the year 2017 for driving innovation in mines. The award was presented to Debashis Jena, Chief of JEIM at Institute of Directors (IOD) India's 2nd Global Convention, which was recently held at Singapore.
Police Jeevan Gaurav Award (December 14, 2017)	<ul style="list-style-type: none"> Former Director-General of Police of Punjab and Mumbai Police Commissioner Julio Ribeiro will be honoured with 'Police Jeevan Gaurav Award' by the Arvind Inamdar Foundation . This year, apart from Julio Ribeiro, the foundation will honour retired Deputy Superintendent of Police of Nagpur Ramesh Mehta and retired assistant sub-inspector of Beed Pandurang Misal.
'Power of One' Award (December 11, 2017)	<ul style="list-style-type: none"> Six top diplomats, including India's Lakshmi Puri, have been felicitated with the inaugural Diwali "Power of One" award at New York, for their contribution to help form a more perfect, peaceful and secure world. The event was co-organised by the Permanent Missions of Belarus, Georgia and India
Fifth Ballon d'Or Award (December 7, 2017)	<ul style="list-style-type: none"> Portugal's Cristiano Ronaldo has been awarded the Ballon d'Or for world player of the year for the fifth time to equal Lionel Messi's achievement. The award was handed out by magazine France Football, for the second consecutive year.
AACTA Awards (December 5, 2017)	<ul style="list-style-type: none"> 'Dangal' was chosen the Best Asian Film at the seventh Australian Academy of Cinema and Television Arts (AACTA) Awards, in Sydney. "Dangal" is a sports drama based on the life of Haryana wrestler Mahavir Phogat and his daughters.
Miss Supranational 2017 (December 1, 2017)	<ul style="list-style-type: none"> Miss Korea Jenny Kim was crowned as Miss Supranational 2017 in Krynica Zdroj in Poland . Tica Martinez of Colombia and Bianca Tirsin of Romania were named the first runner-up and second runner-up respectively. India's Peden Ongmu Namgyal, reached top 25, but failed to make it to the top 10.
Tve's Global Sustainability Film award (November 30, 2017)	<ul style="list-style-type: none"> In London 'Lipstick Under My Burkha', which explores womens sexuality, has bagged a top prize at the tve Global Sustainability Film Awards 2017. 'Lipstick Under My Burkha' is produced by Prakash Jha and directed by Alankrita Shrivastava and stars Konkona SenSharma and Ratna Pathak Shah.



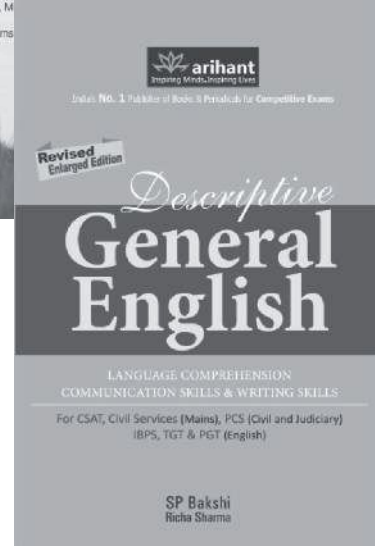
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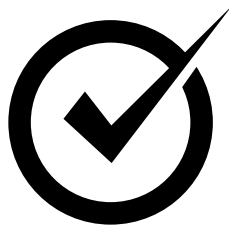
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Objective Current Affairs

Level 1

1. Which of the following Ministry has launched an initiative called SAMEEP 'Students and MEA Engagement Programme'?

- a. Ministry of external Affairs
- b. Ministry of Sports
- c. Ministry of Agriculture
- d. Ministry of Law
- e. Ministry of Commerce

2. Recently which festival has been added to the list of "intangible cultural heritage of humanity"?

- a. Dussehra
- b. Kumbh Mela
- c. Baisakhi
- d. Bihu
- e. Holi

3. Which of the following country withdraws from UN Global Compact on Migration?

- a. Japan
- b. China
- c. Germany
- d. The USA
- e. Venezuela

4. Railway Ministry has introduced the facility for booking of railway tickets from railway counters through UPI, BHIM app. What is the abbreviation of BHIM?

- a. Bharat Interconnected Money app
- b. Bharat Interface for Money app
- c. Bharat Initial and Makeover app
- d. Bharat Improved Money app
- e. Bharat Instituted Money app

5. 'Jai Kisaan' app launched in which of the following State

- a. Bihar
- b. Goa
- c. Maharashtra
- d. Madhya Pradesh
- e. Odisha

6. India-Singapore inks Bilateral Agreement for Navy Cooperation. Who signed the pact as representative of India

- a. Nirmala Sitharaman
- b. Sushma Swaraj
- c. Arun Jaitley
- d. Manoj Sinha
- e. Narendra Modi

7. India is planning to buy Kamov-226T helicopters using recent Digital Technologies from which of the following country

- a. Israel
- b. China
- c. Cuba
- d. Russia
- e. America

8. Who defeated his WBO Oriental and Asia Pacific super middleweight titles against Ghana's Ernest Amuzu at the Sawai Mansingh Stadium in Jaipur?

- a. Akhil Kumar
- b. Mohammed Ali Qamar

- c. Jitendra Kumar
- d. Vijendra Kumar
- e. Hawa Singh

9. India's submarine 'INS Kalvari' inducted in Indian Navy comes under which category

- a. Ballistic Missile Submarines
- b. Guided Missile Submarines
- c. Diesel-electric Attack Submarines
- d. Deep Submergence Rescue Vehicles
- e. Attack Submarines

10. The Uttar Pradesh government signed a memorandum of understanding with which country to enhance cooperation in the field of tourism, skill development, culture and farming recently?

- a. Indonesia
- b. South Korea
- c. China
- d. France
- e. England

11. Good Governance Day is observed on

- a. December 21
- b. December 22
- c. December 24
- d. December 25
- e. December 28

12. Which State becomes the first State to offer email IDs in Hindi?

- a. Gujarat
- b. Rajasthan
- c. Madhya Pradesh
- d. Maharashtra
- e. Haryana

13. 'The Way I see it' is edited by which of the following Author?

- a. Priya Mittal
- b. Kiran Gowda
- c. Sindhan Gowda
- d. Chandan Gowda
- e. Sandeep Gowda

14. 'Blue Flag' is a scheme launched by which of the following Ministry?

- a. Women and Child Development
- b. Health and Family Welfare
- c. Environment
- d. Agriculture and Farmers Welfare
- e. Commerce and Industry

15. Bad loans of Public Sector Banks (PSBs) touched by the end of second quarter this fiscal.

- a. ₹ 7.14 lakh
- b. ₹ 7.24 crore
- c. ₹ 7.34 lakh crore
- d. ₹ 7.54 crore
- e. ₹ 7.34 lakh

16. FIFA's 'Team of the Year' was clinched by which of the following country

- a. Spain
- b. Germany
- c. Italy
- d. Portugal
- e. Brazil

17. Samsung Ties up with, which of the following bank to offer 'Bill Payments' on Samsung Pay?

- a. Yes Bank
- b. Federal Bank
- c. ICICI Bank
- d. HDFC Bank
- e. Axis Bank

18. Which of the following city became the first city in the country to have a logo of its own?

- a. Bengaluru
- b. Chennai
- c. Kolkata
- d. Jaipur
- e. Mumbai

19. The global mobile payment solutions company 'OBOPAY' has secured a license for Prepaid Payment Instrument (PPI) from

- a. Gol
- b. NPCI
- c. RBI
- d. NABARD
- e. IBRD

20. Vijay Rupani was sworn-in as Chief Minister of the State.

- a. Himachal Pradesh
- b. Maharashtra
- c. Madhya Pradesh
- d. Gujarat
- e. Rajasthan

21. Which of the following country won the SAFF Under-15 Women's Championships?

- a. India
- b. Pakistan
- c. Bangladesh
- d. South Africa
- e. Australia

22. How many Mega Food Parks are planned to be launched in the country for modern infrastructure in food processing?

- a. 30
- b. 40
- c. 42
- d. 45
- e. 49

23. Which of the following country has banned its financial institutions from dealing in virtual currencies such as Bitcoin?

- a. Afghanistan
- b. South Korea
- c. Italy
- d. Philippines
- e. Israel

24. Government ties up with which of the following Private Bank to Enable Cashless Payments on e-NAM?

- a. Federal Bank
- b. Axis Bank
- c. HDFC Bank
- d. ICICI Bank
- e. IDFC Bank

25. Indian Army conducts major military exercise Hamesha Vijayee in which of the following State?

- a. Uttar Pradesh
- b. Odisha
- c. Karnataka
- d. Rajasthan
- e. Gujarat

26. Which of the following Small Finance Bank has announced signing an MoU with Sahaj e-Village for extending its banking service in remote areas?

- a. ESAF Microfinance and Investments Private Limited
- b. Equitas Holdings Private Limited
- c. Disha Microfin Private Limited
- d. Au small Finance Bank Limited
- e. Capital Local Area Bank Limited

27. Who won the title of Mr. India Supranational 2017?

- Ravi
- Prathamesh Maulingkar
- Abdelkader Amara
- Nizar Baraka
- Sachin

28. Bank of India (BoI) became the lender to come under the Reserve Bank of India's (RBI) Prompt Corrective Action (PCA).

- 5th
- 8th
- 12th
- 15th
- 21st

29. The World Bank has approved how much loan amount to India for the STRIVE project for skill development

- \$ 100 million
- \$ 110 million
- \$ 125 million
- \$ 210 million
- \$ 300 million

30. Recently, which of the following country signed MoU with India in the field of agriculture and fisheries?

- Maldives
- Columbia
- Indonesia
- Mauritius
- Thailand

31. Who has been appointed as the new Director of the National Institute of Nutrition (NIN), Hyderabad?

- M. Divyapriya
- R. Hemalatha
- N. Sundri Venkatesh
- K. Hemapriya
- L. Divya Bharti

32. Recently which city has Launched smart city cards in association with the Bank of India.

- Ranchi
- Chandigarh
- Bhubaneswar
- Hyderabad
- Thrissur

33. The Eleventh World Trade Organisation (WTO) Ministerial Conference took place in Buenos Aires, Argentina. Indian Delegation was led by

- Ramvilas Paswan
- Sushma Swaraj
- Arun Jaitley
- Suresh Prabhu
- Rajnath Singh

34. J&K Bank launches 'Sahafat Finance Scheme', under which journalists and employees of media houses in the state can avail loan upto

- ₹ 3 Lakh
- ₹ 4 Lakh
- ₹ 5 Lakh
- ₹ 6 Lakh
- ₹ 7 Lakh

35. Recently to boost digital Banking, Rewardz scheme was introduced by which of the following Bank?

- HDFC Bank
- Bank of Baroda
- IndusInd Bank
- SBI
- Indian Bank

36. What is the abbreviation of NDAA

- National Data Acquisition Act
- Net Data Acquisition Act
- National Defence Authorisation Act
- National Direct Allocation Act
- National Defence Assured Act

37. Prof. MS Swaminathan received 'Yeraringan' Award, conferred by

- Venkaiah Naidu
- Ram Nath Kovind
- Narendra Modi
- Sushma Swaraj
- Rajnath Singh

38. India's first ever mobile food testing lab was unveiled in

- Madhya Pradesh
- Goa
- Kerala
- Bihar
- Meghalaya

39. Who has been recently appointed as RBI Executive Director

- Priya Sharan
- Uma Shankar
- Rajiv Kumar
- Meena Hemachandra
- Hema Kumaravel

40. India won bronze medal in Hockey world League, which was held at

- Major Dhyan Chand Stadium (Jhansi)
- Kalinga Stadium (Bhubaneswar)
- Faizabad Sports Complex (Faizabad)
- Gachibowli Hockey Stadium (Hyderabad)
- Biju Patnaik Hockey Stadium (Rourkela)

Level 2

41. Identify the correct statement(s) regarding Sahitya Akademi Award 2017

- Mamang Dai, Itanagar-based author and journalist, has won the Sahitya Akademi Award 2017 in English language for her 2014 novel 'The Black Hill'.
- The novel gives innate descriptions of the life of the tribal people of North-East India from the yester years, interweaving their lives with fiction and history.
- It is the story of Gimur, a girl from the Abor tribe who runs away with Kajinsha of the Mishmee tribe.

Which of the given statements is/are false?

- All of these
- 1 and 2
- 2 and 3
- Only 3
- 1 and 3

42. Choose the correct statement(s) :

- Housing Development Financial Corporation (HDFC) has sold its realty brokerage business 'HDFC Realty' and its digital real estate business 'HDFC Red' to online advertisements platform Quikr.
- Including this acquisition, Quikr's valuation has soared to \$ 1.6 billion.
- In past couple of years, Quikr has been on an acquisition spree in the real estate business

Which of the given statements is/are true?

- All of the above
- 1 and 2
- 2 and 3
- Only 3
- 1 and 3

43. Identify the incorrect statement(s) :

- Pradhan Mantri Suraksha Bima Yojana (PMSBY) has been implemented by the Delhi government.
- The scheme is applicable for 2 years and renew after it
- The Premium of ₹ 50 per annum will be deducted from the account holder's savings bank account

Which of the given statements is/are false?

- Only 1
- 1 and 2
- 2 and 3
- Only 3
- All of these

44. Identify the correct match :

- Indian Navy Day – December 4
- Engineers' Day - November 23
- World Food Day – October 16

Code

- Only 1
- Only 2
- Only 3
- 1 and 2
- 1 and 3

45. Identify the correct statement(s) regarding 'BPCL SBI Card' :

- SBI Cards and Bharat Petroleum Corporation Limited (BPCL) launched 'BPCL SBI Card', a co-branded credit card.
- It will offer up to 5% savings on fuel purchases.
- It can be used on any of the 14000 Bharat Petroleum fuel stations across India.
- All of the above
- None of the above

46. Choose the correct statement(s) regarding DARPAN :

- Manoj Sinha, the Union Minister of Communications, has launched project. The Digital Advancement of Rural Post Office for A New India (DARPAN) in New Delhi on December 21, 2017.
- The project has an outlay of ₹ 1400 crore and intends to provide a low power technology solution to each Branch Postmaster (BPM).
- DARPAN offers core banking services to the account holders.

Code

- Only 1
- Only 2
- All of these
- 1 and 2
- 1 and 3

47. Identify the correct statement(s) regarding Forbes' best countries for business 2018 :

- The United Kingdom (UK) has topped the Forbes' rankings of best countries in the world for business in 2018.
- The list ranks 153 countries on 15 factors including property rights, innovation, taxes and red tape.
- New Zealand ranked second overall for the third straight year, followed by Sweden and Canada.
- All of the above
- None of the above

Objective Current Affairs

48. Identify the correct statement(s) regarding 'PlanYourGoal.com' :

- ICICI Prudential Mutual Fund has launched a new website 'PlanYourGoal.com'.
- The website has been launched to help users plan their investments according to their future financial goals.
- The website guides the users to plan their big spends, tax investments as well as the corpus required during retirement.
- All of the above
- None of the above

49. Select the correct statement(s) :

- 2017 BRICS association of Brazil, Russia, India, China and South Africa held in Xiamen, China in September, 2017.
- The summit held under the theme "BRICS: Stronger Partnership for a Brighter Future".
- The 2016 BRICS summit was hosted by India in Goa.
- All of the above
- None of the above

50. The Union Ministry of Earth Sciences (MoES) has launched two Mobile apps – India Quake and Sagar Vani. Choose the correct statement(s):

- Both app to send alerts on earthquake parameters and oceanic disturbances.
- The 'India Quake' will automatically disseminate earthquake parameters like location, time and magnitude, after the occurrence of earthquakes.
- Any citizen can download 'India Quake' app and get the real time earthquake location information on his/her mobile.
- The apps are developed by the National Centre for Seismology (NCS).
- All of the above

51. Consider the following statement(s) :

- Priyanka Chopra has won the Global icon award at the Zee Cine Awards 2018 on December 19 in Mumbai, Maharashtra.
- The excerpts of the awards are as follows: Sridevi and Varun Dhawan won the trophies of Best Actor (Female) for Mom and Best Actor (Male) for Badrinath Ki Dulhania, respectively.
- The Best Film award was conferred to Rohit Shetty directorial comedy 'Golmaal Again' and Extraordinary Legend Award was goes to Amitabh Bachchan.

Which of the given statements is/are true?

- Only 1
- 1 and 2
- 2 and 3
- Only 3
- All of these

52. The Union Ministry for Agriculture and Farmers Welfare recently launched at the e-Krishi Samvad. Consider the following statement(s) regarding e-krishi samvad:

- e-Krishi Samvad is a unique platform that will provide direct and elective solutions to the problems faced by farmers.

- People can directly connect to the ICAR website and get the appropriate solutions from the subject matter specialists.
- Stakeholders can upload photographs related to diseases of the crops, animals or fishes for diagnostics

Which of the above statements is/are true?

- Only 1
- Only 2
- Both 1 and 2
- All of these
- None of these

53. The GST Bill comprises :

- The CGST Bill - The Central Goods and Services Tax Bill, 2017
- The IGST Bill - The Integrated Goods and Services Tax Bill, 2017
- The UTGST Bill- The Union Territory Goods and Services Tax Bill, 2017
- The Compensation Bill - The Goods and Services Tax (Compensation to the States) Bill, 2017
- All of the above

54. Consider the following statement(s):

- BSNL has inked agreements with Facebook and MobiKwik in order to popularise the internet and its value added services among its customers.
- BSNL has also signed a MoU with Disney Land India to offer premium online gaming services to its mobile customers.
- The series of MoUs signed by BSNL comes at the backdrop of a stiff competition faced by BSNL from private telecom companies like Airtel and Reliance Jio.

Which of the given statements is/are true?

- Only 1
- 1 and 2
- 2 and 3
- Only 3
- All of these

55. Non-Banking Financial Companies (NBFCs) are companies that are engaged in, which of the following activities?

- Merchant banking
- Stock broking
- Investment business
- Chit fund

Select the correct answer using the code given below

- 1, 2 and 3
- 2, 3 and 4
- 1, 2 and 4
- All of these
- 3 and 4

56. Identify the incorrect statement(s) :

- Consumer Price Index (CPI), the Gross Domestic Product (GDP) and gross value addition have 2011-12 as the base year.
- The new series of IIP will include technology items like smart phones, tablets, LED television etc.
- The number of items covered in the new series of the WPI has increased from 676 to 697.
- All of the above
- None of the above

57. Identify the correct statement(s) regarding Pradhan Mantri Vaya Vandana Yojana (PMVVY) :

- PMVVY is a Pension Scheme under the Ministry of Finance, exclusively for the senior citizens aged 60 years and above.
- It provides social security to protect senior citizens against a future fall in their interest income due to uncertain market conditions.
- Life Insurance Corporation of India is the implementing agency.
- All of the above
- None of the above

58. Consider the following statements.

- Both India and Pakistan are members of Shanghai Cooperation Organisation.
- The official languages include Chinese, Hindi and Russian.
- SCO would represent 42% of humanity and nearly 22 % of global GDP.

Select the correct answer from the following codes

- 1 and 3
- 2 and 3
- Only 1
- All of these
- None of these

59. Consider the following statement (s) :

- Global Innovation Index is released by UNESCO.
- India's rank increases year after year recently.
- India is the first middle-income country that entered the top 25th ranking.

Select the correct answer from the following codes

- 1 and 2
- Only 2
- 1 and 3
- All of these
- None of these

60. Identify the correct statement(s) :

- PayTm has launched a new food delivery and home services App called Aro for the Indian market.
- It is currently operated in Bangaluru and Mumbai.
- It charges the commission between 5 -15% on each order placed.
- (b) and (c)
- (a) and (c)

61. Consider the following statement(s) :

- International Telecommunication Union (ITU) is a specialised agency of United Nations.
- Global Cyber-security index of ITU measures the commitment of the countries across the world to cyber-security.
- India ranks 123rd in the recently released index.

Select the incorrect answer from the following codes.

- 1 and 2
- Only 3
- 1 and 3
- All of these
- None of these

62. Consider the following statement(s) about Payment Banks :

- They can accept demand deposits.
- They will have a wide network of access points particularly in remote areas.

3. They can provide small loans.

Which of the statements given above is/are correct?

- a. Only 2 b. 1 and 2 c. 2 and 3
d. All of these e. None of these

63. Consider the following statement(s) regarding Madame Tussauds wax museum

1. India's first Madame Tussauds wax museum has officially opened in New Delhi .
2. It consists of 50 life-like figures spanning across history, sports, music, films, and politics, for the public at the iconic Regal building in Central Delhi.
3. This is the 23rd Madame Tussauds attraction globally.

Which of the statements given above is/are correct?

- a. Only 2 b. 1 and 2
c. All of these d. 2 and 3
e. None of these

64. Identify the incorrect statement(s) :

- a. International Monetary Fund (IMF) has cut down India's growth forecast for year 2017 by 0.4 percentage points to 7.3 %.
- b. For Fiscal Year 2016- 17, it has pegged India's growth at 6.8%.
- c. IMF expected the growth trajectory to improve to 8% in the medium term due to structural reforms like GST in October, 2017.
- d. All of the above
- e. None of the above

65. Consider the following statements

1. Venezuelan President Nicolas Maduro launched a crypto-currency 'Petro' to advance issues of monetary sovereignty, make financial transactions and overcome the financial blockade.
2. Petro will also circumvent US-led financial sanctions.
3. The digital currency will be backed by Venezuelan reserves of gold, oil, gas and diamonds.

Which of the statements given above is/are correct?

- a. Only 2 b. 1 and 2 c. All of these
d. 2 and 3 e. None of these

66. Consider the following statement (s):

1. India's largest floating solar power plant has become operational at the Banasura Sagar dam in Wayanad, Kerala on December 5, 2017.
2. The solar power plant that floats on the surface of water has a capacity of 500 (KW).
3. The unique feature of this plant is the anchoring mechanism used by the overwhelming technology to maintain the plant with the alteration of the water level.

Which of the statements given above is/are correct?

- a. Only 2 b. 1 and 2
c. All of these d. 2 and 3
e. None of these

67. Consider the following statement (s):

1. The National Green Tribunal has replaced National Environment Appellate Authority.
2. The Chairperson should have been either a Judge of India's Supreme Court or Chief Justice of a High Court in India.
3. The NGT has jurisdiction over the implementation of Public Liability Insurance Act, 1990.

Select the correct answer from the following codes

- a. Only 1 b. Only 2
c. 1 and 2 d. All of these
e. None of these

68. Identify the correct statement(s) :

- a. GIC Re becomes the first insurance company to sets up base in GIFT City, Gujarat.
- b. GIC Re is a wholly owned by the IRDAI and its main focus is on the growth of general insurance business in the country.
- c. GIC Re is headquartered in Mumbai (Maharashtra).
- d. It had given recognition of the national reinsurer in 2003.
- e. All of the above

69. Consider the statement(s) regarding EPFO :

- a. Employees Provident Fund and Miscellaneous Provisions Act, 1952, provides financial protection to employees in the form of insurance associated Provident Fund, Family Pension and Deposit Amount.
- b. This act is applicable in whole of India except Jammu and Kashmir.
- c. It applies to all establishments mentioned in Schedule to the act and to all such establishments where more than twenty or more persons are employed.
- d. All of the above
- e. None of the above

70. Identify the incorrect statement(s) :

- a. The Ministry of Urban Development started the 'Swachh Sarvekshan' survey ranking of cities on cleanliness.
- b. The performance evaluation of the Swachh Sarvekshan is conducted by Quality Council of India(QCI) which is an autonomous body established by government of India.
- c. Mysore is the cleanest city in India according to Swachh Sarvekshan 2017.
- d. Both (a) and (b)
- e. (a), (b) and (c)

71. Consider the following statement(s) regarding eVIN :

1. eVIN Electronic Vaccine Intelligence Network (eVIN) is an indigenously developed technology system in India that digitises vaccine stocks.

2. eVIN aims to support the government of India's Universal Immunisation Programme.

3. The innovative eVIN is presently being implemented across all the states in India.

Which of the above statements is/are correct?

- a. 1 and 2 b. 2 and 3 c. 1 and 3
d. All of these e. Only 3

72. Identify the incorrect statement(s) :

- a. Consumer Price Index (CPI), the Gross Domestic Product (GDP) and gross value addition have 2011-12 as the base year.
- b. The new series of IIP will include technology items like smart phones, tablets, LED television etc.
- c. The number of items covered in the new series of the WPI has increased from 676 to 697.
- d. All of the above
- e. None of the above

73. Consider the following statement(s) :

1. Ken-Betwa river inter-linking project is the first river link project by the Central government.
2. Dhaudhan dam is built as part of the project.
3. Surplus water in the Bundelkhand region is transferred to other areas.

Select the correct answer from the following codes.

- a. 1 and 2 b. Only 2 c. 2 and 3
d. Only 3 e. All of these

74. The Union Finance Ministry has set-up a Public Debt Management Cell (PDMC). Which of the following is/are the major functions/objectives of this PDMC?

1. To develop and deepening the Bond market in the country.
2. To advise the government of India on matters pertaining to investment, capital market operations, administration of interest rates on small saving.
3. To advice the government to rationalise the subsidies and cut down wasteful expenditures.

Select the correct answer using the code given below

- a. Only 1 b. 1 and 2 c. 2 and 3
d. All of these e. Only 3

75. Consider the following statement(s):

1. INS Chakra is a nuclear attack submarine.
2. INS Chakra is indigenously developed in India.
3. INS Khanderi is a Scorpene-class submarine.

Select the correct answer from the following codes

- a. 1 and 3 b. 2 and 3
c. Only 3 d. All of these
e. None of these

Objective Current Affairs

76. Consider the following statement(s):

1. The World Soil Day (WSD) is observed every year on December 5 to communicate messages on the importance of soil quality for food security, healthy ecosystems and human well-being.
2. The 2017 theme is "Caring for the Planet starts from the Ground".
3. It is celebrated annually at the Food and Agriculture Organisation (FAO) headquarters in Rome, the regional offices and through national and local events.

Select the correct answer from the following codes

- a. 1 and 3 b. 2 and 3 c. Only 3
d. All of these e. None of these

77. Consider the following statement(s):

1. The Gorakhpur Airforce Station has been renamed as Mahayogi Goraknath Airport.
2. The Agra Airport will be renamed after RSS ideologue Pandit Deen Dayal Upadhyay Airport.
3. The Department of Disabled Welfare will now be known as 'Divyang Jan Vikas Empowerment'.

Which of the given statements is/are true?

- a. Only 1 b. 1 and 2 c. 2 and 3
d. Only 3 e. All of these

78. International Monetary Fund (IMF) was established on December 27, 1945 with stated objectives to promote

1. international economic cooperation
2. international trade
3. employment
4. exchange rate stability
5. member countries to meet balance of payments needs

Code

- a. 1, 2, 3, 4 and 5 b. 1, 2 and 3 c. 2, 3 and 5
d. 2, 3, 4 and 5 e. 1, 2, 3 and 4

79. Choose the correct statements about Food Safety and Standards Authority of India (FSSAI) :

1. Objective: To protect and promote public health through regulation and supervision of food safety
2. Established under: Food Safety and Standards Act, 2006
3. Establishment Year: 2011
4. Headquarters: New Delhi

Code

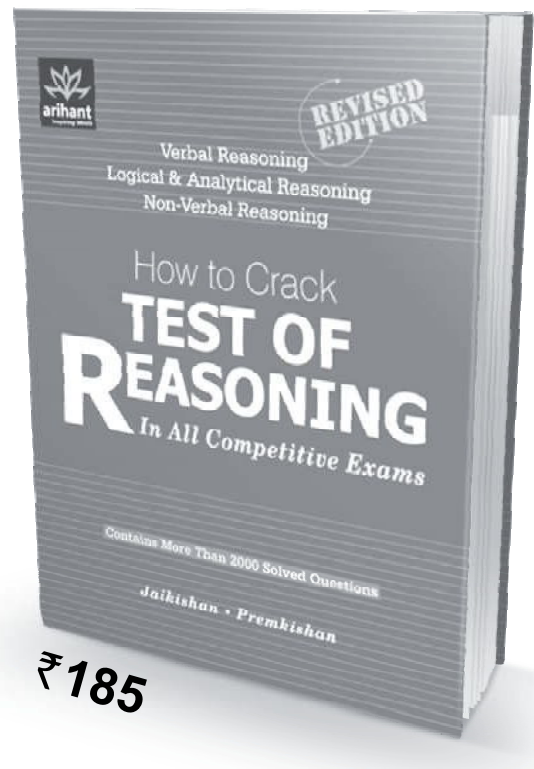
- a. 2, 3 and 4 b. 1, 2 and 3 c. All of these
d. 2 and 3 e. 1, 2 and 4

Answers

- | | | | | |
|---------|---------|---------|---------|---------|
| 1. (a) | 2. (b) | 3. (d) | 4. (b) | 5. (b) |
| 6. (a) | 7. (d) | 8. (d) | 9. (c) | 10. (b) |
| 11. (d) | 12. (b) | 13. (d) | 14. (c) | 15. (c) |
| 16. (b) | 17. (e) | 18. (a) | 19. (c) | 20. (d) |
| 21. (a) | 22. (c) | 23. (b) | 24. (d) | 25. (d) |
| 26. (d) | 27. (b) | 28. (b) | 29. (c) | 30. (b) |
| 31. (b) | 32. (b) | 33. (d) | 34. (a) | 35. (d) |
| 36. (c) | 37. (a) | 38. (b) | 39. (b) | 40. (b) |
| 41. (a) | 42. (a) | 43. (e) | 44. (e) | 45. (d) |
| 46. (c) | 47. (d) | 48. (d) | 49. (d) | 50. (e) |
| 51. (e) | 52. (d) | 53. (e) | 54. (e) | 55. (d) |
| 56. (e) | 57. (d) | 58. (a) | 59. (a) | 60. (b) |
| 61. (d) | 62. (b) | 63. (b) | 64. (c) | 65. (c) |
| 66. (c) | 67. (c) | 68. (d) | 69. (a) | 70. (d) |
| 71. (c) | 72. (a) | 73. (e) | 74. (e) | 75. (b) |
| 76. (a) | 77. (d) | 78. (e) | 79. (a) | 80. (c) |



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MOCK PAPER-3

ONLINE EXAM JANUARY 21, 2018

Institute of Banking Personnel Selection

IBPS Clerk Main (Phase II) Exam 2017

General Instructions

- This paper consists of **190 Multiple Choice Questions** divided in 4 sections; Section I (**General/Financial Awareness**) having 50 questions and Section II (**General English**) having 40 questions. Section III (**Reasoning Ability & Computer Aptitude**) & Section IV (**Quantitative Aptitude**) having 50 questions each.
- Each question carries **1 mark** and **1/4 mark** will be deducted for each incorrect answer.

Time 160 Min.		Max. Marks 200	
Part	Subject	Number of Questions	Time Allotted
I	General/Financial Awareness	50	35 min
II	General English	40	35 min
III	Reasoning Ability & Computer Aptitude	50	45 min
IV	Quantitative Aptitude	50	45 min

Part I General/Financial Awareness

1. The increase in the will increase the cost of borrowing and lending of the banks.

Repo Rate Reverse Repo Rate Base Rate
MCLR None of these

2. is an instrument of Monetary policy which involves buying or selling of government securities from or to the public and banks.

CRR SLR MBS
MCLR Open Market Operations

3. The maximum limit of SLR is

30% 35% 45%
40% None of these

4. Which country is declared polio free by World Health Organisation?

Venice Iran Iraq Somalia Libya

5. Which of the following is the largest shareholder in Public Sector Banks?

LIC NABARD IBA
Gol None of these

6. A deductor is required to issue a TDS certificate called for salaried employees.

Form 15G Form 15H Form 16
Form 16A None of these

7. Which of the following is a receipt, declaring ownership of shares of a foreign company and can be listed in India and traded in rupees?

ADR GDR IDR
EDR None of these

8. The minimum maturity period for Rupee Denominated Bonds will be

3 yr 2 yr 4 yr 5 yr 7 yr

9. CICs, are permitted to make investments in

money market instruments mutual fund
liquid fund schemes All of these
None of these

10. Rupee Denominated Bonds can be issued only after obtaining Loan Registration Number from the

Gol Reserve Bank of India SEBI
NABARD None of these

11. Who among the following can operate White label ATMs?

Nationalised Banks Scheduled Commercial Banks
Retail Banks Private Banks
None of these

12. Purchase of Securities to be governed by

Securities Transaction Tax Securities Tax
Transaction Tax Purchase Tax
None of these

13. Which of the following is the Central Bank of Canada?

Royal Monetary Authority of Canada
Canada Federal Bank Reserve Bank of Canada
State Bank of Canada Bank of Canada

14. Which of the following is the money market instrument?

- | | |
|---------------|------------------------|
| Call Money | Commercial Paper |
| Treasury Bill | Certificate of Deposit |
| All of these | |

15. Reserve Bank of India maintains the Principal Accounts of Central as well as State governments at its Central Accounts Section in

- | | | |
|---------|-----------|------|
| Mumbai | Nagpur | Pune |
| Kolkata | New Delhi | |

16. Loan and advances of a bank come under which of the following category?

- | | | |
|--------------|------------------------------------|----------|
| Assets | Liabilities | Deposits |
| All of these | None of the given options is true. | |

17. Which of the following is the negotiable instrument?

- Fixed deposit of a bank
- Share certificate issued by a PSU
- Demand draft issued by a bank
- Debenture of a company
- Air way receipt

18. DICGC stands for

- Deposit Investment and Credit Guarantee Corporation
- Deposit Insurance and Credit Guarantee Corporation
- Deposit Insurance and Credit Guarantee Company
- Demand Insurance and Credit Guarantee Corporation
- Deposit Installment and Credit Guarantee Corporation

19. In Insurance world, a cause of loss is known as

- | | | |
|------------|------------|------|
| Peril | Tort | Risk |
| Negligence | Deductible | |

20. Who is the winner of all England Badminton Championship?

- | | | |
|---------------|---------------|----------------|
| Lee Chong Wei | Jan Jorgenson | Viktor Axelsen |
| Son Wan-ho | Na Ka long | |

21. Who is the author of the book 'Numbers Do Lie'?

- | | | |
|--------------|---------------|-------------|
| Arvind Adiga | Paulo Cohelo | Amartya Sen |
| Akash Chopra | Arundhati Roy | |

22. What is the currency of Columbia?

- | | | | | |
|-------|--------|------|-------|------|
| Franc | Dollar | Peso | Colon | Lira |
|-------|--------|------|-------|------|

23. Real National Income growth refers to

- National income growth adjusted for saving growth
- National income growth adjusted for depreciation rate
- National income growth adjusted for population growth
- National income growth adjusted for inflation
- None of the above

24. The Second Five Year Plan laid more stress upon

- | | | |
|-------------------|---------------|------------------|
| industrialisation | agriculture | removing poverty |
| self reliance | None of these | |

25. A rolling plan is a plan for

- | | | |
|------------|-----------|------------|
| one year | two years | four years |
| five years | six years | |

26. Financial management mainly focuses on

- efficient management of every business
- brand dimension
- arrangement of funds
- all elements of acquiring and using means of financial resources for financial activities
- None of the above

27. Which of the following was the parent company of New India Assurance?

- LIC
- GIC
- Oriental Insurance Company Limited
- United India Insurance
- None of the above

28. 'World Investment Report' is annually published by

- | | | |
|--------|-----|-----|
| IBRD | WTO | IMF |
| UNCTAD | ADB | |

29. Union Budget 2017 has introduced SANKALP which stands for

- Skill Acquisition and Knowledge Awareness for Livelihood Promotion Programme
- Skill Acquisition and Knowhow Awareness for Livelihood Promotion Programme
- Skill Acquisition and Knowledge Awareness for Livelihood Promoting Programme
- Skill Acquisition and Knowhow Awareness for Livelihood Prevention Programme
- None of the above

30. Which of the following is defined as the difference between current assets and current liabilities?

- | | |
|-------------------------|-----------------|
| Venture Capital | Working Capital |
| Equitable Mortgage | Loss Assets |
| Profit and Loss Account | |

31. As per the budget, a dedicated micro-irrigation fund for More Crop Per Drop will have an allocation of

- | | | |
|-----------------|----------------|----------------|
| INR 10000 crore | INR 5000 crore | INR 6000 crore |
| INR 8000 crore | INR 9000 crore | |

32. Which bank in India has been awarded the Official Language Policy Award?

- | | |
|---------------------|-----------------------|
| State Bank of India | ICICI |
| IDBI | Central Bank of India |
| HSBC | |

33. Which organisation releases the World Happiness Report?

- | | | |
|--------|-----|--------|
| UNESCO | UN | UNCTAD |
| UNICEF | WHO | |

34. Which State won the Vijay Hazare Trophy recently in 2017?

- | | | |
|-------------|----------------|--------|
| Maharashtra | Karnataka | Kerala |
| Tamil Nadu | Andhra Pradesh | |

35. Which of the following banks has been declared by Reserve Bank of India (RBI) as Domestic-Systemically Important Banks (D-SIBs)?

- | | | |
|----------------|---------------|--------------|
| HDFC and ICICI | ICICI and SBI | SBI and HDFC |
| PNB and SBI | None of these | |

36. Expand the term ALM as used in Banking/Finance sector?

- | | |
|------------------------------------|--------------------------|
| Asset Liability Mismatch | Asset Liability Maturity |
| Asset Liability Management | Asset Liability Manpower |
| Other than the given these options | |

37. What is stagflation?

- | | |
|------------------------------------|--------------------------|
| Inflation with growth | Deflation with growth |
| Inflation after deflation | Inflation with recession |
| Other than the given these options | |

38. Foreign Exchange Reserves of India are kept in the custody of

- World Bank
- Prime Minister Rahatkosh
- None of these
- International Monetary Fund
- Reserve Bank of India

39. 'Sensitive Index' of Bombay Stock Exchange is called

- Forex Sensex
- MAX
- None of these
- LIBOR I

40. Which of the following is not a type of cheque issued by an individual?

- Bearer cheque
- Crossed cheque
- None of these
- Order cheque
- Savings cheque

41. What is the full form of IPO?

- Initial Private Offering
- Initial Public Offering
- None of these
- Initial Partnership Offering
- Interest Private Offering

42. 'Open Market Operation' is a part of

- Income Policy
- Labour Policy
- Fiscal Policy
- None of these
- Credit Policy

43. Narrow Money is the term in monetary aggregates, which is represented by

- M2
- M3
- M4
- None of these
- M1

44. Liability- side of the balance-sheet comprises

- capital and reserve
- current liabilities
- None of these
- long-term liabilities
- All of these

45. Which bank is the banker to the Central government?

- Central Bank of India
- Punjab National Bank
- None of these
- Reserve Bank of India
- All of these

46. Pledge means

- advance against goods
- open working capital limits
- bailment of goods as security for payment of a debt or performance of a promise
- All of the above
- None of the above

47. Which of the following policies of the financial sectors is basically designed for transferring local financial assets into foreign financial asset freely and at market determined exchange rates?

- Capital Accounts Convertibility
- Financial Deficit Management
- Minimum Support Price
- All of the above
- None of the above

48. What is the full form of IIP?

- Investment in Industrial Production
- Index of Industrial Production
- Indian Investment Price
- Investment Index Product
- None of these

49. SEPA stands for

- Scottish Environment Protection Agency
- Single Euro Payments Area
- Scottish Environment Protection Area
- Single Euro Payments Agency
- None of the above

50. Which of the following is governed by the provisions of Section-42 (1) of the Reserve Bank of India Act, 1934?

- Bank Rate
- CRR
- Reverse Repo Rate
- MSF
- SLR

➤ Part II General English

Directions (Q.Nos. 51-55) In each of the following sentences there are two blank spaces. Below each sentences there are five pairs denoted by letter (a), (b), (c), (d) and (e). Find out which pair of words can be filled up in the blank in the sentences in the same sequence to mark it meaningfully complete.

51. They were stopped by..... authorities proper travel documents.

- emmigration ; in need of
- immigration ; for want of
- immigration ; of want for
- migration ; to look in
- emmigration ; of need for

52. There is freedom of expression and is entitled to a/ an..... .

- each; estimation
- anyone; belief
- everyone; opinion
- each one; judgement
- every; outlook

53. In the court, the State government clearly said the State government will security to all the teams.

- representative ; provide
- representative ; offer
- representatives ; endow
- representative ; grant
- representatives ; supply

54. When asked about the back up plan in case Pakistan decide to he choose to his cards to himself.

- pull upto ; put
- pull over ; store
- pull out ; keep
- pull above ; place
- pull in ; sit

55.a scenario will not arise he is not a person who will.....on things.

- Much more ; guess
- Such ; speculate
- More ; wonder
- That ; consider
- Much ; think

Directions (Q.Nos. 56-60) Read each of the following four sentences A, B, C and D to find out whether there is any grammatical error in it. Choose the sentence with grammatical error as the correct answer. If all the given sentences are grammatically correct, mark 'No error' as your answer.

56. A. Some of the caddies were poor as sin and lived in one-room houses with a neurasthenic cow in the front yard, but Dexter Green's father owned the second best grocery-store in Black Bear.

B. In the fall when the days became crisp and gray, and the long Minnesota winter shut down like the white lid of a box, Dexter's skis moved over the snow that hid the fairways of the golf course.

C. When he crossed the hills the wind blew cold as misery, and if the Sun was out he tramped with his eyes squinted up against the hard dimensionless glare.

D. The snow ran down into Black Bear Lake scarcely tarrying for the early golfers to brave the season with red and black balls. Without elation, without an interval of moist glory, the cold was gone.

- A
- B
- C
- D
- No error

57. A. Before graduates headed away from campus, they are usually send off with words of wisdom from their graduation speaker. What better way to close the show than have someone of importance leave you thinking, laughing or crying?

B. Speaking at historic Tuskegee University in Tuskegee, Alabama, First Lady Michelle Obama delivered an inspiring speech on overcoming challenges and the 'double duty' that blacks have to the country and to race.

C. "Now, those airmen could easily have let that experience clip their wings," said Obama. "But as you all know, instead of being defined by the discrimination and the doubts of those around them, they became one of the most successful pursuit squadrons in our military."

D. The lasting message she had to graduates was to "rise above the noise and pressures that surround you" and push for the "never-failing miracle of progress."

A B C D No error

58. A. We've both felt the sting of those daily slights throughout our entire lives — the folks who crossed the street in fear of their safety; the clerks who kept a close eye on us in all those department stores; the people at formal events who assumed we were the 'help'.

B. Speaking at Wake Forest University in Winston-Salem, North Carolina, comedian Stephen Colbert have something in common with his audience. Like college graduates, Colbert is also going on the adventure of his own.

C. The adventure that Colbert will be pursuing will be succeeding David Letterman on The Late Show in September. Colbert related the transition to this new position like he was graduating from college.

D. Jim was super excited... his Graduation day was nearing and he would probably get his dream present from his Dad on graduating. It was nothing but the car that he had been admiring since long after seeing it in a dealer's store.

A B C D No error

59. A. With nostalgia as the guiding light, design enthusiasts are collecting furniture from the 50s and 60s.

B. Most of us wait for a deadline to loom large before putting our heads for completing a task.

C. The high that I get when I overcome life challenges is what keeps me going.

D. Life is a roller coaster ride but you could add your own bit of spunk to it.

A B C D No error

60. A. Knowing exactly where everything is, will free your mind and time for a lot more important things to manage.

B. Something as minor as a missing safety pin can stress you out just as you leave for office.

C. Seeking sympathy online by constant updates about your personal life may not be interpreted as real friendships.

D. It you learn from everything that happens to you, you will discover that there is no such thing as mistakes, only lessons to be learn.

A B D C No error

Directions (Q. Nos. 61-65) In each question, a sentence is given with three words/group of words in **bold** type One or more of them may have a certain error. Below the sentence is given there combinations of words/group of words i.e. A, B and C. You have to find out the correct word/group of words from among A, B and C given below each sentence to replace the incorrect words/and make the sentence grammatically correct and meaningful. one, two, all there or none of them may be correct. Decide upon which is/are correct, if any and mark the correct option which denotes your answer. If the sentence is correct as it is mark. 'No correction required' as your answer.

61. In India, the social construct is such **as** men are seen as the providers and in **most cases**, they are the ones **bring** food to the table.

A. us-more cases-brings

B. that-most cases-bringing

C. are-much cases-bring

Only B

A and C

Only C

Only A

No correction required

62. Salim Ali has listed **as much** as 30 species, whose voices and songs this fellow can **incorporated** into his own, which **makes** him a remarkable bird linguist indeed.

A. many-incorporate-makes

B. more-incorporated-made

C. much-incorporates-makers

Only B

Only A

Only C

B and C

No correction required

63. The **littlest** of the **trios**, the baybacked shirke is bulbul-sized **and** is also, probably, **the snazzier**.

A. trio-or-the snazzier

B. trios-and-the snazziest

C. trio-and-the snazziest

Only B

Only A

A and B

Only C

No correction required

64. Squashed between two **fellow-passengers**, my some what sharper questions on India, China **or** the future of this land-locked country **elicited** a soft answer.

A. fellow-passengers-and-elicited

B. fellow-passenger-and-elicited

C. fellow-passenger-and-elicit

Only A

Only B

Only C

A and C

No correction required

65. The bamboo skin allows **from** light and ventilation into the classrooms, but the partitions **also** make it possible to **call on** to a friend when nobody is looking.

A. for-also-call out

B. from-also-call out

C. to-and-call out

Only C

Only A

Only B

B and C

No correction required

Directions (Q.Nos. 66-72) Read the following passage carefully and choose the best answer to each question out of the five given alternatives.

This industry preys on pestilence for profits. As the primary sector thrives under the benevolent gaze of the rain gods, according to the CMIE forecast for Business Today, the production of food grains will touch 187 million tonne in 1994-95-up from 182 million tonne in 1993-94-pesticides are likely to be a key input in the country's race for a quantum jump in agricultural productivity.

That's because a not-insignificant 30% of the production of food grains in the country is destroyed by insects, pests, plant pathogens, rodents, and birds every year. And even though, the per capita consumption of pesticides is currently low-which is also a pointer to the industry's potential-this country is still the world's third largest consumer of pesticides. Classified by target species, pesticides can be divided into four broad categories. Insecticides like monocrotophos and fenvalerate - are used for killing insects. Herbicides - such as butachlor and anilophos - remove weeds and unwanted plants. Fungicides-like nickel chloride - kill fungi. And fumigants and rodenticides - such as zinc and aluminium phosphide - are used to kill rodents.

At present, insecticides contribute to almost 75% of the turnover of the pesticides industry in value terms and 85% in terms of volume. This is at variance with the trend in the West, where insecticides account for just 32% of pesticides consumption: it is herbicides and fungicides which account for the largest share of consumption in those countries.

In terms of manufacturing technology, the production of pesticides can be classified into two main categories; technical-grade materials and formulations. Technical-grade-material-the basic chemical of high purity-is manufactured in organised units, with the top 10 units accounting for more than 80% of production. Most of them have a dominant market share in one or two key products.

However, most pesticides are used as formulations, which are produced by the processing of technical grade materials and are manufactured by both large and small-scale units. In fact, the Insecticides Act of 1968 stipulates that 50% of the production of technical-grade pesticides must be supplied by every manufacturer to non-associated formulators.

While the stipulation aims at ensuring the sale of pesticides at cheaper prices, arbitrary control has led to a conflict of interests. Formulators complain that technical-grade manufacturers operate a cartel. The latter, however, claim that rising input costs-raw materials constitute

60% of the selling price of pesticides are forcing hikes in selling prices. The pesticides industry has over 80 registered technical-grade manufacturers and about 800 registered formulators. About 160 formulators are associated with technical-grade manufactures and boast of the advantage of being able to obtain raw materials easily, even during the peak consumption season. As the level of technology required is relatively low, formulators have low fixed investment per unit of output.

At 35%, the pesticides industry's average capacity utilisation is rather low. And this, notwithstanding the 1974 ban imposed by the government on the addition of formulation capacity. However, firms can expand their formulation capacities so long as such expansions are linked to the increased production of technical-grade material.

One of the main reasons for low capacity utilisation in this industry is the seasonal nature of the demand for pesticides. The maximum amount of sales is recorded between July and November, which is reflected in the high inventories that are built up in the first quarter of the year. As the active ingredient deteriorates over time, a large number of formulations have a limited shelf life. At another level, the industry is characterised by the practice of credit sales to the trade. These credits - which are typically for 60 to 90 days-coupled with the high level of inventories-to cope with demand fluctuations-contribute to the working capital-intensive nature of the industry. That's why most manufacturers have diversified, the most common diversification being pharmaceuticals. An analysis of pesticides sales as a percentage of the total sales of the major players confirms that most pesticides markers are well-diversified.

66. The growth in the production of food grains in 1994-95 over 1993-94 is predicted to be roughly

187 million tonne	2%
3%	182 million tonne
7 billion	

67. This country is the third largest consumer of pesticides in spite of

- A. a low per capita consumption of pesticides.
- B. 30% of production being destroyed by insects.
- C. our dependence on monsoons.
- D. food grain production being insignificant.

Only A Only B Only C
Only D C and D

68. The market for technical-grade pesticides in India is dominated by

- A. insecticide manufacturers.
- B. small scale sector.
- C. just ten units.
- D. large scale sector

Only A Only D Only C Only B A and D

69. The relationship between formulators and producers of technical-grade material

- A. is determined by the market.
- B. is rather strong in India.
- C. depends on their end - use.
- D. is partly governed by law.

Only A Only B Only C
Only D A and B

70. The hike in selling prices

is blamed by formulators on manufacturers
is the consequence of administered pricing
is caused by the Act of 1968
is because there is no cartel of manufacturers
our dependence on monsoons

71. The percentage of formulators who can boast of being able to obtain raw materials easily is

60 10 50 20 45

72. High inventories are built up during

A. October, November, December.

B. April, May, June.

C. July, August, September.

D. Low per capita consumption.

Only D Only C Only B Only A C and D

Directions (Q.Nos. 73-77) In these questions, there are five sentences A, B, C, D and E. Four of these sentences contribute to one main idea when these sentences are formed into a paragraph. One sentence does not contribute to that main idea. The sentence is your answer.

73. A. Since our economy is heavily dependent on cash, demonetisation has caused a lot of problems and imbalance in the functioning of the nation.

B. The effects are more severe as only less than half the population uses banking system for monetary transactions.

C. The aim of demonetisation was to free the society of black money and make the terrorists powerless who had entered our country.

D. Demonetisation has hit trade and consumption hard and has severely affected the wages and income of huge masses of people.

E. With people scrambling for cash to pay for goods and services, the move is likely to take a big toll on the country's growth and output during the current fiscal.

Which is the odd sentence out?

C A B D E

74. A. The 11 Principles of Effective Character Education are the cornerstone of philosophy on effective character education.

B. Each principle outlines vital aspects of character education initiatives that should not be overlooked in programme implementation.

C. A principal needs to possess a leadership quality in order to enhance the education quality at school.

D. From curriculum integration to extra-curricular activities, from parent and community partnerships to staff development, the 11 Principles of Effective Character Education offer fundamental guidance for educators and community leaders to maximise their character education outcomes.

E. His document serves as an excellent outline for programme planning and can easily be integrated into staff development and self-evaluation.

Which is the odd sentence out?

A B C D E

75. A. Io and Europa, the inner two of Jupiter's four largest moons, are about the size of Earth's moon and are composed mostly or entirely of rock and metal, Ganymede and Callisto are larger and roughly half ice.

B. Thus, these four moons are somewhat analogous to the planets of the solar system, in which, the rock-and metal-rich inner planets are distinct from the much larger gas-and ice-rich outer planets.

C. Jupiter's moons are, however, more 'systematic': many of their properties vary continuously with distance from Jupiter. For example, Io is ice-free, Europa has a surface shell of ice and while Ganymede and Callisto are both ice-rich, outermost Callisto has more.

D. The character of Rosalind in one of the Shakespeare's plays dismantles the fixity of gender identity as she decides to disguise herself as Ganymede, a young gentleman.

E. Io is extremely geologically active, Europa seems to be active on a more modest scale and Ganymede has undergone bouts of activity in its geological past.

Which is the odd sentence out?

E D C B A

76. A. So, finally, it looks like the Goods and Services Tax (GST) will solve many of the problems that afflict the country's indirect taxation system.

B. The quantity of feeling, then, is the product of its intensity and duration.

C. Not the least, the staggering fraud that the Value Added Tax (VAT) as a method breathed into the system.

D. Managing evasion is a nightmare for any revenue administration.

E. Designing indirect tax, especially in a federal polity where taxing jurisdictions differ, had always been a difficult proposition for the tax architect.

Which is the odd sentence out?

A B C D E

77. A. Not long ago the world's main worry was that people had too little to eat.

B. In an age of plenty, individuals have the luxury of eating what they like.

C. Persuading children to eat vegetables is hardly a new struggle, nor would it seem to rank high on the list of global priorities.

D. Yet America, for all its libertarian ethos, is now worrying about how its citizens eat and how much exercise they take.

E. People do not finish off what is on their plates and this leads to wastage of food.

Which is the odd sentence out?

B C D A E

Directions (Q.Nos. 78-85) Read the passage carefully and answer the questions given below it. Certain words/phrases are given in **bold** to help you locate them while answering some of the questions.

As soon as Krishna learnt of the events at Hastinapura, the game of dice and the exile of the pandavas, he set out for the forest where the Pandavas, were living. Along with Krishna went many, including men of the Bhoja and Vrishni tribes, Dhrishtaketu, the king of Chedi country,

and the Kekayas, who were all devoted to the Pandavas. They were filled with righteous indignation when they heard of Duryodhana's perfidy and cried out that surely the Earth would drink the blood of such wicked people. Draupadi approached Sri Krishna and, in a voice drowned in tears and broken with sobs, told the story of her wrongs. She said: "I was dragged to the assembly when I had but a single garment on my body. The sons of Dhritarashtra insulted me most outrageously and **gloated** over my agony.

They thought that I had become their slave and accosted me and treated me as one. Even Bhishma and Dhritarashtra forgot my birth and breeding and my relationship to them. O Janardhana, even my husbands did not protect me from the jeers and the ribald insults of those foul ruffians. Bhima's bodily strength and Arjuna's Gandiva were alike of no avail. Under such supreme provocation even weaklings would have found strength and courage to strike the vile insulter dead. The Pandavas are renowned heroes and yet Duryodhana lives! the daughter-in-law of the emperor Pandu, was dragged by hair, I, the wife of five heroes, was dishonoured. O Madhusudana, even you had deserted me. "She stood trembling, utterly unable to continue, for the grief **convulsed** her.

Krishna was deeply moved and he consoled the weeping Draupadi. He said: "Those who tormented you will be stricken to death in the bloody quagmire of a lost battle. Wipe your eyes. I solemnly promise that your grievous wrongs shall be amply avenged. I shall help the Pandavas in every way. You will become an empress. The heavens may fall, the Himalayas may split in twain, the Earth may crumble of the boundless sea many dry up-but, I tell you verily, my words shall stand. swear this," and Krishna took a solemn vow before Draupadi.

This vow, it will be seen, was in perfect accord with the purpose of the Lord's avatars, as declared in scriptures: "For protecting the righteous, for destroying the wicked and for firmly upholding the law, I am born on Earth age after age."

Dhrishtadyumna also consoled his sister and told her how nemesis would overtake the Kauravas. He said "I will kill Drona. Shikhandi will cause Bhishma's fall. Bhima will take the lives of the wicked Duryodhana and his brothers. Arjuna will slay Karna, the charioteer's son."

Sri Krishna said: "When this calamity befell you, I was not in Dwaraka. Had I been there, I would never have allowed this fraudulent game of dice to take place. Uninvited, I would have gone there and stirred up Drona, Kripa and the other elders to a sense of duty. I would, at all costs, have prevented this destructive play of dice. When Sakuni was cheating you.

I was fighting King Salva, who had **besieged** my city. It was only after I had defeated him that I came to know of the game of dice and the subsequent sordid story. It grieves me that I am not able to remove your sorrows immediately but you know, some water must be lost before a broken dam is restored."

78. Why was Krishna unable to prevent the destructive game of dice?

- Because he himself was fond of dicing
- Because he wanted the Pandavas to be robbed of their property
- Because he hated Bhima, Draupadi's husband
- Because he was fighting King Salva, who had besieged his city, when she was being cheated by Sakuni
- None of the above

79. Why did the sons of Dhritarashtra insult Draupadi?

- A. Because Draupadi had become their slave like her five husbands.
- B. Because Draupadi was of low birth and breeding and was merely kept for them.
- C. Because she was an ally of Krishna, whom the sons of Dhritarashtra hated.
- D. Because Draupadi had abused Dhritarashtra.

- Only A
- Only B
- Only C
- Only D
- A and B

80. Why were Draupadi's husbands helpless to protect her from the insults of wicked sons of Dhritarashtra?

- Because they were enjoying Draupadi being dragged into and insulted in the court
- Because they were turned into slaves and had no right before their masters to interfere with them
- Because Draupadi's husbands were disrobed of their clothes and were more concerned about hiding their nudity
- Because the Pandavas had no weapons with them to protect Draupadi
- None of the above

81. What was Krishna's vow to Draupadi?

- A. That he will punish the Pandavas for not protecting Draupadi.
- B. That he will kill Dhritarashtra for just sitting and watching the sorrows inflicted on Draupadi like a mute spectator.
- C. That he will help Pandavas to avenge the Kauravas.
- D. That he will destroy the whole Bharata race.

- Only D
- Only A
- Only B
- Only C
- A and B

82. Which of the following is not the purpose of avatars of Lord as declared in the scriptures?

- A. To protect the righteous
- B. To uphold the law
- C. To curse the inflictors
- D. To destroy the wicked

- Only D
- Only C
- Only B
- Only A
- A, B and D

83. Choose the word which is most similar in meaning to the word 'Gloated' as used in the passage.

- Incited
- Choked
- Rejoiced
- Muffled
- Sympathised

Directions (Q.Nos. 84-85) Choose the word/group Which is **most opposite** in meaning of the word printed in **bold** as used in the passage.

84. Convulsed

- Disturbed
- Bothered
- Liked
- Pacified
- Praised

85. Besieged

- Captured
- Freed
- Attacked
- Acknowledge
- Plundered

Directions (Q.Nos. 86-90) Select the phrase/connector from the given three options which can be used in the beginning (to start the sentence) to form a single sentence from the two sentences given below, implying the same meaning as expressed in the statement sentences.

86. Madurai junction remained isolated from the national railway network for four days. It came alive on Monday evening after all train services from the city in South and North directions were operated in regular route.

- A. After remaining isolated from ...
 B. Coming alive on Monday Madurai junction ...
 C. All train services from the city in
- Only A Only C Only B
 A and B None of these

87. In the past 20 years or so, record numbers of legal immigrants. Some of the immigrants were convicted of the most minor of crimes, have been deported. This is possible thanks in large part to the 1996 Immigration Act.

- A. 1996 Immigration act helped deport many convicts ...
 B. In the past 20 years or so, thanks to 1996 Immigration Act...
 C. Convicts with minor crimes
- Only A Only B Only C
 Both A and B All of these

88. He is very hardworking and has all the talent needed for an actor.

He is still struggling to get a break.

- A. Dispire being talented and hardworking
 B. He is struggling because
 C. Although he has all
- Only A Only B Both A and B
 Both A and C All of these

89. Here's something for critics of globalisation to chew on. Enrolment in English-medium schools in India has gone up sharply in just two years. It was 4.3% of total enrolment in 2003-04 and now its 6.3% in 2005-06.

- A. Enrolments in English medium ...
 B. Last two years...
 C. Critics of globalisation
- Only A Only B Only C
 Both A and B All of these

90. So many people put in huge efforts to achieve success. They push their mind and body to staggering limits to achieve success.

- A. Huge efforts are made.
 B. Pushing their mind.
 C. To achieve success.
- Only A Only B Only C
 Both A and B All of these

⊙ Part III Reasoning Ability & Computer Aptitude

Directions (Q.Nos. 91-95) Below each question are given two statements I and II. These statements may be either independent causes or may be effects of independent causes or a common cause. One of these statements may be the effect of the other statement. Read both the statements and decide which of the following answer choice correctly depicts the relationship between these two statements.

Give answer

- if statement I is the cause and statement II is its effect
 if statement II is the cause and statement I is its effect
 if both the statements I and II are independent causes
 if both the statements I and II are effects of independent causes
 if both the statements I and II are effects of some common causes

- 91.** I. The government has increased number of buses running between Mumbai and Surat.
 II. The government has allowed private bus owners to operate between Mumbai and Surat.
- 92.** I. The association of management colleges conducted a combined admission exam for all the institutes this year.
 II. As the dates for entrance exam for many management colleges clashed last year many candidates Complained that they could not appear for number of entrance exams.
- 93.** I. The departmental store owner put cameras for surveillance of the store.

II. Many products were reported missing by the staff working in the departmental store.

- 94.** I. Asthma cases in the city are on a continuous rise since last year.
 II. The number of commonly found animals such as sparrows, squirrels and pigeons in the city has continuously dwindled since last year.
- 95.** I. Prices of foodgrains in India has increased substantially.
 II. Lakhs of farmers have quit farming owing to the lack of governmental support in the form of subsidies.

Directions (Q.Nos. 96-100) Read the given information carefully and answer questions that follow.

In a certain code language,

'Fine Debacle Card Hero' is written as '@7E, #4E, \$4O, %4D'.

'Rural Furious Crux Write' is written as '%4X, *5L, #7S, !5E'.

'Fix Love Dance Port' is written as '?4E, #3X, &4T, @5E'.

- 96.** The code for the word 'Furious' is
- %4X #7S *5L
 !5E None of these
- 97.** The code for the word 'White' is
- %3T !4E !5E
 #6T cannot be determine

98. The code '%6E' denotes which of the following word?

Circle	Right	File
Circus	Fall	

99. '\$' denotes which letter of the word?

F	D	C	H	E
---	---	---	---	---

100. What will be the code for 'Fast Data'?

#3T #4A	#4T @4A	\$3A %3D
%4T \$4A	None of these	

Directions (Q.Nos. 101-105) Study the following information carefully and answer the questions given below.

Twelve batch mates Kalu, Lalu, Nilu, Mallu, Jolly, Indra, Pandey, Rejaur, Abhi, Pommy, Smruti and Som were born in the same year but in different months. Smruti is not older than Kalu and neither Nilu nor Som is the youngest person. Mallu is younger than Abhi. Lalu is younger than Rejaur but older than Smruti. Indra was born in a month having 30 days and is older than Jolly. Pommy was born in the month just before Nilu's birth month. Rejaur is three months younger than Abhi. Smruti is older than Pommy. Kalu was born in the fourth month of that calendar year while Pandey was born in August. Pommy was born neither in October nor in June. Abhi was born in the month having the least number of day.

101. Who is the second youngest person among all the people?

Indra	Nilu	Abhi	Jolly	Lalu
-------	------	------	-------	------

102. Who was born exactly three months after Rejaur?

Pammy	Abhi	Kalu	Smruti	Pandey
-------	------	------	--------	--------

103. Which of the following statements is false?

Rejaur was born before Indra
 Smruti was born in a month with 31 days
 Rejaur and Mallu were born in consecutive months
 Lalu was born in a month which had less than 31 days
 None of the above

104. How many people are younger than Mallu but older than Indra?

3	4	5	6	7
---	---	---	---	---

105. Lalu was born in which month, that year?

February	May	June	April	March
----------	-----	------	-------	-------

Directions (Q.Nos. 106-110) Read the following information carefully and answer the questions.

Eight groups A, B, C, D, E, F, G and H are going for rock climbing in different mountain ranges viz. Aravallis, Himalayas, Satpura, Andes, Alps, Rockies, Atlas and Appalachian, but not necessarily in the same order. These groups are also going for rafting in different rivers, viz. Spree, Hudson, Amazon, Tigris, Tiber, Nile, Danube and Thames but not necessarily in the same order. Group G is going neither to river Danube nor to river Hudson. Neither group F nor group G is going to raft in the river Tigris or the river Nile. Group E is going to the Appalachian mountain range. Group C is going to the Andes mountain range and the river Tiber. The one who is going to raft in the Amazon is also going to the

Appalachian mountain range. Group A and B are going for rafting either in the Nile or Thames. Group D does not want to raft in the Tigris and F does not want to raft in the Hudson. The group which is climbing on the Aravallis is rafting in the Danube and the group which is climbing on the Atlas is rafting in the Hudson. A and G do not climb on the Rockies and the Satpura. The group which is climbing on the Himalayas is rafting in the Thames. Group H and G climb either on Alps or on the Satpura mountain range.

106. Which of the following groups is going to climb on the Aravallis?

D	E	F
H	A	

107. The group rafting in the Nile is climbing in which of the following mountain ranges?

Andes	Rockies	Aravallis
Atlas	Alps	

108. Which group is going to raft in the river Danube?

G	D	A
E	F	

109. Which of the following combinations is definitely true with regard to the above information?

C - Aravallis - Tiber	A - Himalayas - Nile
D - Atlas - Danube	H - Satpura - Tigris
G - Andes - Spree	

110. Which of the following combinations is not true with respect to the above information?

G - Alps - Spree	F - Aravallis - Danube
E - Appalachian - Amazon	B - Rockies - Nile
A - Andes - Thames	

Directions (Q.Nos. 111-115) Each of the questions below consists of a question and three statements I, II and III given below it. You have to decide information given in which of the statements is necessary and sufficient to answer the questions.

111. How is TEAD written in a code language?

I. READ is written as \$#@© in the code language.
 II. TREAT is written as %©#%@% in the code language.
 III. TEAR is written as %#@© in the code language.
 Only I II and III All of these
 I and III None of these

112. How is the girl in the photograph named Kanika related to Aakash?

I. Pointing to the photograph, Aakash said, "She is the mother of my father's only grand-daughter."
 II. Aakash has no siblings.
 III. Pointing to a photograph, Aakash said, "She is the only daughter-in-law of my mother."
 I and II II and III
 I and III Either III or I and II
 Cannot be determined

113. Among A, B, C, D and E, A is the second tallest and D is immediately taller than the shortest.

Who among them is in the middle when they stand according to their heights?

I. E is not the shortest.

- II. C is taller than D but shorter than B.
 III. A ranks third in height above D when all are arranged according to their heights.
 I and III Either II or III I and II
 Only II None of these

114. Village P is in which direction with respect to Village Q?

- I. P is to the North of R, which is to the West of S.
 II. P is to the North-West of S.
 III. R is to the North-West of Q.
 I and II II and III
 I and III Any two of the three
 Cannot be determined

115. On which day of the week did Mayank visit Pune?

- I. Mayank took a leave on Friday.
 II. Mayank visited Pune the day after his mother's visit to his home.
 III. Mayank's mother visited Mayank's house neither on Wednesday nor on Saturday.
 I and II Only II I and III
 II and III Cannot be determined

Directions (Q.Nos. 116-121) Study the following information carefully and answer the given questions.

Eight people A, B, C, D, E, F, G and H are sitting around a circular table facing towards the centre but not necessarily in the same order. All of them are at equidistant. Each one of them teaches different subjects viz. English, Hindi, Mathematics, Biology, Psychology, Physics, Chemistry and Accounts, but not necessarily in the same order.

The person who teaches Accounts, sits third to the right of G. C is an immediate neighbour of G and sits left of G. The person who teaches Mathematics sits second to the left of C. B sits third to the right of H. H teaches neither Accounts nor Mathematics. Only two persons sit between C and the person who teaches Physics. A and F are immediate neighbours of each other. Neither A nor F teaches Accounts. The person who teaches English sits second to the right of A. Two persons sit between D and the person who teaches Hindi. D does not teach Accounts. The person who teaches Psychology is an immediate neighbour of the person who teaches Accounts. The person who teaches Physics sits second to the left of A. One of the immediate neighbours of G teaches Chemistry.

116. Who among the following teaches Chemistry?

- A H D G B

117. What is the position of B with respect to the person who teaches Psychology?

- Second to the left Third to the right
 Third to the left Second to the right
 None of these

118. Who among the following sits exactly between the person who teaches Biology and the person who teaches Physics?

- The person who teaches Mathematics
 E
 The person who teaches Accounts
 Cannot be determined
 G

119. Which of the following subjects does E teach?

- Chemistry Hindi Accounts
 English Mathematics

120. Which of the following statements is true with regard to the given sitting arrangement?

- The person who teaches Hindi is an immediate neighbour of both H and I.
 One of the immediate neighbours of F teaches Biology.
 E is sitting exactly between B and the person who teaches Mathematics.
 The person who teaches Chemistry is second to the right of E.
 All are true.

121. Four of the following five are alike in a certain way based on the given sitting arrangement and hence form a group. Which is the one that does not belong to the group?

- CF GA BD EH BA

Directions (Q.Nos. 122-123) Read the following instructions and answer the following questions.

Appu was riding a bicycle with his friend Gappu who sits on the backseat. They started moving toward the North direction and after moving 1 km he took a right turn and move further 2 km to reach a T-point where he dropped Gappu. From there, they started moving towards opposite directions at the same time. After dropping Gappu, Appu moved 2 km further in the left direction before taking a left turn towards his home. Gappu also started walking with half the speed of Appu's bicycle and took a final left turn towards his home.

122. It is given that Appu took the final left turn towards his home at the same instant Gappu turned towards his home, then what is the distance between them at that point?

- 2 km $2\sqrt{2}$ km 3 km 4 km 5 km

123. It is given that Appu took the final left turn towards his home at the same instant Gappu turned towards his home, then towards which direction is Gappu's house with respect to the point from which they started?

- South North South-East
 East North-East

Directions (Q.Nos. 124-125) Read the following information carefully to answer the questions that follow.

There are six children taking part in an essay competition, namely A, B, C, D, E and F. A and E are brothers. F and D are the sisters of E. C is the only son of A's uncle. B and D are the daughter of the brother of C's father.

124. How is D related to A?

- Uncle Sister Niece Cousin Aunt

125. How many male competitors are there?

- 6 5 4 3 2

Directions (Q.Nos. 126-130) Study the following information to answer the given questions.

Eight persons A, B, C, D, E, F, G and H live on a separate floor each of an 8-floor building but not necessarily in the same order. The ground floor is numbered 1, the first floor is numbered 2 and so on until the topmost floor is numbered 8.

Only two persons live below the floor on which G lives.
 Only one person lives between G and A.
 H lives on an odd-numbered floor but not on floor number 7.
 Only two persons live between H and B. B does not live on the topmost floor.
 A does not live on the lowermost floor.
 D lives immediately below C. Neither C nor E lives on floor number 6. D lives on odd number floor.

126. How many persons live between the floors on which A and D live?

- Three More the three None
 Two One

127. Who lives on the floor immediately below G?

- F E D B C

128. One which of the following floor numbers does D live?

- Four One Eight
 Five Seven

129. Which of the following is true with respect to F as per the given arrangement?

- Only three persons live between F and B
 Only three persons live above F
 F lives on the floor number 6
 None of the given options is true
 F lives immediately above D

130. Who among the following lives on floor number 5?

- D C E B A

131. A memo data type of access can hold characters.

- 31000 64000 33000
 34000 35000

132. Which symbol is used to right align the text in table?

- < > @ \$ #

133. Who invented the QWERTY keyboard?

- Carl Sholes Karl Sholes
 Christopher Latham Sholes Khristopher Sholes
 None of these

134. How many modes or view are available to open a query?

- 3 5 6 7 4

135. Assembly is a based low-level language replacing binary machine-code instructions, which are very hard to remember, it is the classic and uncontroversial example of a low level language.

- Memory High level Key
 Mnemonic FORTRAN

136. While working on an MS-Word document, how can spelling and grammar errors be detected?

- Press Shift + F7 Press Ctrl + F7 Press Alt + F5
 Press F7 Press Ctrl + F1

137. are special effects used to define a way in which the slides appear during a slide show.

- Transitions Animation Themes
 Slide Master Moves

138. If you wish to extend the length of the network without having the signal degrade, you would use a

- repeater router gateway
 switch bridge

139. Which of the following is a storage device that uses rigid, permanently installed magnetic disks to store data/information?

- Floppy diskette Hard disk Permanent disk
 Optical disk Compact disk

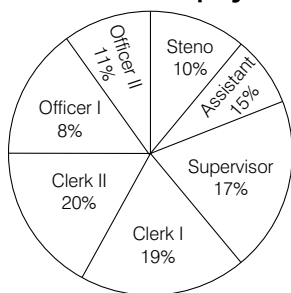
140. Gate that is also known as inverter is called

- OR NOT XOR NAND AND

➤ Part IV Quantitative Aptitude

Directions (Q.Nos. 141-145) Study the following information to answer the given questions.

Percentage of Different Types of Employees in an Organisation Total Employees = 7000



Employee	Out of these Direct (in percent)	Percent of Promotees
Steno	30	70
Assistant	40	60
Supervisor	50	50
Clerk I	90	10
Clerk II	30	70
Officer I	90	10
Officer II	70	30

141. What is the difference in direct recruits and promotee assistants?

- 210 280 180
 110 320

142. The promotee Clerk I is approximately what percent of that of direct recruit Clerk I?

- 10% 9% 11%
 10.50% 9.75%

143. How many employees are Supervisors?

- 1050 1019 1109
 1290 1190

144. How many total direct recruits among all types of employees are there?

- 4000 3885 3000
 3115 2893

145. Which type of employees has maximum number of direct recruits?

- Clerk I & Officer I Officer I
 Clerk I Clerk II
 Assistants

146. Anu is a working partner and Bimla is a sleeping partner in a business. Anu puts in ₹ 5000 and Bimla puts in ₹ 6000. Anu receives 12.5% of the profit for managing the business and the rest is divided in proportion to their capital. What does each get out of a profit of ₹ 880?

- ₹ 400, ₹ 480 ₹ 460, ₹ 420 ₹ 450, ₹ 430
₹ 470, ₹ 410 ₹ 420, ₹ 465

147. An article costing ₹ 9000 is sold at a discount which is equal to the simple interest on ₹ 3000 for N months. Find N if the rate of discount is same as the rate of interest.

- 4 months 6 months 5 months
36 months 10 months

148. A and B can complete a job in m times the time that C would take to complete it. B and C can complete it in m times the time that A would take to complete it. A and C can complete it in m times the time taken by B to complete it. Find m .

- $\frac{1}{4}$ 4 2 $\frac{1}{2}$ 3

149. The rate at which a filling pipe fills a tank varies directly with the square of its diameter. Three pipes have their diameters in the ratio 6 : 7 : 8. The time taken by the smallest and the largest pipes working together to fill the tank is 49 minutes. Find the time taken by the second pipe to fill the tank.

- 80 min 100 min 120 min 90 min 85 min

Directions (Q.Nos. 150-154) What should come in place of the question marks in the following number series?

150. 948, 474, ?, 118.5, 59.25, 29.625

- 221 190 237 189.06 185.23

151. 374, 355, 317, ?, 184, 89

- 260 298 279 241 280

152. 96, 94, 373, 3353, ?, 1341069

- 83819 53483 63813 53643 61823

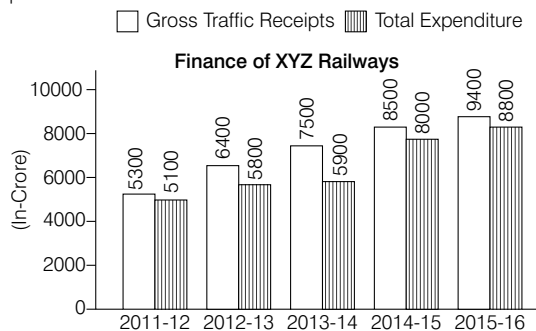
153. 123, 277, 459, 669, 907, ?

- 1179 1173 1167 1169 1162

154. 281, 141, 71, 36, 18.5, ?

- 9.5 9.25 10.75 10 9.75

Directions (Q.Nos. 155-159) The following questions are based on the bar graph. Read the graph and answer the questions.



155. What is the percentage increase in the gross traffic receipts in 2013-14 as compared to 2011-12?

- 33.9% 41.5% 20.7% 17% 20%

156. If profit = gross traffic receipts - total expenditure. Then in 2014-15, what percentage of gross traffic receipts is the profit made?

- 5.9% 6.4% 7.2% 8% 7.8%

157. In which year was the profit as a percentage of gross traffic receipts the highest?

- 2015-16 2014-15 2013-14
2012-13 2011-12

158. In order to make a profit of 10%, what should have been the gross traffic receipts in 2012-13, total expenditure remaining the same?

- ₹ 5667 crore ₹ 5876 crore ₹ 6444 crore
₹ 7667 crore ₹ 4568 crore

159. By what amount (in ₹ crore) has the expenditure increased over the period 2011-12 to 2015-16?

- ₹ 4100 crore ₹ 3900 crore ₹ 3850 crore
₹ 3700 crore ₹ 4900 crore

160. One bag contains 5 white and 3 black balls and a second bag contains 2 white and 4 black balls. One ball is drawn from the first bag and placed unseen in the second bag. What is the probability that a ball now drawn from the second bag is black?

- $\frac{2}{7}$ $\frac{5}{8}$ $\frac{37}{56}$ $\frac{25}{48}$ $\frac{4}{3}$

161. Suppose, that a maximum of 25 gm of salt dissolves in 100 gm of water. Any more salt, if added, remains undissolved and a sediment falls at the bottom. Now, water is evaporated from 1 kg of a 4% solution at the rate of 28 gm/h. After how long will it start sedimenting?

- 35 h (approx.) 29 h (approx.) 31 h (approx.)
23 h (approx.) 28 h (approx.)

162. Half the girls and one-third of the boys of a college reside in the hostel. What fractional part of the student body is hostel dwellers if the total number of girls in the college is 100 and is one-fourth of the total strength?

- Two-fifths Five-twelfths One-fifth
Three-eighths Five-eighths

163. The average weight of three men A , B and C is 84 kg. Another man D joins the group and the average now becomes 80 kg. If another man E , whose weight is 3 kg more than that of D , replaces A , then the average weight of B , C , D and E becomes 79 kg. The weight of A is

- 70 kg 72 kg 75 kg 80 kg 82 kg

164. A man rows downstream and covers 15 km in 3 hours. He covers the same distance upstream in 5 hours. What is the difference in the distance travelled upstream in 6 hours and that travelled downstream in 6 hours?

- 4 km 2 km 6 km 12 km 10 km

165. Equal amounts of each ₹ 43892 is lend to two persons for 3 years. One at the rate of 30% SI and second at the rate of 30% CI annually. By how much percent the CI is greater than the simple interest received in this 3 years duration?

- 23% 33% 33.33% 25% 22.22%

Directions (Q.Nos. 166-170) In each of the question, a question is followed by information given in three statements. You have to study the question alongwith the statements and decide the information given in which of the statement(s) is/are necessary to answer the question.

166. What is *R*'s share of profit in a joint venture?

- I. *Q* started a business investing ₹ 80000.
- II. *R* joined him after 3 months.
- III. *P* joined him after 4 months with a capital of ₹ 120000 and got ₹ 6000 as his share of profit.

- I and III
- II and III
- All of the above
- Even with I, II and III answer cannot be found
- I and II

167. What is the area of a right angled triangle?

- I. The perimeter of the triangle is 30 cm.
 - II. The ratio between the base and the height of the triangle is 5 : 12.
 - III. The area of the triangle is equal to the area of a rectangle of length 10 cm.
- II and III I and II III and either I or II
I and III Only II

168. What is the sum of two numbers?

- I. The bigger of these two number is 6 more than the smaller number.
 - II. 40% of the smaller number is equal to 30% of the bigger number.
 - III. The ratio between half of the bigger number and one-third of the smaller number is 2 : 1.
- II and III I and either II or III Any two of three
All of these None of these

169. How many marks did Arun get in English?

- I. Arun secured an average of 60 marks in four subjects including English.
 - II. He secured a total of 170 in English and Mathematics together.
 - III. He secured a total of 180 in Mathematics and Science together.
- All of these I and II II and III
I and III Data is Insufficient

170. What was the profit earned on the cost price by Mahesh by selling an article?

- I. He got 15% concession on labelled price in buying that article.
 - II. He sold it for ₹ 3060.
 - III. He earned a profit of 2% on the labelled price.
- I and II II and III II and either I or III
Even with all I, II and III the answer cannot be found
All of the above

171. A person travels at 20 km/h from *A* to *B* in a certain time. In the return journey he covers 1/3rd of the journey in 2/3rd of the initial time. What should be his speed for the rest of the journey, so that he can cover the entire return journey in the same time that he took for the onward journey?

- 15 km/h 40 km/h 12.5 km/h
16.67 km/h 15.5 km/h

172. Ram travelled a certain journey using three modes of transport ship, train and car. His total travel time was $14\frac{1}{2}$ hours. He travelled 550 km by train, 350 km by ship and 80 km by car. The speed of the train was twice that of the ship and $2\frac{1}{2}$ times that of the car. Find the speed of the ship.

- 40 km/h 60 km/h 30 km/h
50 km/h 70 km/h

173. The area of a square is 196 sq cm, whose side is half the radius of a circle. The circumference of the circle is equal to breadth of a rectangle, if perimeter of the rectangle is 712 cm. What is the length of the rectangle?

- 196 cm 186 cm 180 cm 190 cm 182 cm

174. Two lot of onions with equal quantity, one costing ₹ 10 per kg and the other costing ₹15 per kg mixed together and whole lot is sold at ₹ 15 per kg. What is the profit or loss?

- 10% loss 10% profit 20% profit
20% loss 25% profit

175. *A*, *B* and *C* hire a car for 2 days and agree to pay ₹ 60 per hours. They used it together for 6 hours and then, *C* leave. After another 12 hours, *B* also leaves. Find the rent paid by *A*.

- ₹ 1920 ₹ 460 ₹ 240 ₹ 720 ₹ 500

Directions (Q. Nos. 176-180) In each of the following questions two equations are given. You have to solve them and

Give answer

- if *p* is greater than *q*
- if *p* is smaller than *q*
- if *p* is equal to *q*
- if *p* is either equal to or greater than *q*
- if *p* is either equal to or smaller than *q*

176. I. $p^2 + 5p + 6 = 0$ II. $q^2 + 3q + 2 = 0$

177. I. $p^2 = 4$ II. $q^2 + 4q = -4$

178. I. $p^2 + p = 56$ II. $q^2 - 17q + 72 = 0$

179. I. $3p + 2q - 58 = 0$ II. $4q + 4p = 92$

180. I. $3p^2 + 17p + 10 = 0$ II. $10q^2 + 9q + 2 = 0$

Directions (Q.Nos. 181-185) What approximate value should come in place of the questions marks in the following questions?

(Note you are not expected to calculate the exact value.)

181. ? % of $750.11 \times 34.90 + 6.995 = 30000$

- 100 80 75 60 35

182. $5003 \times 14.96 \div 25.12 + ? = (12)^2 \times (5)^2$

- 600 800 900 1000 1200

183. $(11.95)^2 \times (5.05) + (15.01)^2 \times (2.99) = ?$

- 1084 1150 1188 1215 1395

184. $(31.95)^2 - (12.05)^2 + (1987.25 + 21.85) \div ? = 900$

- 85 90 100 115 120

185. $2489.99 \div 9.85 + 54.94\% \text{ of } 271 = ?$

- 300 400 500 700 800

Directions (Q. Nos. 186-190) Study the table carefully and answer the given questions.

Year	State P		State Q	
	Number of appeared candidates	Percentage of appeared candidates who qualified	Number of appeared candidates	Percentage of appeared candidates who qualified
2006	450	60%	-	30%
2007	600	43%	-	45%
2008	-	60%	280	60%
2009	480	70%	550	50%
2010	380	-	400	-

Note Few values are missing in the table (indicated by) A candidate is expected to calculate the missing value, if it is required to answer the given questions on the basis of the given information.

186. Out of the number of qualified candidates from State P in 2008, the ratio of male to female candidates is 11:7. If the number of female qualified candidates from State P in 2008 is 126, what is the number of appeared candidates (both male and female) from State P in 2008?

- 630 510 570
690 540

187. The number of appeared candidates from State Q increased by 100% from 2006-07. If the total number of qualified candidates from State Q in 2006 and 2007 together is 408, what is the number of appeared candidates from State Q in 2006?

- 380 360 340 320 300

188. What is the difference between the number of qualified candidates from State P in 2006 and that in 2007?

- 12 22 14
24 16

189. If the average number of qualified candidates from State Q in 2008, 2009 and 2010 is 210, what is the number of qualified candidates from State Q in 2010?

- 191 195 183
187 179

190. If the ratio of the number of qualified candidates from State P in 2009 to that in 2010 is 14: 9, what number of candidates qualified from State P in 2010?

- 252 207 216
234 198

Hints & Solutions

1. 2. 3. 4. 5.
6. 7. 8. 9. 10.
11. 12. 13. 14. 15.
16. 17. 18. 19. 20.
21. 22. 23. 24. 25.
26. 27. 28. 29. 30.
31. 32. 33. 34. 35.
36. 37. 38. 39. 40.
41. 42. 43. 44. 45.
46. 47. 48. 49. 50.
51. 52. 53. 54. 55.
56. 57. 58. 59. 60.
61. 62. 63. 64. 65.
66. 67. 68. 69. 70.
71. 72. 73. 74. 75.

76. All statements except statement B talk about tax.

77. **78.** **79.** **80.**

81. Statement C describes Krishna's vow to Draupadi.

82. As per the scriptures, the purpose of avatars of Lord is not to curse the inflictors.

83. **84.** **85.**

86. Both A and B can be used to combine the given sentences.

87. **88.**

89. All three are possible start of the sentence.

90. All the given starters can be used to combine the given sentences.

91. **92.** **93.** **94.** **95.**

Solutions (Q.Nos. 96-100) The coding is as follows

First code → Random symbol as per the first alphabet

Second code → Number of alphabets in the word.

Third code → Last alphabet of the word.

F	D	C	R	L	P	W	H
#	@	%	*	?	&	!	\$

96. **97.** **98.** **99.** **100.**

Solutions (Q.Nos. 101-105) According to the given information, the arrangement is as follows

Student	Month
Som	Jan
Abhi	Feb
Mallu	March
Kalu	April
Rejaur	May
Lalu	June
Smruti	July
Pandey	Aug
Pommy	Sep
Nilu	Oct
Indra	Nov
Jolly	Dec

101. **102.** **103.** **104.** **105.**

Solutions (Q.Nos. 106-110) According to the given information

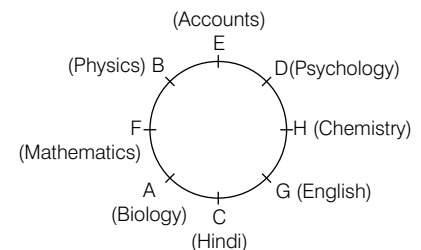
Name	Mountain	River
A	Himalayas	Thames
B	Rockies	Nile
C	Andes	Tiber
D	Atlas	Hudson
E	Appalachian	Amazon
F	Aravallis	Danube
G	Alps	Spree
H	Satpura	Tigris

106. **107.** **108.** **109.** **110.**

111. **112.** **113.** **114.**

115. Even by combining all the statements, we can't find the day of the week on which Mayank's mother visited Mayank's house.

Solutions (Q.Nos. 116-121) According to the given information, the arrangement is as follow



116. **117.**

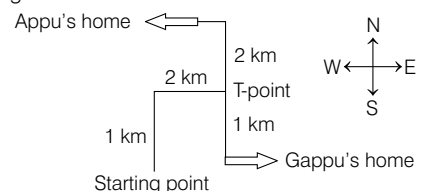
118. A teaches Biology and B teaches Physics. F, who teaches Mathematics is exactly between A and B.

119.

120. Immediate neighbours of F are A and B. A teaches Biology.

121.

Solutions (Q.Nos. 122-123) According to the given information



122.

167. From I Perimeter of a triangle = 30 cm
 From II Let, base is $5x$ and height be $12x$.
 Also, $(\text{Hypotenuse})^2 = (5x)^2 + (12x)^2$

\therefore Hypotenuse = $13x$
 From I and II.

$$5x + 12x + 13x = 30$$

$$30x = 30$$

$\therefore x = 1 \text{ cm}$

Now, area of a triangle

$$= \frac{1}{2} \times \text{Base} \times \text{Height}$$

$$= \frac{1}{2} \times 5 \times 12 = 30 \text{ cm}^2$$

Hence, from I and II, we can get the answer.

Now from III. $\frac{1}{2} \times \text{Base} \times \text{Height} = 10 \times b$

It is obvious that statement III is not sufficient.

168. Let, the smaller number be x and bigger number be y .

From I. $x + 6 = y$

From II. 40% of $x = 30\%$ of y

Solving I and II, we get

$$x = 18 \text{ and } y = 24$$

Therefore, from I and II we can find the answer.

$$\text{Now, from III. } \frac{1}{2} \frac{y}{x} = \frac{2}{1} \Rightarrow \frac{1}{2} y = \frac{2}{3} x$$

Similarly, solving any two of the given three statement we can get the answer.

169. From I

Total marks obtained in four subjects
 $= 60 \times 4 = 240$

From II

Total marks obtained in English and Mathematics = 170

$$E + M = 170$$

From III

Total marks obtained in Mathematics and Science = 180

$$M + S = 180$$

Clearly, given data is insufficient.

170. Let, the labelled price be $\text{₹}x$.

From I $\text{CP} = \left(\frac{100-15}{100}\right)x = \text{₹} \frac{17x}{20}$

From II $\text{SP} = \text{₹} 3060$

From III $\left(\frac{100+2}{100}\right)x = 3060$

$$\Rightarrow x = \frac{3060 \times 100}{102} = \text{₹} 3000$$

$$\therefore \text{CP} = \frac{17}{20} \times 3000 = \text{₹} 2550$$

So, profit = $3060 - 2550 = \text{₹} 510$

Thus, all the three statements are necessary to give the answer.

171. $\frac{d}{t} = 20 \text{ km/h}$

Distance travelled = $\frac{d}{3} \text{ km}$

$$\text{Time taken} = \frac{2t}{3}$$

$$\text{Distance left} = \frac{2d}{3}$$

$$\text{Time left} = \frac{t}{3} S = \frac{2d/3}{t/3}$$

$$= 2\left(\frac{d}{t}\right) = 2(20) = 40 \text{ km/h}$$

172. Let, the speeds of the ship, train and car be $S \text{ km/h}$, $T \text{ km/h}$ and $C \text{ km/h}$.

Given, $T = 2S, T = 2\frac{1}{2}C$

$$\Rightarrow C = \frac{4}{5}S$$

Total travelling time = $14\frac{1}{2} \text{ h}$

$$\Rightarrow \frac{550}{T} + \frac{350}{S} + \frac{80}{C} = 14\frac{1}{2}$$

$$\Rightarrow \frac{550}{2S} + \frac{350}{S} + \frac{80(5)}{4S} = \frac{29}{2}$$

$$\Rightarrow \frac{275}{S} + \frac{350}{S} + \frac{100}{S} = \frac{29}{2}$$

$$\Rightarrow \frac{725}{S} = \frac{29}{2}$$

$\therefore S = 50 \text{ km/h}$

173. Area of square $(a)^2 = 196$

$$a = \sqrt{196} = 14 \text{ cm}$$

Radius of a circle = $14 \times 2 = 28 \text{ cm}$

$$\text{Circumference} = \frac{22}{7} \times 2 \times 28 = 176 \text{ cm}$$

According to the question,

$$b = 176 \text{ cm}$$

Also, $2(l + b) = 712$

$$\Rightarrow 2(l + 176) = 712$$

$$\Rightarrow l + 176 = 356$$

$$\Rightarrow l = 346 - 176$$

$$\therefore l = 180 \text{ cm}$$

174. Let, each lot of onion contains $x \text{ kg}$.

Then, total cost price of these two lots

$$\text{together} = 10x + 15x = \text{₹} 25x$$

Selling price of whole lot

$$= 15 \times (x + x) = 15 \times 2x = \text{₹} 30x$$

\therefore Profit percentage

$$= \frac{30x - 25x}{25x} \times 100 = \frac{5x}{25x} \times 100 = 20\%$$

Hence, the profit is 20%

175. A uses the car for 48 h,

B uses the car for 18 h and C uses the car for 6 h.

Ratio of time for which the car is used by A, B and C

$$= 48 : 18 : 6 = 8 : 3 : 1$$

Total rent to be paid = $(60 \times 48) = \text{₹} 2880$

$$\text{Rent paid by A} = \left(\frac{8}{12} \times 2880\right) = \text{₹} 1920$$

176. From I, $p^2 + 5p + 6 = 0$

$$\Rightarrow p^2 + 3p + 2p + 6 = 0$$

$$\Rightarrow p(p + 3) + 2(p + 3) = 0$$

$$\Rightarrow (p + 3)(p + 2) = 0$$

$$\therefore p = -2, -3$$

From II. $q^2 + 3q + 2 = 0$

$$\Rightarrow q^2 + q + 2q + 2 = 0$$

$$\Rightarrow q(q + 1) + 2(q + 1) = 0$$

$$\Rightarrow (q + 1)(q + 2) = 0$$

$$\therefore q = -1, -2$$

Hence, $p \leq q$

177. From I. $p^2 = 4 \Rightarrow p = \pm 2$

From II. $q^2 + 4q = -4$

$$\Rightarrow q^2 + 2q + 2q + 4 = 0$$

$$\Rightarrow q(q + 2) + 2(q + 2) = 0$$

$$\Rightarrow (q + 2)(q + 2) = 0$$

$$\Rightarrow (q + 2)^2 = 0$$

$$\therefore q = -2$$

Hence, $p \geq q$

178. From I. $p^2 + p - 56 = 0$

$$\Rightarrow p^2 + 8p - 7p - 56 = 0$$

$$\Rightarrow p(p + 8) - 7(p + 8) = 0$$

$$\Rightarrow (p + 8)(p - 7) = 0$$

$$\therefore p = 7, -8$$

From II, $q^2 - 17q + 72 = 0$

$$\Rightarrow q^2 - 8q - 9q + 72 = 0$$

$$\Rightarrow q(q - 8) - 9(q - 8) = 0$$

$$\Rightarrow (q - 8)(q - 9) = 0$$

$$\Rightarrow q = 8, 9$$

Hence, $p < q$

179. We have,

$$\text{I. } 3p + 2q = 58 \quad \dots (i)$$

$$\text{II. } 4p + 4q = 92 \quad \dots (ii)$$

$$\Rightarrow 2p + 2q = 46 \quad \dots (iii)$$

On subtracting Eq. (ii) from Eq. (i), we get

$$p = 12$$

From Eq. (i), $3 \times 12 + 2q = 58$

$$\Rightarrow 2q = 58 - 36 = 22$$

$$\Rightarrow q = 11$$

Hence, $p > q$

180. From I. $3p^2 + 17p + 10 = 0$

$$\Rightarrow 3p^2 + 15p + 2p + 10 = 0$$

$$\Rightarrow 3p(p + 5) + 2(p + 5) = 0$$

$$\Rightarrow (p + 5)(3p + 2) = 0$$

$$\Rightarrow p = -5, -\frac{2}{3}$$

From II. $10q^2 + 9q + 2 = 0$

$$\Rightarrow 10q^2 + 5q + 4q + 2 = 0$$

$$\Rightarrow 5q(2q + 1) + 2(2q + 1) = 0$$

$$\Rightarrow (2q + 1)(5q + 2) = 0$$

$$\therefore q = -\frac{1}{2}, -\frac{2}{5}$$

Hence, $p < q$

181. $? \% \text{ of } 750.11 \times 34.90 + 6.995 = 30000$

$$\Rightarrow \frac{?}{100} \times 750 \times 35 + 7 \approx 30000$$

$$\Rightarrow \frac{?}{2} \times 75 \times 7 = 30000 - 7$$

$$\Rightarrow \frac{?}{2} \times 75 \times 7 = 29993$$

$$\Rightarrow ? = \frac{29993 \times 2}{75 \times 7}$$

$$\Rightarrow ? = \frac{59986}{525} \Rightarrow ? \approx \frac{59980}{520}$$

$$\therefore ? \approx 115.34 \approx 100$$

$$182. \quad 5003 \times 14.96 + 25.12 + ? = (12)^2 \times (5)^2$$

$$\Rightarrow \frac{5000 \times 15}{25} + ? \approx 144 \times 25$$

$$\Rightarrow 3000 + ? = 3600$$

$$\Rightarrow ? = 3600 - 3000$$

$$\therefore ? = 600$$

$$183. \quad (11.95)^2 \times (5.05) + (15.01)^2 \times (2.99) = ?$$

$$\Rightarrow ? \approx (12)^2 \times 5 + (15)^2 \times 3$$

$$\Rightarrow ? = 144 \times 5 + 225 \times 3$$

$$\Rightarrow ? = 720 + 675$$

$$\therefore ? = 1395$$

$$184. \quad (31.95)^2 - (12.05)^2 + (1987.25 + 21.85) \div ? = 900$$

$$\Rightarrow (32)^2 - (12)^2 + (1988 + 22) \div ? \approx 900$$

$$\Rightarrow (1024 - 144) + 2010 \div ? = 900$$

$$\Rightarrow 880 + \frac{2010}{?} = 900$$

$$\Rightarrow \frac{2010}{?} = 900 - 880$$

$$\Rightarrow \frac{2010}{?} = 20 \Rightarrow ? = \frac{2010}{20}$$

$$\Rightarrow ? = 100.5$$

$$\therefore ? \approx 100$$

$$185. \quad ? = 2489.99 \div 9.85 + 54.94\% \text{ of } 271$$

$$\Rightarrow ? \approx 2490 \div 10 + 55\% \text{ of } 270$$

$$\Rightarrow ? = \frac{2490}{10} + 270 \times \frac{55}{100}$$

$$\Rightarrow ? = 249 + 148.5 = 397.5$$

$$\therefore ? \approx 400$$

186. The given ratio of males to females who qualify from State P in 2008 is 11:7. Let, the number of male and female qualified candidates be $11x$ and $7x$ respectively. Then, according to the question,

$$7x = 126$$

$$\therefore x = 18$$

$$\Rightarrow \text{Males} = 18 \times 11 = 198$$

Total number of qualified candidates

$$= 198 + 126 = 324$$

Let, the total number of appeared candidates be y .

$$\text{Then, } y \times 60\% = 324$$

$$\therefore y = \frac{324 \times 100}{60} = 540$$

187. Let, the number of appeared candidates from State Q in 2006 be x . Then, the number of appeared candidates in 2007 = $x + \frac{x \times 100}{100} = 2x$

According to the question,

$$\frac{x \times 30}{100} + \frac{2x + 45}{100} = 408$$

$$\Rightarrow \frac{3x}{10} + \frac{9x}{10} = 408$$

$$\Rightarrow 12x = 408 \times 10$$

$$\therefore x = \frac{408 \times 10}{12} = 340$$

Hence, the number of candidates from State Q in 2006 is 340.

$$188. \quad \text{Difference} = \frac{450 \times 60}{100} - \frac{600 \times 43}{100} = 270 - 258 = 12$$

189. Let, the percentage of candidates who qualify from State Q in 2010 be $x\%$.

Then,

average

$$= \frac{\frac{280 \times 60}{100} + \frac{550 \times 50}{100} + 400 \times x\%}{3} = 210$$

$$\Rightarrow 168 + 275 + 4x = 630$$

$$\Rightarrow 4x = 630 - 443 = 187$$

$$\Rightarrow x = \frac{187}{4} = 46.75\%$$

\therefore The number of qualified candidates from State Q in 2010 = $400 \times \frac{46.75}{100} = 187$

190. The ratio of qualified candidates from State P in 2009 to that in 2010 is 14:9. Now, in 2009 the number of qualified candidates

$$= \frac{480 \times 70}{100} = 336$$

Let, the number of qualified candidates from State P in 2009 be $14x$ and in 2010 be $9x$. Then, $14x = 336$

$$\therefore x = \frac{336}{14} = 24$$

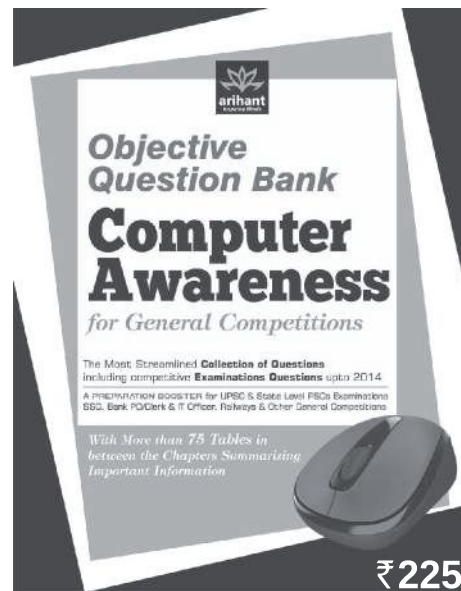
So, in 2010 the number of qualified candidates = $9 \times 24 = 216$



Objective Question Bank

COMPUTER AWARENESS

for General Competitions



With More than 75 Tables in between the Chapters Summarising Important Information

MOCK PAPER-4

ONLINE EXAM JANUARY 21, 2018

Institute of Banking Personnel Selection

IBPS Clerk

Main (Phase II) Exam 2017

●● General Instructions

- This paper consists of 190 Multiple Choice Questions divided in 4 sections; Section I (General/Financial Awareness) having 50 questions and Section II (General English) having 40 questions. Section III (Reasoning Ability & Computer Aptitude) & Section IV (Quantitative Aptitude) having 50 questions each.
- Each question carries 1 mark and 1/4 mark will be deducted for each incorrect answer.

Time 160 Min.		Max. Marks 200	
Part	Subject	Number of Questions	Time Allotted
I	General/Financial Awareness	50	35 min
II	General English	40	35 min
III	Reasoning Ability & Computer Aptitude	50	45 min
IV	Quantitative Aptitude	50	45 min

⊙ Part I General/Finance Awareness

1. Which Budget has given highest ever allocation for MGNREGA?
a. Budget 2016 b. Budget 2015 c. Budget 2017
d. Budget 2014 e. Budget 2013
2. Which national agency will be phased out in the next fiscal, as per the Budget 2017?
a. Niti Aayog
b. Foreign Investment Promotion Board
c. Securities Exchange Board of India
d. Food Corporation Of India
e. None of the above
3. Which is true about the BHIM App?
a. Cash back scheme has been announced for individuals
b. Referral bonus schemes have been announced for individuals
c. Cash back scheme has been announced for merchants
d. Both (b) and (c)
e. None of the above
4. Budget 2017 has proposed as the front office for issuing passports in far flung areas.
a. Airport b. Telegraph Office c. Post Office
d. Railway Station e. Public Sector Banks
5. What is the 2016 theme for World Environment Day?
a. Small islands and climate change
b. Seven billion dreams one planet consume with care
c. Join the race to make the world a better place
d. Green Cities - Plan for the planet
e. Sustainable Development
6. Who wrote the famous book - 'We the People'?
a. TN Kaul b. JRD Tata c. Khushwant Singh
d. Nani Palkhivala e. Arundhati Roy
7. Fiscal policy is concerned with which of the following?
a. Export and import b. Public revenue & expenditure
c. Issue of currency d. Population control
e. Education for all
8. Which is the sole reinsurance company in the Indian insurance market?
a. United India Insurance Company Limited
b. General Insurance Corporation of India
c. New India Assurance Company Limited
d. The Oriental Insurance Company
e. Life Insurance Corporation of India
9. Who among the following set-up the Credit Guarantee Fund Trust for Micro and Small Enterprises?
a. Gol b. Ministry of MSME c. SIOBI
d. All of these e. None of these
10. In which sport the participant is called a pugilist?
a. Sprinter b. Boxer c. Wrestler
d. Javelin Throw e. Badminton
11. National Sample Survey Organisation (NSSO) is an organisation under the
a. Ministry of Finance b. Ministry of Rural Development
c. Ministry of Commerce and Industry
d. Ministry of Electronics and Information Technology
e. Ministry of Statistics and Programme Implementation

12. The best indicator of economic development of any country is

- a. agriculture
- b. transport
- c. gross capital formation
- d. per capita income
- e. savings

13. Which among the following is not a non customs duty obstacle is world trade?

- a. Quantity restriction
- b. Restrictions of goods quality
- c. Determination of import duty uniformly
- d. Establishment of standard of labour in manufacturing
- e. None of the above

14. Which of the following is not an example of Indirect Tax?

- a. Expenditure Tax
- b. Customs Tax
- c. Sales Tax
- d. Excise Duty
- e. Value added Tax

15. Spurious coins detected at the counter are sent to

- a. RBI
- b. Gol
- c. IBRD
- d. Mint
- e. Finance Ministry

16. In which among the following accounts, no cheque book is issued?

- a. Minor Account
- b. Joint Account
- c. Illiterate Account
- d. Non Resident Account
- e. None of these

17. Which among the following are often described as Double Financial Repression for Banks in India?

- a. Priority Sector Loans and Cash Reserve Ratio
- b. Priority Sector Loans and Statutory Liquidity Ratio
- c. Cash Reserve Ratio and Statutory Liquidity Ratio
- d. Statutory Liquidity Ratio and Margin Requirements
- e. None of the above

18. Who monitors Priority Sector Lending (PSL) in commercial banks?

- a. Reserve Bank of India (RBI)
- b. Small Industries Development Bank of India (SIDBI)
- c. National Bank for Agriculture and Rural Development (NABARD)
- d. Government of India (Gol)
- e. None of the above

19. What is inflation?

- a. Increase in value of currency
- b. Decrease in value of currency
- c. Increase in value of commodities
- d. Decrease in value of commodities
- e. None of the above

20. Where is the headquarter of National Housing Bank (NHB)?

- a. New Delhi
- b. Mumbai
- c. Bengaluru
- d. Chennai
- e. None of these

21. Cheque drawn by a bank is known as

- a. Customer's draft
- b. Consumer's draft
- c. Banker's draft
- d. Demand draft
- e. None of these

22. The rate at which the RBI lends to the commercial banks is called?

- a. Base Rate
- b. Repo Rate
- c. Reverse Repo Rate
- d. Statutory Liquidity Ratio
- e. Cash Reserve Ratio

23. Banks always keep a certain proportion of their total assets in the form of cash partly to meet the statutory reverse requirement and partly to meet day-to-day for making cash payments.

- a. LAF
- b. CRR
- c. SLR
- d. Repo Rate
- e. None of these

24. According to modern thinking the law of diminishing returns applies to

- a. mining
- b. industry
- c. agriculture
- d. fisheries
- e. all fields of production

25. If the tax rate increases with higher level of income it shall be called

- a. Regressive Tax
- b. Lumpsum Tax
- c. Progressive Tax
- d. Proportional Tax
- e. None of these

26. Devaluation of a currency means

- a. reduction in the value of a currency vis-a-vis major internationally traded currencies
- b. permitting the currency to seek its worth in the international market
- c. fixing the value of the currency in conjunction with the movement in the value of a basket of pre-determined currencies
- d. fixing the value of currency in multilateral consultation with the IMF, the World Bank and major trading partners
- e. None of the above

27. Depreciation means

- a. closure of a plant due to lock out
- b. closure of a plant due to labour trouble
- c. loss of equipment over time due to wear and tear
- d. destruction of a plant in a fire accident
- e. None of the above

28. Regional rural banks were established in india on the recommendation of which committees?

- a. Recommendation of Narasimham Committee
- b. Recommendation of Shivraman Committee
- c. Recommendation of RG Saraiya Committee
- d. Recommendation of RN Malhotra Committee
- e. None of the above

29. Union Cabinet approved through NABARD for Completing Irrigation Project for the cost of

- a. ₹ 5000 crore
- b. ₹ 4500 crore
- c. ₹ 6200 crore
- d. ₹ 9020 crore
- e. None of these

30. Which of the following is an example of world-wide financial messaging network?

- a. NEFT
- b. CHIPS
- c. SFMS
- d. SWIFT
- e. None of these

31. 'Micro Credit' means

- I. Loan of very small amount
 - II. Loans to Corporate Sector
 - III. Loans amounting ₹ 50 lakhs to ₹ 5 crore to Medium and Small Industries Units.
- a. Only I
 - b. Only II
 - c. I and II
 - d. All of these
 - e. None of these

32. The Definition of 'Banking' is given in

- a. Negotiable Instrument Act, 1881
- b. The RBI Act, 1934
- c. The Banking Regulation Act, 1949
- d. Contract Act
- e. None of the above

33. Who will settle the grievances of customers of banks?

- a. Reserve Bank of India
- b. State Bank of India
- c. Local Courts
- d. Ombudsman
- e. Governor of RBI

34. Regional rural banks are managed by

- a. the Central government
- b. sponsored bank
- c. the State government
- d. All of these
- e. None of these

35. Cash deposit ratio means

- a. the percentage of cash-in-hand-balanced with the Central bank to the aggregate deposits
- b. the percentage of total deposits received by banks
- c. the percentage of total cash money received as deposits by banks
- d. All of the above
- e. None of the above

36. Under which of the following methods of note issue the RBI issues notes?

- a. Fixed Fiduciary System
- b. Maximum Fiduciary System
- c. Minimum Reserve System
- d. Proportional Reserve System
- e. None of these

37. Rates of Interest on deposits are determined by

- a. IBA
- b. Ministry of Finance
- c. the bank itself
- d. government of India
- e. None of these

38. Reverse Repo Rate means that

- a. the rate at which RBI borrows money from Central government
- b. the rate at which State governments borrows money from banks
- c. the rate at which RBI borrows money from banks
- d. the rate at which RBI borrows money from State government
- e. The rate at which RBI borrows money from World bank

39. Banks are required to maintain SLR under

- a. Section-24 of the Banking Regulation Act
- b. Section-49 of the Banking Regulation Act
- c. Section-24 of RBI Act
- d. All of the above
- e. None of the above

40. CRR is required to maintain in the form of

- a. approved government securities
- b. cash with RBI
- c. cash with bank
- d. All of these
- e. None of these

41. What is an Indian Depository Receipt (IDR)?

- a. A deposit account with a public sector bank
- b. A deposit 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 an Indian depository
- e. None of the above

42. In banking parlance, 'Sub-Prime' refers to

- a. lending by banks at rates below PLR
- b. funds raised by banks at Sub-LIBOR rates
- c. group of banks which are not rated as Prime Banks as per Banker's Almanac
- d. lending done by Banks/FIs to customers not meeting with normally required credit appraisal standards
- e. None of the above

43. A charge where there is neither the transfer of ownership nor the possession is called

- a. Hypothecation
- b. Lien
- c. Pledge
- d. Mortgage
- e. None of these

44. 'Currency Swap' is an instrument to manage

- a. currency risk
- b. interest rate risk
- c. currency and Interest rate risk
- d. cash flows in different currencies
- e. All of the above

45. 'Plastic Money' denotes

- a. bearer cheque
- b. credit card
- c. demand draft
- d. traveller's cheque
- e. gift cheque

46. Which of the following would fall under Retail Baking?

- a. Home Loan
- b. Vehicle Loan
- c. Credit Cards
- d. Mutual Funds
- e. All of these

47. What does 'T' in RTGS stands for?

- a. Transaction
- b. Transfer
- c. Tax
- d. Time
- e. None of these

48. Which of the following organisations is the Mutual Fund Market regulator?

- a. AMFI
- b. SEBI
- c. CIBIL
- d. CRISIL
- e. None of these

49. Intangible assets are

- a. gold
- b. patents, copyright, goodwill
- c. home
- d. All of these
- e. None of these

50. The main functions of Lead Banks are

- a. surveying the resources and potential
- b. assisting the small units and small borrowers and other primary lending agencies
- c. maintaining contact and liaison with government and semi-government agencies
- d. All of the above
- e. None of the above

➤ Part II General English

Directions (Q.Nos. 51-55) Each sentence below has two or three blanks. There are five pair/group of words below each sentence. Each pair/group is indicated as (a), (b), (c), (d) and (e). Choose the pair/group of words in the sentence in the same order so as to complete the sentence meaningfully.

51. While the and state of knowledge is medicine allows the gadgets to data and give recommendation, it will be a while before we are ready to doctors for serious illness.

- a. science; estimate; credit
- b. advancement; evaluate; credence
- c. technology; analyse; trust
- d. affairs; describe; distrust
- e. projects; figure out; confidence

52. The government has decided not to make any changes in the country's tax

- a. sweeping; regime
- b. transparent; hike
- c. drastically; net
- d. constitutional; revenue
- e. requirement; necessities

53. The speech with subtle threats has resulted in tension in the sensitive areas of the city.

- a. started; reduced b. replete; increased
c. full; escalating d. forced; dissolving
e. follows; continuous

54. No organisation can hope to and grow which has its utility to the society

- a. establish; short lived b. exist; outlived
c. build; surrendered d. enlight; relegated
e. function; rendered

55. The Police any attempt of arson by at the trouble spot quite in time

- a. squashed; surrounding b. made; encircling
c. preempted; arriving d. thwarted presenting
e. disabled; reaching

Directions (Q.Nos. 56-63) Read the following passage carefully and answer the given questions. Certain words/phrases have been given in **bold** to help you locate them while answering some of the questions.

The G-20, a group of 20 major economies of the world has come of age within a short period of two years as it adopted summit level format only in the year 2008. Perhaps, it is the only multilateral group which holds two summit meeting in a year. As it has emerged as a major global forum of most advanced countries to manage crisis ridden global financial and economic system, it is poised to replace the G-8 club of eight rich countries.

Also, it has the potential to emerge as a major, global forum for North-South Dialogue as both developed and developing countries are its members. The term 'North' denotes the developed countries, which are mostly located in the Northern hemisphere, whereas the term 'South' refers to the developing countries as they are largely located in the Southern hemisphere.

The economic and political might of the G-20 is also noteworthy. Collectively, the total population of G-20 countries is two-thirds of the global population. The G-20 economies comprise 85% of the global gross national product and 80% of the world trade. Geographically, the countries of G-20 cover all continents of the globe. Thus, in real sense, its nature and reach are global. The **fundamental** purpose of G-20 is to bring together systemically important industrialised and developing economies to discuss key issues in the global economy.

Thus, it is a forum for cooperation and consultation on matter **pertaining** to the International Financial System. It conducts studies, reviews and promotes discussion among key developed and developing economies of key policy issues pertaining to the promotion of international Financial Stability and seeks to address such issues that are beyond the responsibility of one country or organisation.

56. Which among the following is not true in the context of the passage?

- A. Total population of G-20 countries is 2/3rd of the global population.
B. G-20 economics comprises 85% of the total global GNP.
C. G-8 club is a group of 8 most powerful economies.
D. G-20 came into existence in the year 2008.
- a. Only A b. Only B c. A and B
d. Only D e. None of these

57. G-20 group meeting held two times in a year because

- A. it is a group of developed and developing nations.
B. it has a potential to conduct two meetings.
C. it comprises 85% of the world's total GNP.
D. it represents 80% of the World trade.
- a. Only A b. Only C c. Only D
d. Only B e. None of these

58. According to the passage, G-20 will replace which group

- a. G-15 b. G-4 c. G-8
d. G-7 e. None of these

59. The fundamental purpose of G-20 is

- A. to group together the problems of developing and developed countries.
B. to bring together systemically important industrialised and developing economies to discuss key issues in the economy.
C. to conduct studies and reviews.
D. to tackle the problems of the world.
- a. Only A b. Only B c. Only C d. A and B e. Only D

60. Which of the followings correctly describes the meaning of 'North-South Dialogue'?

- A. Negotiation between North for developing countries of G-20 and South for developed countries of G-8.
B. Dialogue between developed and developing countries situated in Northern & Southern Hemisphere respectively.
C. Dialogues used for creating awareness.
D. It is a dialogue used as a theme of the G-20.
- a. Only A b. Only B c. A and C
d. Only D e. None of these

61. What is the role of G-20 to promote international financial stability?

- A. It helps the nations to fight poverty.
B. Provides loans to its members.
C. It conducts studies, reviews and promotes discussion among key economies.
D. It invites discussion on several varied issues.
- a. Only A b. A and B c. Only C d. Only D e. All of these

62. What will be synonym of the word 'Pertaining'?

- a. Related b. Holding c. Fitting d. Suitable e. Accessing

63. Choose the word which is most opposite in meaning to the word 'Fundamental' as used in the passage.

- a. Trivial b. Essential c. Required
d. Elementary e. Materially

Directions (Q.Nos. 64-68) In each question, a sentence is given with one two or three words/group of words in **bold** type. One of them may have a certain error. Below the sentence is given three combination of word/group of words i.e. A, B and C. you have to find out the correct word/group of words from among A, B or C given below each sentence to replace the incorrect word/group of words and make the sentence grammatically correct and meaningful.

One, two, all three or none of them may be correct. Decide upon which is correct, if any and mark the correct option which denotes your answer. If the sentence is correct as it is, mark No correction required, as your answer.

64. Being a realist I could not accept his statement that supernatural beings have caused this disturbance.

- A. Being realistic- Supernatural beings-this disturbance
 - B. Being a realist-Supernaturally beings-this disturb
 - C. Being realistic-Supernatural beings-these disturbance.
- a. Only A b. Only B c. Only C
d. Both A and B e. No correction required

65. The new concession announced by the government will have a marginalised effect on the lives of people.

- A. announce-would-marginal
 - B. announced-would-marginal
 - C. announcing-will-marginal
- a. Only A b. Only B c. Only C
d. Both A and C e. No correction required

66. One of the city's advantages include a good transportation system, attractive quality of life a good educational system.

- A. include-attract-education
 - B. includes-attractive-educational
 - C. includes-attractive-education
- a. Only A b. Only B c. Only C
d. Both A and B e. No correction required

67. People discover the alternate sources of energy when fossil fuel reserves started depleting from the Earth in the time to come.

- A. discovered-started depleting-time to come
 - B. discovered-starts depleting-time to come
 - C. discover-started depleting-time to come
- a. Only A b. Only B c. Only C
d. Both B and C e. No correction required

68. House flies that hatch in summer live only about three weeks, but they who hatch during winter lives longer than six months.

- A. in summer-those that-live longer
 - B. is summer-those who-live long
 - C. in summer-those that-live long
- a. Only A b. Only B c. Only C
d. Both B and C e. No correction required

Directions (Q.Nos. 69-73) In the following questions, there are four/five sentences, A, B, C, D and E. Three or four of these sentences contribute to one main idea when these sentences are formed into a paragraph one sentence does not contribute to the main idea, that sentence is your answer.

69. Which of the following does not contribute to the main idea of the passage?

- A. The 11 Principles of Effective Character Education are the cornerstone of philosophy on effective character education.
- B. Each principle outlines vital aspects of character education initiatives that should not be overlooked in programme implementation.

C. A principal needs to possess a leadership quality in order to enhance the education quality at school.

D. From curriculum integration to extra-curricular activities, from parent and community partnerships to staff development, the 11 Principles of Effective Character Education offer fundamental guidance for educators and community leaders to maximise their character education outcomes.

E. This document serves as an excellent outline for programme planning and can easily be integrated into staff development and self-evaluation.

- a. Only A b. Only C c. Only D
d. A and B e. All those given as options contribute

70. Which of the following does not contribute to the main idea of the passage?

A. When Jamaican-born social activist Marcus Garvey came to the United States in 1916, he arrived at precisely the right historical moment.

B. On November 4, 2008, Senator Barack Obama of Illinois become the 44th President, and the first African American to be elected as the President of the United States.

C. What made the moment right was the return of African American soldiers from the First World War in 1918, which created an ideal constituency for some with Garvey's message of unity, pride and improved conditions for African American communities.

D. But, the African American returned to a United States only to find themselves segregated from white troops and subjected to numerous indignities as it had been before the war.

E. Hoping to participate in the traditional American ethos of individual success, many African American people entered the armed forces with enthusiasm.

- a. Only B b. Only E c. A and C
d. Only D e. All those given as options contribute

71. Which of the following does not contribute to the main idea of the passage?

A. Traditionally, stem cells batches used in a clinical trial can take weeks or months to generate.

B. Three women suffered severe, permanent eye damage after stem cells were injected into their eyes.

C. One, 72, went completely blind from the injections and the others, 78 and 88, lost much of their eyesight.

D. Before the procedure, all had some visual impairment but could see well enough to drive.

E. The cases expose gaps in the ability of government health agencies to protect consumers from unproven treatments offered by entrepreneurs who promote the supposed healing power of stem cells.

- a. Only C b. Only A c. Only E
d. Only D e. All those given as options contribute

72. Which of the following does not contribute to the main idea of the passage?

A. Ants have all sorts of jobs we normally think of as human, from architect to farmer to insect-in-chief.

B. Now, scientists are adding one more occupation to that list: chemist.

- C. A new study shows that wood ants protect their colonies from disease by crafting a potent antibiotic 'cocktail' made of tree resin and poison from their own bodies.
- D. The finding, one of the most sophisticated examples of animal pharmacology, could explain how some ants evade epidemics.
- E. Now, a new study on the world's first genetically modified ants finds that ants' sociality depends on their sense of smell.
- a. Only B b. Only D c. A and C
d. Only E e. All those given as options contribute

73. Which of the following does not contribute to the main idea of the passage?

- A. Mars is a planet on which scientists say life is possible.
- B. Earth derives its natural light from the Sun
- C. Jupiter is the largest planet of the solar system.
- D. Venus is a planet which is nearest to the Earth
- E. A Vainlow consists of 7 colours and presents a beautiful sight
- a. Only B b. Only C c. A and B
d. Only E e. Only D

Directions (Q.Nos. 74-80) Read the following passage carefully and answer the questions given. Certain words/phrases are given in **bold** to help you locate them while answering some of the questions.

Indian officialdom has all but acknowledge what many suspected all along-that there is something **amiss** about the growth narrative. A lowering of the projections made in the Economic survey, from 8.1-8.5% to 7.5%, hardly comes as a surprise, given a 14% deficient monsoon, persistently negative exports and indifferent industrial growth. The Finance Ministry expects a ₹ 50000 crore shortfall in revenue collections against the budgeted estimate of ₹ 14.5 lakh crore. It has promised that the fiscal deficit target of 3.9% of GDP will be adhered to without serious cutbacks in expenditure. Indeed, while the Budget rightly prioritises capital spending in infrastructure, setting aside some ₹ 70000 crore, it is worth considering whether a larger sum is needed to get the investment cycle going-even if this entails a small deviation from the fiscal deficit target. The Reserve Bank of India's Monetary Policy Report released a few days ago says, "the outlook for investment demand remains lacklustre with a shrinking pipeline of greenfield projects, lack of forward movement in the brownfield pipeline,.... persisting under-utilisation of capacity and build-up of finished goods inventories".

The RBI has 'frontloaded' its rate cuts and is helping banks deal with stressed assets so that they can lend freely. But, that may not be enough to spur investment given the poor demand impulses borne out by flat tractor and auto sales and the stock of unsold homes. There can be no better time than now to **impart** an intelligent, rather than populist, fiscal stimulus-with inflation under control and oil prices not posing pressures on the subsidy front.

The centre has rightly sought to address the lack of 'ease in doing business'. This should be persisted with, even if it meets with resistance from the bureaucracy and even a section of industry which has learnt to work the system, regarding it as a useful entry barrier! A trade policy that **prevents** haemorrhaging of small-and medium-scale units particularly in the capital goods sector must be worked out

for 'Make in India' to become a reality. A demand-led emphasis must be one that promotes labour- intensive industry. Demand deficiency should be viewed as a structural problem rather than one that results from episodes of monsoon failure of external shock-even if our poverty rates (12.4%, according to the latest Worlds Bank estimate) are on the decline.

Its fiscal push is given, it should go beyond physical infrastructure and focus on two rather neglected areas: agriculture and education. Reforms in the education sector are crucial to improve labour productivity. This calls for a more thorough approach than the twin slogans of 'Skill India' and 'Digital India' suggest. Agriculture needs a switch towards cropping patterns that are in tune with soil and climatic conditions with the requisite infrastructure and extension services in place. In sum, 'growth' could do with considering smarter, more **holistic** policies than we have seen so far.

74. What is the central idea of the passage?

- A. stopping growth is inevitable in the current investment structure.
- B. Growth in neglected areas of the country are necessary for reforms.
- C. Whopping amount is required to invest in infrastructure
- D. Growth of a country depends largely on climatic conditions.
- a. Only A b. Only C c. Only B
d. Only D e. None of these

75. What would work for 'Make in India' programme to become a reality?

- A. Policies to improve the "ease of doing business" ranking.
- B. Labour productivity for the growth of manufacturing industry.
- C. Prevention of small and medium scale units through a trade policy.
- a. Only A b. Both A and B
c. Only C d. Not given in the passage
e. Both A and C

76. According to the passage which of the following statements are true?

- A. The RBI is playing an important role to deal with stressed assets.
- B. Focus should be given on agricultural and education area.
- C. Structural problems arise due to deficiency of funds.
- a. Only A b. Only C c. B and C d. Only B e. A and B

77. According to the author, what is not true?

- A. demand should be for labours.
- B. External conditions should not create demand deficiency.
- C. Lack of forward movement in the brownfield pipeline.
- a. Only A b. Both C and D c. Only B
d. Only C e. None of these

78. What is the 'Tone' of the passage?

- A. Subjective B. Criticising
C. Objective D. Pessimistic
a. Only A b. Only D c. Only C
d. Both A and B e. Only B

79. Choose the word which is opposite in meaning of the word 'Holistic'.

- a. Unimproved b. Incomplete c. Fall out
d. Under developed e. Unrequired

80. Choose the word which is most similar in meaning to the word 'Impart'.

- a. Disclose b. Withhold c. Apply
d. Withdraw e. Discuss

Directions (Q.Nos. 81-85) In these questions, there are two/three statements which can be combined into a single statement in a number of different ways without changing the meaning. Below these two sentences are given three probable starters A, B and C of such a combined sentence. One, two, three or none of them may be correct. Decide upon which is/are correct if none of the three starters is suitable, mark 'None' as your answer.

81. The way, the colleges are granted certification will have to change to accommodate the changes in imparting education through technology with the onset of such technology enabled education, the school/college premises or building will lose its importance slightly.

- A. The procedure of granting.....
B. The School/College premises.....
C. with the onset of
- a. Only A b. All of these c. B and C
d. Only B e. None of these

82. Rural development in India has witnessed several changes over the years in its emphasis, approaches, strategies and programmes. It has assumed a new dimension and perspective as a consequence.

- A. Several changes have been.....
B. Rural development has assumed a new
- C. As a consequence.....
- a. Only B b. B and C c. All of these
d. Only A e. Other than those given as options

83. Though concrete efforts have been initiated by the government of India through several plans and measures to alleviate poverty in rural India, there still remains much more to be done to bring prosperity in the lives of the people in rural areas.

- A. In spite of concrete efforts.....
B. Much more is to be
- C. Rural areas
- a. Only A b. Only B c. Both A and B
d. All of these e. Other than those given as options

84. Companies in countries like United States left out of free trade pacts could face disadvantage when trying to tap (TAP) fast growing Asian markets. This, in turn, could have a negative impact on efforts to rebalance excessive debt in the US and excessive Savings in Asia.

- A. While trying to
- B. A negative impact....
- C. Fast growing
- a. Only A b. A and B c. Only C
d. All of these e. Other than those given as option

85. The recession has made us realise that it is not because of worse management technique but because of limits to growth that a nation suffers and they will realise that it is great for the planet Earth.

- A. The effects of.....
B. The realisation of
- C. Limits to growth.....
- a. Only A b. Only B c. A and C
d. B and C e. Other than those given as options.

Directions (Q.Nos. 86-90) Read each of the following four sentences A, B, C and D to find out whether there is any grammatical error in it. Choose the sentence with no grammatical error as the correct answer. If all the given sentences are grammatically correct, mark 'No error' as your answer.

86. A. The relationship we have with our clients are the cornerstone of our future.
B. John Becker, founder of the stores that bear his name, once confessed, I learnt 30 years ago that it is foolish to scold.
C. The equipment is in such poor condition that we have no alternative but to buy new ones.
D. Alcohol in moderate quantity boosts concentration of good Cholesterol and inhibiting blood clots.
- a. A b. C c. D d. B e. No error

87. A. A homeless high school valedictorian will be moving out of a Washington, DC, shelter to pursue her collegiate career at Georgetown University with a full scholarship. Outgoing 18 year old Rashema Melson faced struggles her whole life.
B. The stories will open your eyes and give you valuable insights regarding success, love, money achievement, overcoming obstacles, relationship, hope, positive thinking, life, happiness, family, leadership, application, uplifting and friendship.
C. It was graduation day and Mom was trying to taking a picture of their son in a cap and gown, posed with her father. "Let's try to make this look natural" She said. "Junior, put your arms around your dad's shoulder".
D. When I was in school, I participated in an undergraduate internship with a hospital chaplain. This largely consisted of me visiting with specific hospital patients and then discussing the interaction with the chaplain
- a. A b. B c. C d. D e. No error

88. A. The boycott by labour Unions on attending to work has been lifted temporarily.
B. The yoga session is most likelihood to start at 6:00 am.
C. During the Evening programme, the new recruits will be briefed about how their role in the new organisation.
D. A nuclear testing fills the air with radioactive dust and left the area uninhabitable.
- a. C b. A c. D d. B e. No error

89. A. Whichever reasons, there is no denying the changing altitudes to traditions as well as livelihoods and by implications to the environment as well.
 B. Akshay considered Sumit a completed pain in the neck as he kept asking baseless questions.
 C. Visiting the village is like be transported into some other century.
 D. when he fell down the ditch, he shouted with all his might so that to catch someone's attention .
- a. A b. D c. B d. C e. No error

90. A. "I think it's entirely appropriate that I'm the one talking to you right now, because I just spent many years learning to do one thing really well," said Colbert. "I got so comfortable with that place, that role and those responsibilities that it came to define how I saw myself".

- B. While excitement was building inside Jim in anticipation of seeing his dream car, his father handed him over a gift box wrapped wonderfully. Some what disappointed, Jim opened the gift to discover a Bible with a beautiful leather cover and his name inscribed in gold.
 C. "For the longest time, I was in the struggle, trying my best, but I started to think it would never be over. I started to give up," she admitted in her commencement speech.
 D. Sometimes your biggest weakness can become your biggest strength. Take, for example, the story of one 10-year-old boy who decided to study judo despite the fact that he had lost his left arm in a devastating car accident.
- a. A b. B c. C
 d. D e. No error

⊙ Part III Reasoning Ability & Computer Aptitude

Directions (Q.Nos. 91-92) Study the following information carefully and answer the given questions.

The distance from point T to point S, which is in its South, is 9 m. The distance from point U to point T, which is in its East, is 11 m. The distance from point X to point W, which is in its North, is 4 m. The distance from point V to point U, which is in its North, is 5 m. The distance between point W and point V is 15 m and point V is in its West. The distance between point Y and the point W, where W is in its South, is 5 m.

91. Which of the following three points are in a straight line?

- a. UTW b. UTY c. VWS
 d. TWX e. None of these

92. What is the distance between points U and Y?

- a. 7 m b. 9 m c. 11 m
 d. 15 m e. None of these

Directions (Q. Nos. 93-95) Read the following information carefully and answer the questions given below it.

In a family, there are six members A, B, C, D, E and F. A and B are a married couple, A being the male member. D is the only son of C, who is the brother of A. E is the sister of D. B is the daughter-in-law of F whose husband has died.

93. How is F related to A?

- a. Mother b. Sister-in-law c. Sister
 d. Mother-in-law e. None of these

94. How is E related to C?

- a. Sister b. Daughter c. Cousin
 d. Aunt e. Mother

95. Who is C to B?

- a. Brother b. Brother-in-law c. Nephew
 d. Son-in-law e. None of these

Directions (Q.Nos. 96-100) Study the following information carefully and answer the given questions.

Eight friends M, N, O, P, Q, R, S and T live on eight different floors of a building not necessarily in the same order.

The lowermost floor of the building is numbered one, the one above that is numbered two and so on until the topmost floor is numbered eight.

P lives on the floor numbered 7. Only three people live between P and Q.

Only one person lives between Q and M. S lives on an odd-numbered floor.

N lives on one of the floors above T. T lives on a floor above both S and M. O lives immediately above M.

96. If T and S interchange their places and so does Q and M, who amongst the following will live between floors on which R and O live as per the new arrangement?

- a. Only Q b. Both P and M c. Only M
 d. No-one e. Both Q and S

97. Who among the following lives on the floor numbered two?

- a. T b. O c. M d. Q e. N

98. Which of the following is TRUE about R as per the given arrangement?

- a. Only two people live between R and P
 b. R lives on one of the floors below O
 c. R lives immediately above T
 d. All the given statements are true
 e. R lives on the floor numbered 6

99. Who lives exactly between the floors on which S and Q live?

- a. P b. O c. N d. T e. R

100. Four of following five are alike as per the given arrangement and thus form a group. Which of the following does not belong to that group?

- a. N, S b. Q, T c. P, T d. O, S e. R, M

Direction (Q. Nos. 101-105) Read the following information to answer the questions that follow.

Eight officers namely Anis, Buddha, Chaitanya, Dhyanchand, Erick, Fakir, Gyan and Harry have come using their own cars to attend a round table meeting. The following information is available regarding their seating arrangement and the cars they use.

- I. Anis is sitting opposite to Chaitanya and owns an Ertiga Car.

- II. Fakir is sitting between Erick and Buddha.
- III. Dhyanchand is sitting opposite to Buddha.
- IV. Gyan is not a neighbour of Buddha or Dhyanchand.
- V. Fakir uses Ritz and Harry uses jazz.
- VI. Neighbours of Chaitanya use Splendor and Yuva.
- VII. Users of Yuga and Yuva sit adjacent to each other.
- VIII. Anis sits to the left of Dhyanchand.
- IX. Erick uses Beat and Dhyanchand uses Honda.

101. Which information is not very useful to decide which seating position Chaitanya has occupied?

- a. Neighbour of Chaitanya use Splendor and Yuva
- b. Anis sits to the left of Dhyanchand
- c. Users of Yuga and Yuva sit adjacent to each other
- d. All are useful
- e. None of the above

102. Who among the following are not sitting adjacent to each other?

- a. Anis and Dhyanchand
- b. Dhyanchand and Gyan
- c. Buddha and Chaitanya
- d. Erick and Anis
- e. Erick and Fakir

103. Who among the following use Yuga and Yuva?

- a. Chaitanya and Buddha
- b. Harry and Fakir
- c. Buddha and Dhyanchand
- d. Erick and Gyan
- e. Harry and Gyan

104. If Harry exchanges his seat with Erick, who will be his neighbours in the new position?

- a. Anis and Dhyanchand
- b. Anis and Fakir
- c. Buddha and Chaitanya
- d. Erick and Anis
- e. Erick and Gyan

105. Who among the following uses Beat?

- a. Anis
- b. Fakir
- c. Erick
- d. Cannot be determined
- e. Buddha

Directions (Q.Nos. 106-109) Study the information below and answer the following question in a certain code language.

'Arrive today eagles later' is written as 21*R, 6\$A, 14\$O, 25*A

'Begin work faster table' is written as 14\$A, 17%O, 26*A, 22\$E

'Length error arrow burn' is written as 6*E, 25\$R, 22%U, 21\$R

'Trial better than wisdom' written as 14\$R, 14%H, 22*E, 17*I

106. The code for the word 'table'

- a. 26*A
- b. 17%O
- c. 14\$A
- d. 22\$E
- e. 16*B

107. The code word 6\$A for the word

- a. Later
- b. Arrive
- c. Earlier
- d. Today
- e. Either 1 or 3

108. Find the code word for the word 'Burn'?

- a. 25\$R
- b. 22%U
- c. 21\$R
- d. 6*E
- e. Cannot be determined

109. By using the given code word, find the code word for 'Better Luck Next Arrive'?

- a. 22\$E, 21\$R, 6*U, 8%E
- b. 8*E, 21*R, 22%E, 6%U
- c. 22*E, 6%U, 8%E, 21*R
- d. 21\$R, 22\$E, 6*U, 8%E
- e. 6\$U, 22*E, 8*E, 21%R

Directions (Q.Nos. 110-114) Study the following information carefully and answer the questions given below :

Eight persons A, B, C, D, E, F, G and H were born in the year 1982, 1987, 1989, 1992, 1995, 2000, 2003 and 2007 not necessarily in the same order. Everyone shared the same birth date i.e. January 1. All the calculations are done with respect to their present ages as on January 1, 2017. Only two persons are younger than E.

B was born in an odd numbered year before 1992. Age of C is the sum of the ages of F and D. F is elder to E. Difference between A's age and F's age is same as the difference between F's age and B's age. Difference between G's age and C's age is same as the difference between F's and G's age.

110. Who among the following is the eldest in the family?

- a. A
- b. C
- c. F
- d. G
- e. E

111. Which of the following is true about the arrangement?

- a. Only one person is elder than B.
- b. F is 22 years old.
- c. D is the youngest in the family.
- d. None is true.
- e. A is 30 years old.

112. Who among the following was born in 2003?

- a. A
- b. C
- c. F
- d. H
- e. E

113. How many persons are elder than G?

- a. None
- b. 1
- c. 2
- d. 3
- e. 4

114. Which of the following is true about H?

- a. Only two persons are younger than H.
- b. H is 10 years old.
- c. A is younger than H.
- d. None is true.
- e. E is 3 years elder to H.

Directions (Q.Nos. 115-119) Each of the questions below consists of a question and three statements numbered I, II and III given below it. You have to decide whether the data provided in the statement are sufficient to answer the question and give answer.

115. How is 'more' written in a code language?

- I. 'more than bigger' is written as 'ke de le' in that code language.
 - II. 'bigger and smaller' is written as 'de me pi' in that code language.
 - III. 'smaller and heaviest' is written as 'pi me ni' in that code language.
- a. Only I
 - b. Only II
 - c. Only III
 - d. I and II
 - e. None of these

116. How is A related to B?

- I. P, the only son of A, has two sisters.
 - II. A's son is the brother of the only sister of B.
 - III. B and P are children of A.
- a. I and III
 - b. Only II
 - c. Either I or II
 - d. II and III
 - e. None of these

117. Which date in December was definitely Raman's brother's birthday?

- I. Raman correctly remembers that his brother's birthday is before eleventh but after fifth December.

II. Raman's father correctly remembers that Raman's brother's birthday, is after seventh but before tenth December.

III. Raman's brother's birthday falls on an even date.

- a. II and III b. I and II c. I and III
d. All these e. None of these

118. Who among Ravi, Raja, Rani, Rohit, Rachna and Roma, each having different heights, is the tallest?

I. Only two of them are shorter than Rani.

II. Raja is taller than Ravi but shorter than Rachna.

III. Rohit is taller than only Roma.

- a. Only I b. Only II c. Only III
d. I and II e. None of these

119. Manu is standing in a row of girls arranged from left to right. Are there more girls on Manu's left than on her right?

I. Manu is 12 places to the right of the middle of the row.

II. Manu is 19th from the left and there are at least 14 girls to her right.

III. Manu is 20th from the right and there are at least 20 girls to her left.

- a. Any of the three statements b. Any two of them
c. All I, II and III together d. Either I or III
e. II and III

Directions (Q.Nos. 120-122) Study the following information and the sentence A, B, C, D and E given below it carefully and answer the questions given below.

A host of foreign companies are in talks with the Indian Government for selling B 150, a tough, short haul plane ideal for connectivity of smallest towns which is lacking in India at present.

- A. B 150 planes not only have low operating costs than competing planes like Cezana but also a much better track record in terms of safety and efficiency.
B. The profit margin of road transports operators in the smaller towns connected by B 150 planes has been reduced substantially as a majority of people prefer air transport over other means transport.
C. Smallest towns at present are better connected by roads and railways as compared to flight services.
D. B 150 planes are capable of operating in sectors where large airlines cannot fly due to challenging conditions such as mist, short runways, etc. Such planes can also double up as cargo planes and charter flights for the rich and the elite.
E. B 150 planes need to operate in the existing airports which are situated in bigger cities only and are poorly connected to the smaller cities.

120. Which of the Statements A, B, C, D and E can be inferred from the facts/information given in the statement?

(An inference is something which is not directly, stated but can be inferred from the given facts)

- a. Only A b. Only B c. Only C d. B and D e. Only E

121. Which of the statements A, B, C, D and E mentioned above would weaken the offer made by the foreign companies for selling B 150 planes to Indian government?

- a. A b. B c. C d. D e. E

122. Which of the statements A, B, C, D and E mentioned above represents a possible consequences of the success of B 150 planes in smaller cities?

- a. A b. B c. C d. D e. E

123. India's neighbouring countries have seen a surge in their imports of the metal. This gold is then being carried across into India by smugglers.

Which of the following inferences can best be drawn from the above statements?

- a. There is duty differential between India and our neighbouring countries
b. The tough restrictions on the metal's imports could be eased
c. India has a high current account deficit
d. There has been a sharp depreciation of the rupee
e. None of the above

124. The alarming surge in the incidence of crimes committed by juveniles - National Crime Research Bureau data shows a majority of juveniles involved in crimes are 16 to 18 years of age calls for urgent and considered action. Studies have shown that children are now attaining maturity earlier.

Which of the following inferences can be made in the above situation?

- a. Manipulation in date of birth should not be allowed by certificate-issuing authorities.
b. There should be uniformity in our laws on the age of majority.
c. Blanket protection should not be extended to all juveniles below 18 yr of age.
d. Juveniles involved in heinous crimes are different from children in need of care and protection.
e. None of the above

Directions (Q.Nos. 125-130) Study the following information carefully and answer the questions given below.

Isha, Swati, Ravi, Mohan, Ruchi, Raj, Sohan and Rani are eight friends travelling by three different models of cars viz. Alto, Scorpio and WagonR. Each model of car is used by at least one female. The cars go to three places - Dwarka, Varanasi and Agra. There are three days of travel - Monday, Tuesday and Wednesday. Each place is visited by at least one female. On each day, at least one female travels Isha and Mohan travel to Dwarka on the same day by the same model of car. Raj travels on Monday in Alto, but not to Agra. A person travelling to Agra, uses Scorpio on Monday. WagonR goes only to Varanasi and only on Tuesday.

Sohan travels to Varanasi in Alto on the day before the day on which Isha travels. Ruchi travels to Agra but she likes to travel in Alto. No male member travels in WagonR. Isha travels on the same day on which Swati travels. Ravi travels to Varanasi on Wednesday in Scorpio. Rani does not travel on Tuesday. No person travels to Dwarka on Monday. Mohan travels by the same model of car by which Sohan travels. Ruchi and Ravi travel on the same day.

125. Ruchi travels on which of the following day?

- a. Monday b. Wednesday
c. Either Monday or Tuesday d. Tuesday
e. None of these

126. Who among the following travel to Varanasi on Monday?

- a. Raj and Rani b. Sohan and Raj c. Swati and Sohan
d. Rani and Swati e. None of these

127. How many persons are travelling to Dwarka?

- a. One
- b. Two
- c. Three
- d. Cannot be determined
- e. None of these

128. Swati travels in which of the following cars?

- a. Scorpio
- b. Alto
- c. WagonR
- d. Either Alto or Scorpio
- e. None of these

129. Which of the following combination is true.

- a. Isha - WagonR - Dwarka - Tuesday
- b. Ravi - Scorpio - Varanasi - Wednesday
- c. Ruchi - Alto - Dwarka - Monday
- d. Rani - Alto - Varanasi - Wednesday
- e. None of the above

130. Which of the following statements is true?

- a. Sohan goes to Varanasi on Monday.
- b. Mohan travels in Scorpio on Tuesday.
- c. Raj travels in Alto to Agra.
- d. Swati goes to Varanasi on Wednesday.
- e. None of the above

131. What is Web casting?

- a. Casting a movie/TV star in a role on the ww
- b. Transmitting the video and audio on the Internet
- c. Playing of music on the Internet
- d. Searching on the Web
- e. Transmitting on the Web

132. Which among the following is a specially designed website that brings information together from diverse sources in a uniform way like emails, forums and search engines?

- a. Web Browser
- b. Web Portal
- c. Web Software
- d. Web Nectar
- e. Web Crawler

133. is a protocol-based communication system between a server and its clients.

- a. Selector
- b. Web socket
- c. Web worker
- d. Moderniser
- e. Gateway

134. A computer port is a specialised outlet on a piece of equipment to which a plug or cable connects, which of the following port is used to connect video sources to TVs and monitors?

- a. 3.5mm Jack
- b. VGA
- c. USB
- d. PS/2
- e. Ethernet

135. Which cloud is a cloud computing environment that uses a mix of on-premises, private cloud and third-party, public cloud services with orchestration between the two platforms and it is particularly valuable for dynamic or highly changeable workloads?

- a. Dynamic Cloud
- b. Advance Cloud
- c. Hybrid Cloud
- d. Sharing Cloud
- e. Combined Cloud

136. The ability to read or write each piece of information in a storage device in approximately the same length of time regardless of its location is

- a. Random access
- b. Raster scan
- c. Sequential access
- d. Any of these
- e. None of these

137. Which among the following operation facilitate the operating system to allow more than one process to be loaded into the executable memory at a time and loaded process shares the CPU using time multiplexing?

- a. Process Scheduling
- b. Device queues
- c. Execution
- d. IPO Cycle
- e. Multiplexing

138. Which of the following are considered to be the upper layers in the OSI model?

- a. Presentation and session
- b. Application and presentation
- c. Application, presentation and session
- d. Application, presentation, data-link and transport
- e. Application

139. Which among the following is not a function of Star Topology?

- a. It facilitates centralised management of the network, through the use of the central computer
- b. Hub acts as a repeater for data flow
- c. Only that node is affected which has failed, rest of the nodes can work smoothly
- d. It transmits data only in one direction
- e. Easy to add another computer to the network

140. Which among the following statement is not true about NFC or NFC devices?

- a. NFC is a set of communication protocols
- b. NFC devices are used in contactless payment systems
- c. NFC tags are passive data stores which can be read, and under some circumstances written to, by an NFC device
- d. NFC has a significant disadvantage over Bluetooth i.e. the longer set-up time
- e. NFC tags can be custom-encoded by their manufacturers

➤ Part IV Quantitative Aptitude

Directions (Q.Nos 141-150) In each of the following questions a pair of equation is given. You have to find the values of x and y and

Give answer

- a. if $x < y$
- b. if $x \leq y$
- c. if $x = y$
- d. if $x > y$
- e. if $x \geq y$

141. I. $2x^2 - 7x + 6 = 0$ II. $4y^2 = 9$

142. I. $4x^2 - 4x - 3 = 0$ II. $4y^2 + 12y + 5 = 0$

143. I. $\frac{4}{\sqrt{x}} + \frac{2}{\sqrt{x}} = \sqrt{x}$ II. $\frac{8}{\sqrt{y}} + \frac{6}{\sqrt{y}} = \sqrt{y}$

144. I. $9x - 15.45 = 64.55 + 4x$ II. $\sqrt{(y+153)} - 6 = 7$

145. I. $9x^2 - 18x + 5 = 0$ II. $2y^2 - 9y + 10 = 0$

146. Radhika and Renuka enter into a partnership with investment of ₹ 50000 and ₹ 70000, respectively. Renuka gets 10% of the total profit for maintaining the business and the remaining profit is distributed between them in the ratio of their investments. If the total profit at the end of the years is ₹ 30000, find the total share of Renuka.

- a. ₹ 16575
- b. ₹ 21500
- c. ₹ 18750
- d. ₹ 11250
- e. ₹ 22543

147. Pratibha invests an amount of ₹ 15860 in the names of her three daughters A, B and C in such a way that they get the same interest after 2, 3 and 4 years respectively. If the rate of simple interest is 5% per annum, then the ratio of the amounts invested among A, B and C will be

- a. $\frac{1}{15} : \frac{1}{10} : \frac{1}{20}$ b. $\frac{1}{10} : \frac{1}{15} : \frac{1}{20}$ c. $\frac{1}{15} : \frac{1}{20} : 10$
 d. Any of these e. $\frac{1}{15} : 20 : \frac{1}{10}$

148. Pipe P can be used for filling as well as for emptying at the same capacity. Q is a filling pipe, and it would take x h to fill a tank. If pipe P is used as an emptying pipe along with Q, it would take 3x h to fill it. Find the ratio of the times that P and Q would take to fill the tank.

- a. 3 : 1 b. 1 : 3 c. 3 : 2
 d. 2 : 3 e. None of these

149. P, Q and R can complete a job in 12, 18 and 24 days respectively. They completed it working on alternate days such that P worked on the first day, Q worked on the second day and R worked on the third day and so on. Find the time taken to complete it.

- a. 16 days b. $16\frac{1}{4}$ days c. $16\frac{1}{2}$ days
 d. $16\frac{3}{4}$ days e. None of these

150. Anu borrowed a sum of money and returned it in three equal quarterly instalments of ₹ 17576 each. Find the sum borrowed, if the rate of interest charged was 16% per annum compounded quarterly. Find also the total interest charged

- a. ₹ 46900 and ₹ 4700 b. ₹ 48775 and ₹ 3953
 c. ₹ 68320 and ₹ 1200 d. Any of these
 e. None of these

Directions (Q.Nos. 151-160) Each of these question is followed by three statements. You have to study the question and all the three statements given to decide whether any information provided in the statement(s) is redundant and can be dispensed with while answering the given questions.

151. What is the area of triangle ΔABC right angled at B.

- I. length of AC is 5 cm.
 II. Perimeter of the triangle is four times of BC
 III. $\angle BCA = 60^\circ$
 a. Only I b. Only II c. Only III
 d. II or III e. All I, II and III are required

152. What is the amount saved by Nishant per month from his salary?

- I. Nishant spends 25% of his salary on food, 35% on medicine and education.
 II. Nishant spends ₹ 4000 per month on food and 15% on entertainment and saves the remaining amount.
 III. Nishant spends ₹ 2500 per month on medicine and education and saves the remaining amount.
 a. Only II b. Only III c. Both II and III
 d. Only II or III e. None of these

153. What will be the sum of the ages of father and the son after five years?

- I. Father's present age is twice the present age of son.
 II. After ten years, the ratio of father's age to the son's age will become 12 : 7.
 III. Five years ago, the difference between the father's age and son's age was equal to the son's present age.
 a. Only I or II b. Only II or III c. Only I or III
 d. Only I e. Only I or II or III

154. 12 men and 8 women can complete a piece of work in 10 days. How many days will it take for 15 men and 4 women to complete the same work?

- I. 15 men can complete the work in 12 days.
 II. 15 women can complete the work in 16 days.
 III. The amount of work done by a woman is three-fourth of the work done by a man in one day.
 a. Only II b. Only III c. Only II or III
 d. Only I or II or III e. Any two of the three

155. What is the length of a running train P crossing another running train Q?

- I. These two train take 18 seconds to cross each other.
 II. These trains are running in opposite direction.
 III. The length of the train Q is 180 m.
 a. Only I b. Only II
 c. Only III d. All I, II and III are required
 e. Even with I, II and III, the answer cannot be obtained

156. Four dice are thrown simultaneously. Find the probability that all of them show the same face

- a. $\frac{1}{216}$ b. $\frac{1}{36}$ c. $\frac{4}{216}$ d. $\frac{3}{21}$ e. $\frac{1}{360}$

157. A milkman claims to sell milk at its cost price but he is making a profit of 20% since, he has mixed some amount of water in the milk. What is the percentage of milk in the mixture?

- a. 80% b. $\frac{250}{3}\%$ c. 75%
 d. $\frac{200}{3}\%$ e. None of these

158. The speed of a boat in still water is thrice the speed of the stream. Find the ratio of the time it takes for travelling a certain distance downstream and upstream.

- a. 1 : 3 b. 3 : 1 c. 2 : 1
 d. 1 : 2 e. None of these

159. 12% of Kaushal's monthly salary is equal to 16% of Nandini's monthly salary. Suresh's monthly salary is half that of Nandini's monthly salary. If Suresh's annual salary is ₹ 1.08 lacs. What is Kaushal's monthly salary?

- a. ₹ 20000 b. ₹ 18000 c. ₹ 26000
 d. ₹ 24000 e. None of these

160. A metal weighs 2000 kg per cubic metre and another metal weighs 2400 kg per cubic metre. Find the weight of 10 cubic metres of an alloy formed by mixing 50% of the first metal and 60% of the second metal

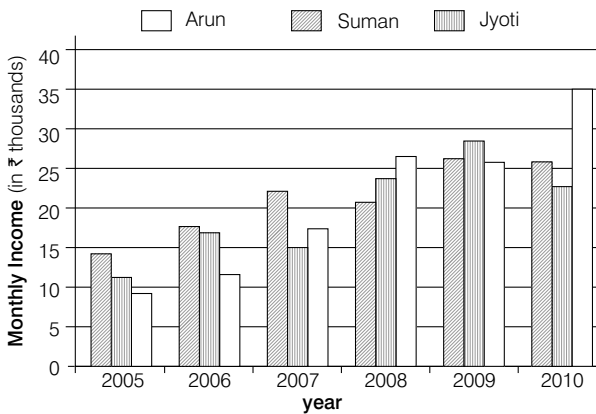
- a. 24400 kg b. 21600 kg c. 25500 kg
 d. 23160 kg e. None of these

Directions (Q.Nos. 161-165) What should come in place of question marks in the following number series?

161. 66, 64.5, 60.8, 54.9, 47.79, 38.66, 27.51, ?
 a. 16.44 b. 15.54 c. 14.34 d. 13.24 e. 12.14
162. 4, 104, 1320, 12204, 85876, ?
 a. 419380 b. 429880 c. 439780 d. 449580 e. 439880
163. 24.5, 32.3, 39.9, 47.6, 55.3, ?
 a. 59.9 b. 72 c. 65 d. 57.7 e. 63
164. 15, 18, 39.6, 134.64, 753.984, ?
 a. 6235.385 b. 6336.280 c. 6563.620
 d. 6785.856 e. 6536.856
165. 2, 5, 10, 17, 28, 41, 58, ?
 a. 67 b. 69 c. 73 d. 75 e. 77

Directions (Q.Nos. 166-175) Study the following graph carefully to answer the questions that follow.

Monthly income (₹ in thousand) of three Different Persons in Six Different Years



166. What was the difference between the total monthly salary of Arun in all the years together and Suman's monthly income in the year 2007?
 a. ₹ 1.24 lakh b. ₹ 1.41 lakh c. ₹ 11.4 lakh
 d. ₹ 12.4 lakh e. None of these

167. What is the ratio of Arun's monthly income in the year 2006, Suman's monthly income in the year 2007 and Jyoti's monthly income in the year 2005?
 a. 6 : 3 : 5 b. 6 : 4 : 5 c. 5 : 6 : 4
 d. 5 : 4 : 7 e. None of these

168. In the monthly incomes of Suman and Jyoti increase by 20% and 40%, respectively in the year 2011, then find the average of their monthly incomes in the year 2011.
 a. ₹ 31810 b. ₹ 33820 c. ₹ 40000
 d. ₹ 32860 e. ₹ 31350

169. The monthly income of Suman in the year 2009 was approximately what percentage of the monthly income of Jyoti in the year 2010?
 a. 72 b. 89 c. 83 d. 67 e. 95

170. What was the percentage increase in the monthly income of Jyoti in the year 2008 as compared to the previous year?
 a. 50 b. 150 c. 160
 d. 60 e. None of these

171. A train leaves Hyderabad at 7 am travelling at 60 km/h. Another express train leaves Hyderabad one hour later travelling at 120 km/h. When and what distance from Hyderabad will they meet?
 a. At 10 am; 120 km b. At 9 am; 120 km c. At 10 am; 180 km
 d. At 9 am; 180 km e. None of these

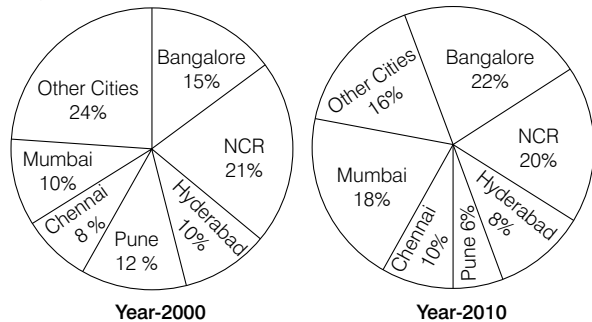
172. X and Y are two points and XY = 8.5 km. P started from X at 1 pm Q started from X at 1 : 19 : 30 pm at 22 km/h. After reaching Y, P immediately returned and met Q at a point 3 km from Y. Find P's speed.
 a. 20 km/h b. 25 km/h c. 24 km/h
 d. 30 km/h e. None of these

173. An order was placed for supply of carpet of breadth 3 m, the length of carpet was 1.44 times of breadth. Subsequently the breadth and length were increased by 25% and 40%, respectively. At the rate of ₹ 45 per square metre, what would be the increase in the cost of the carpet?
 a. ₹ 1002.6 b. ₹ 398.8 c. ₹ 437.4
 d. ₹ 583.2 e. None of these

174. The average age of Sachin and Ganguly is 35 years. If Kaif replaces Sachin, the average becomes 32 years and if Kaif replaces Ganguly, then the average age becomes 38 years. If the average age of Dhoni and Irfan be half of the average age of Sachin, Ganguly and Kaif, then the average age of all the the five people is
 a. 28 yr b. 32 yr c. 25 yr
 d. Any of these e. None of these

175. The price of branded PC (personal computer) and assembled PC is in the ratio of 64 : 27. If from now on, every year price of branded PC goes on decreasing by 10% and price of assembled PC goes on increasing by 20%, how after many years the price of both will be equal?
 a. 2 yr b. 3 yr c. $3\frac{1}{3}$ yr
 d. $2\frac{1}{2}$ yr e. None of these

Directions (Q.Nos. 176-180) Following pie -charts show the percentage distribution of job vacancies in IT industries in the year 2000 and 2010. In the year 2000, the total number of vacancies was 5.4 lakh, and in the year 2010, it was 8.6 lakh.



176. What is the difference between the number vacancies available in Bangalore in the year 2010 and 2000?
 a. 108200 b. 113120 c. 118400
 d. 96400 e. None of these

177. What is the average number of vacancies available in Hyderabad in the year 2000 and 2010?

- a. 41080 b. 42740 c. 58610
d. 61400 e. 62800

178. What is the total number of vacancies available in Chennai in 2000 and in Mumbai in the year 2010?

- a. 2.16 lakh b. 2.04 lakh c. 1.98 lakh
d. 1.92 lakh e. None of these

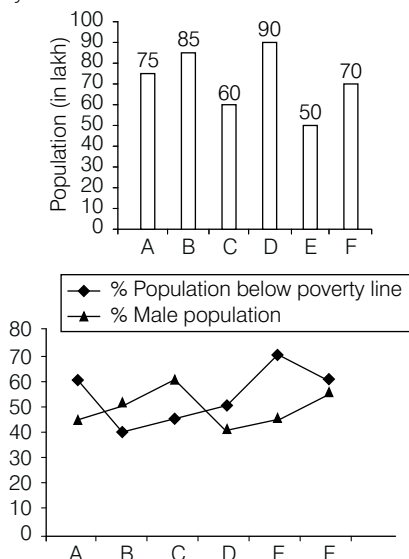
179. If the number of vacancies in Pune is 48000 in the year 2010 and the percentage distribution is the same as given in the chart, what is the number of vacancies available in NCR in 2010?

- a. 1.2 lakh b. 1.32 lakh c. 1.48 lakh
d. 1.60 lakh e. 1.72 lakh

180. What is the percentage rise in vacancies available in Hyderabad from year 2000 to 2010? (Give approximate value only).

- a. 21.8% b. 23.2% c. 24.5%
d. 26.2% e. 27.41%

Directions (Q.Nos. 181-185) Following bar graph shows the total number of people of different cities and the line graphs show the percentage population and the percentage male population below poverty line respectively.



181. What is the average male population of all the six cities together?

- a. 32 lakh b. 35 lakh c. 36 lakh
d. 36.5 lakh e. 37.5 lakh

182. What is the difference between the population below poverty line and the population above poverty line of all the six cities?

- a. 22 lakh b. 23 lakh
c. 24 lakh d. 25 lakh
e. 26 lakh

183. The total female population of City C and City D together is what percentage of the total population of City E and City F together?

- a. 35% b. 45% c. 55%
d. 65% e. 75%

184. If the population below poverty line of City F decreases by 50% and the population above poverty line of City F increases by 100%, what will be the ratio of populations below poverty line to the population above poverty line for City F?

- a. 9 : 8 b. 3 : 8 c. 8 : 3
d. 3 : 2 e. 2 : 1

185. The female population of City A is what percentage more than the male population of City E?

- a. 20% b. 60% c. 225%
d. 80% e. 125%

Directions (Q.Nos. 186-190) Given below is the information regarding to the result of 3 students Arun, Sanjeev, Kamal in sessional exams of class 12th. Read it carefully and answer the following questions.

There are total 5 subjects i.e. Physics, Chemistry, Maths, English and Computer each carrying different maximum marks. Physics and Chemistry both carries equal maximum marks i.e. 35, Math carries maximum marks 5 more than Physics and 10 more than English.

Total of maximum marks of the 5 subjects is 160. Kamal scored 60% in Physics, while Sanjeev scored 48 (4/7)% in the same subject. Arun scored only 13.5 marks in Physics. Arun scored 24 marks in Chemistry which is 60% more than the marks scored by Sanjeev in the same subject.

The total of the marks of 3 students in Chemistry is 58, Kamal scored 15.5 marks in Maths, while Sanjeev scored 35% in the same subject and Arun scored highest in maths with 28 marks.

Arun scored 40% in English which is 33 (1/3)% less than the marks of Sanjeev in the same subject. Score of Kamal in English is 14 marks. The sum of marks of Arun and Sanjeev in 9 : 7. Kamal scored 77.5% marks in computers.

186. What is the average marks scored by the 3 students in English? (round of to nearest integer)

- a. 11 b. 14 c. 18
d. 15 e. None of these

187. Find the difference between total marks scored by Arun in all subjects and the total marks scored by Sanjeev in all subjects together.

- a. 12 b. 18.5 c. 17
d. 21 e. None of these

188. Calculate the percentage of marks obtained by Kamal in the sessional exams.

- a. 50.5 b. 52.25 c. 53.125
d. 53.75 e. None of these

189. Marks of Sanjeev in English and Maths is what percent more or less than by marks of all the 3 students in Computers? (round off to 2 decimal places).

- a. 32.63% b. 33.33%
c. 35.63% d. 36.63%
e. 38.63%

190. If the passing marks in each sessional are 40%, then total number of compartments of all students together?

- a. 1 b. 2 c. 3
d. 4 e. 5

Hints & Solutions

1. (c) 2. (b) 3. (d) 4. (c)

5. (c) The 2016 theme is 'Join the race to make the world a better place'. The theme for the year 2015 was 'One World, One Environment'.

6. (d) 7. (b) 8. (b)

9. (d) The credit guarantee fund for MSME is set-up jointly by government of India, The Ministry of MSME and SIOBI. It is a joint initiative.

10. (b) In boxing, the professional player is popularly referred to as pugilist.

11. (e) 12. (d) 13. (c) 14. (a) 15. (d)

16. (c) 17. (b)

18. (a) The priority sector lending by commercial banks is monitored by Reserve Bank of India (RBI) through periodical returns received from them.

19. (b) 20. (a) 21. (c) 22. (b)

23. (b) Cash Reserve Ratio (CRR), cash is held partly in the form of cash on hand and partly in the form of balances with the RBI.

24. (d) 25. (c) 26. (a) 27. (c)

28. (a) Recommendations of Narasimham Committee led to the formation of Regional Rural banks.

29. (d) 30. (d) 31. (a) 32. (c) 33. (d)

34. (d) 35. (a) 36. (c) 37. (c) 38. (c)

39. (a) 40. (b) 41. (c)

42. (d) A Sub-Prime loan is a type of loan offered at a rate above prime to individuals who do not qualify for prime rate loans.

43. (a) 44. (d) 45. (b)

46. (d) Retail banking provides financial services for families and small businesses. The three most important functions are credit, deposit and money management.

47. (d) 48. (b) 49. (b) 50. (d) 51. (c)

52. (a) Option (a) here is the correct answer. Other options do not fit in the blanks.

53. (b) Option (b) is the correct answer as replete and increased are the appropriate words to fill in the blanks.

54. (b) Option (b) exist outlived are the appropriate words to fill in the blank.

55. (c) Option (c) is the correct answer. presented, arriving are the most appropriate words to fill in .

56. (d) Option (d) is not true in the context of the passage. G 20 came into existence in the year 2008 is not true.

57. (e)

58. (c) Option (c) is the correct answer. According to the passage, G-20 will replace G-8.

59. (b) 60. (b) 61. (c) 62. (a) 63. (a)

64. (e) 65. (b) 66. (c) 67. (a)

68. (a) In the first bold part, there is no error. In the second bold part, they who is to be replaced by 'those that' In the third bold part, 'live longer' is correct usage.

69. (b) 70. (a) 71. (c)

72. (d) We can see that all except E talks about the physical features of ant. E only talks about sensing feature of ant.

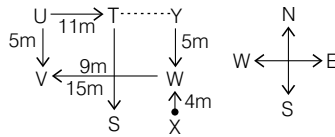
73. (d) 74. (b) 75. (c) 76. (e) 77. (e)

78. (c) 79. (b) 80. (a) 81. (b) 82. (c)

83. (c) 84. (b) 85. (a) 86. (b)

87. (c) 88. (b) 89. (c) 90. (e)

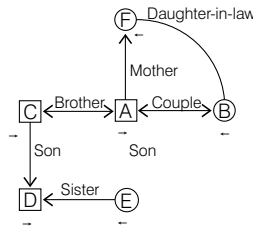
Solutions (Q.Nos. 91 and 92) According to the given information



91. (b)

92. (d) $UY = VW = 15\text{m}$

Solutions (Q.Nos. 93-95) From the given information, we can draw the following family tree.



93. (a) 94. (b) 95. (b)

Solutions (Q.Nos. 96-100) According to the given information,

Person	Floor
N	8
P	7
T	6
S	5
R	4
Q	3
O	2
M	1

96. (c) After rearrangement

Floor	Original position	Changed position
8	N	N
7	P	P
6	T	S
5	S	T
4	R	R
3	Q	M
2	O	O
1	M	Q

Only M will line between floors on which R and O line as per the new arrangement.

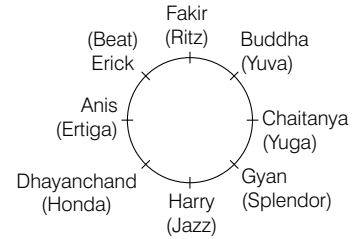
97. (b) O lives on the floor number 2.

98. (a) Only two people live between R and P is true.

99. (e) R lives exactly between the floors on which S and Q live.

100. (c) P and T does not belong to that group.

Solutions (Q. Nos. 101-105) According to the given information, we have



101. (a) 102. (b) 103. (a) 104. (b) 105. (c)

106. (c) A21, B22, C23, D24 G1.....Z20

Table $\Rightarrow 14\$A$ here, $T \rightarrow 14, \$ - 5$ letter word and $A -$ second letter of the word.

107. (a) Later - 6\$A

L - 6, 5 letter words $\rightarrow \$$, second letter of the word - A

108. (b) Burn - 22%U, 22 - B, %- 4 letter word, U - second letter.

109. (c) Better Luck Next Arrive $\Rightarrow 22^*E 6\%U 8\%E 21^*R$

Solutions (Q. Nos. 110-114) According to the given information, the arrangement is as follows

Year	Age	Person
1982	35	C
1987	30	G
1989	28	B
1992	25	F
1995	22	A
2000	17	E
2003	14	H
2007	10	D

110. (b) 111. (c) 112. (d)

113. (b) Only one person is elder than G.

114. (e)

Solutions (Q. No. 115-119) According to the given information

115. (e) more than bigger
 $\rightarrow ke\ de\ le \dots (i)$

bigger and smaller
 $\rightarrow de\ me\ pi \dots (ii)$

smaller and heaviest
 $\rightarrow pi\ me\ ne \dots (iii)$

From (i) and (ii), bigger $\rightarrow de$

We cannot find out the code of more.

116. (e) From all these three statements the gender of A can not be determined. Hence, we cannot find out how A is related to B.

117. (a) 118. (e)

119. (d) From I Since, Manu stands right of the middle, there are more girls on her left. From II The term 'at least' does not make things clear.

From III There are more girls on Manu's left.

120. (d) Both B and D can be inferred from the facts/information given in the statement.

121. (c) Statement C would weaken the offer made by the foreign companies for selling B 150 planes to Indian government.

122. (d) Statement D is possible consequence of the success of B 150 planes in smallest cities.

123. (a) It is the duty differential that has led gold to other destination and its consequent smuggling.

124. (c) the real issue here is that such criminals are juvenile by age but adult by deeds.

Solutions (Q. Nos. 125-130)

Name	Car	Place	Day
Isha	Alto	Dwarka	Tuesday
Swati	WagonR	Varanasi	Tuesday
Ravi	Scorpio	Varanasi	Wednesday
Mohan	Alto	Dwarka	Tuesday
Ruchi	Alto	Agra	Wednesday
Raj	Alto	Varanasi	Monday
Sohan	Alto	Varanasi	Monday
Rani	Scorpio	Agra	Monday

125. (b) 126. (b) 127. (b) 128. (c) 129. (b)

130. (a) 131. (b) 132. (b) 133. (b) 134. (b)

135. (c) 136. (a) 137. (a) 138. (c) 139. (d)

140. (d)

141. (e) Equation I $2x^2 - 7x + 6 = 0$
 $\Rightarrow 2x^2 - 4x - 3x + 6 = 0$
 $\Rightarrow 2x(x - 2) - 3(x - 2) = 0$
 $\Rightarrow (2x - 3)(x - 2) = 0$
 $\Rightarrow x = \frac{3}{2}$ or 2

Equation II $4y^2 = 9 \Rightarrow y^2 = \frac{9}{4}$
 $\Rightarrow y = \pm \frac{3}{2}$

Hence, $y \leq x$

142. (e) 143. (a) 144. (c)

145. (a) Equation I
 $9x^2 - 18x + 5 = 0$
 $\Rightarrow 9x^2 - 15x - 3x + 5 = 0$
 $\Rightarrow 3x(3x - 5) - (3x - 5) = 0$
 $\Rightarrow (3x - 5)(3x - 1) = 0$
 $\Rightarrow x = \frac{5}{3}$ or $x = \frac{1}{3}$

Equation II
 $2y^2 - 9y + 10 = 0$
 $\Rightarrow 2y^2 - 5y - 4y + 10 = 0$
 $\Rightarrow y(2y - 5) - 2(2y - 5) = 0$
 $\Rightarrow (2y - 5)(y - 2) = 0$
 $\Rightarrow y = \frac{5}{2}$ or $y = 2$

Hence, $x < y$

146. (c) 147. (b) 148. (c) 149. (b) 150. (b)

151. (d)

152. (d) From I

Expenditure on food = 25% of his salary
 Expenditure on medicine and education = 35% of his salary

From II Amount spent on food = ₹ 4000

Expenditure on entertainment = 15% of his salary and he saves the remaining amount.

Let, his salary be ₹ x .

$$\frac{25}{100} = 4000$$

$$x = ₹ 16000$$

Thus, using I and II we can find the amount saved. So, III is redundant.

From III Amount spent on education and medicine = ₹ 2500

Thus using I and III we can find the amount saved.

So, statement II is redundant

∴ Hence, option (d) is correct answer.

153. (e) Let, father's present age be x and son's present age be y yr. Then,

From I $x = 2y$

From II $\frac{x + 10}{y + 10} = \frac{12}{7}$

From III $(x - 5) - (y - 5) = y$

By using any two of the three equation the value of x and y can be find out. Thus, any one statement can be dispensed out.

∴ Hence, option (e) is correct answer.

154. (e)

155. (e) Let, length of the train P be 1 m.

From I Time taken by trains to cross each other = 18 sec.

From II Relative speed
 $= (x + y)$ m/sec

where x = speed of train P

y = speed of train Q

From III Length of the train

$$Q = 180 \text{ m.}$$

Now, $\frac{180 + 1}{x + y} = 18$

Thus, even with I, II and III answer cannot be obtained

∴ So, correct answer is (e).

156. (a) The total number of elementary events associated to the random experiments of throwing four dice simultaneously is

$$6 \times 6 \times 6 \times 6 = 1296$$

$$n(S) = 1296$$

Let, X be the event that all dice show the same face.

$$X = \{(1, 1, 1, 1), (2, 2, 2, 2), (3, 3, 3, 3), (4, 4, 4, 4), (5, 5, 5, 5), (6, 6, 6, 6)\}$$

$$n(X) = 6$$

Hence, required probability

$$= \frac{n(X)}{n(S)} = \frac{6}{1296} = \frac{1}{216}$$

157. (b)

158. (d) Let, the distance travelled either downstream or upstream be d km. Let, the speed of the boat in still water and the speed of the stream be $3y$ and y , respectively.

$$\frac{d}{3y + y} : \frac{d}{3y - y} \text{ is the required ratio of time,}$$

i.e., $1 : 2$.

159. (d)

160. (a) Weight per cubic metre of 50% of the first metal = $\left(\frac{50}{100} \times 2000\right)$ kg = 1000 kg

Weight per cubic metre of 60% if the second metal = $\left(\frac{60}{100} \times 2400\right)$ kg = 1440 kg

∴ Weight per cubic metre of the alloy = $(1000 + 1440)$ kg = 2440 kg

∴ Weight of 10 cubic metre of the alloy = (2440×10) kg = 24400 kg

161. (c) The series is

$$66 - 1.5 = 64.5$$

$$64.5 - 3.7 = 60.8$$

$$60.8 - 5.9 = 54.9$$

$$54.9 - 7.11 = 47.79$$

$$47.79 - 9.13 = 38.66$$

$$38.66 - 11.15 = 27.51$$

$$27.51 - 13.17 = \boxed{14.34}$$

Digits before decimal and after decimal both are increased by 2.

∴ ? = 14.34

162. (b) The series is

$$(4 + 2^2) \times 13 = 104$$

$$(104 + 4^2) \times 11 = 320$$

$$(320 + 6^2) \times 9 = 12204$$

$$(12204 + 8^2) \times 7 = 85876$$

$$(85876 + 10^2) \times 5 = \boxed{429880}$$

∴ ? = 429880

163. (e) The series is

$$7 \times 3.5 = 24.5$$

$$7 \times 4.6 = 32.2$$

$$7 \times 5.7 = 39.9$$

$$7 \times 6.8 = 47.6$$

$$7 \times 7.9 = 55.3$$

$$7 \times 9 = \boxed{63}$$

∴ ? = 63

164. (d) The series is

$$15 \times 1 = 15$$

$$15 \times 12 = 18$$

$$18 \times 2.2 = 39.6$$

$$39.6 \times 3.4 = 134.64$$

$$134.64 \times 5.6 = 753.984$$

$$753.984 \times 9.0 = \boxed{6785.856}$$

Here, $1 + 1.2 = 2.2$,

$$12 + 2.2 = 3.4$$

$$2.2 + 3.4 = 5.6$$

$$3.4 + 5.6 = 9$$

∴ ? = 6785.856

165. (e) The series is

$$0 + 2 = 2$$

$$2 + 3 = 5$$

$$5 + 5 = 10$$

$$10 + 7 = 17$$

$$17 + 11 = 28$$

$$28 + 13 = 41$$

$$41 + 17 = 58$$

$$58 + 19 = \boxed{77}$$

Here, prime numbers are being added.

∴ ? = 77

166. (b) Arun's monthly income in all year together

$$= \frac{14 + 18 + 23 + 21 + 27 + 26}{6}$$

$$= 129 \text{ thousand}$$

Suman's monthly income in the year 2007 = 15 thousand

$$\text{Difference} = 129 - 15 = 114$$

$$= 114 \times 1000$$

$$= 114000 \text{ lakh} = 1.41 \text{ lakh}$$

167. (e) Ratio = Arun : Suman : Jyoti
= 18 : 15 : 9
= 6 : 5 : 3

168. (e) Income of Suman in 2011
= 120% of 26000 = ₹ 31200

Income of Jyoti in 2011
= 140% of 22500 = ₹ 31500

∴ Required average

$$= \frac{31200 + 31500}{2} = \frac{62700}{2}$$

$$= ₹ 31350$$

169. (c) Monthly income of Suman in 2009 = 29000

Monthly income of Jyoti in 2010 = 35000

Required percent

$$= \frac{29000}{35000} \times 100 = \frac{580}{7}$$

$$= 82.85 \approx 83\%$$

170. (a) Required percent increase

$$= \frac{9}{18} \times 100 = 50\%$$

171. (b) $T_1 = 7:00 \text{ am}$, $S_1 = 60 \text{ km/h}$
 $T_2 = 8:00 \text{ am}$, $S_2 = 120 \text{ km/h}$
Distance traveled by T_1 by 8 am
= $60 \times 1 = 60 \text{ km}$.

Relative speed = $(120 - 60) \text{ km/h}$
= 60 km/h
 $T = \frac{d}{s} = \frac{60}{60} = 1$

∴ At 9 am i.e. one hour after 8 am T_2 crosses T_1 .

Distance travelled by T_2 in one hour
= $120 \text{ km} \times 1 = 120 \text{ km}$.

172. (a) When P met Q, Q must have travelled a distance (in km)
= $8.5 - 3 = 5.5$

Time taken by Q to travel this distance (in min)
= $\frac{5.5}{22} (60) = 15 \text{ min}$

Q must have met at 1:19:30 p.m.
+ 15 min = 1:34:30 p.m.

P must have then travelled for $34\frac{1}{2}$ min.

∴ P's speed (in km/h)

$$= \frac{8.5 + 3}{34\frac{1}{2}} = \frac{\left(\frac{23}{2}\right)}{\left(\frac{69}{2}\right)} \times 60$$

$$= \frac{8.5 + 3}{34\frac{1}{2}} = \frac{\left(\frac{23}{2}\right)}{\left(\frac{69}{2}\right)} \times 60$$

$$= \frac{8.5 + 3}{34\frac{1}{2}} = \frac{\left(\frac{23}{2}\right)}{\left(\frac{69}{2}\right)} \times 60$$

$$= 20 \text{ km/h}$$

173. (c) Breadth of carpet = 3 m
Length of carpet = $3 \times 1.44 = 4.32 \text{ m}$
Original cost of carpet
= $3 \times 4.32 \times 45 = ₹ 583.20$

Cost of carpet after increasing of length and breadth

$$= 3 \times \frac{125}{100} \times 4.32 \times \frac{140}{100} \times 45$$

$$= 15 \times 1.08 \times 7 \times 9 = ₹ 1020.60$$

∴ Increase (Difference)
= $1020.60 - 583.20 = ₹ 437.40$

174. (a)

		Average	Total
S + G	→	35	70
K + G	→	32	64
S + K	→	38	76
S + K + G	→	35	105
D + I	→	35/2	35

$$\therefore \frac{S + K + G + D + I}{S} = \frac{105 + 35}{5} = 28$$

175. (b) Let, the price of branded PC be = $64x$ and that of assembled PC = $27x$.
Let, after n yr the prices of both will become equal.

Then, $(0.9)^n 64x = (1.2)^n \times 27x$

$$\Rightarrow \frac{64}{27} = \left(\frac{4}{3}\right)^n$$

Hence, $n = 3 \text{ yr}$

176. (a) Difference
= $8.6 \times \frac{22}{100} - 5.4 \times \frac{15}{100}$
= $1.892 - 0.81$
= 1.082 lakh

177. (d) $H_{2000} = 5.4 \times \frac{10}{100} = 0.54 \text{ lakh}$

$$H_{2010} = 8.6 \times \frac{8}{100} = 0.688$$

$$\text{Average} = \frac{0.54 + 0.688}{2}$$

$$= \frac{1.228}{2} \text{ lakh}$$

$$= 61400$$

178. (c) Sum = $5.4 \times \frac{8}{100} + 8.6 \times \frac{18}{100}$
= $0.432 + 1.548 = 1.98 \text{ lakh}$

179. (d) Total number of vacancies in 2010
= $\frac{48000 \times 100}{6} = 800000$

Vacancies in NCR
= 20% of 800000
= $160000 = 1.60 \text{ lakh}$

180. (e) $H_{2000} = 5.4 \times \frac{10}{100} = 0.54 \text{ lakh}$

$$H_{2010} = 8.6 \times \frac{8}{100} = 0.688 \text{ lakh}$$

∴ Percent rise
= $\frac{(0.688 - 0.54)}{0.54} \times 100$
= 27.4%

181. (b) Males
= $75 \times 0.46 + 85 \times 0.50 + 60 \times 0.6$
+ $90 \times 0.4 + 50 \times 0.45 + 70 \times 0.55$

$$= 34.5 + 42.5 + 36 + 36 + 22.5 + 38.5 = 210$$

$$\therefore \text{Average} = \frac{210}{6} = 35 \text{ lakh}$$

182. (e) Population below poverty line
= $45 + 34 + 27 + 45 + 35 + 42 = 228$
Population above poverty line
= $30 + 51 + 33 + 45 + 15 + 28 = 202$
Difference = $228 - 202 = 26 \text{ lakh}$

183. (d) Female (C + D)
= $60 \times 0.4 + 90 \times 0.6$
= $24 + 54 = 78 \text{ lakh}$

Total population of city (E + F)
= $50 + 70 = 120 \text{ lakh}$

∴ Required percent
= $\frac{78}{120} \times 100 = 65\%$

184. (b) Population below poverty line in City F = $70 \times 0.6 = 42 \text{ lakh}$

Population above poverty line in City F
= $70 - 42 = 28 \text{ lakh}$

New population below poverty line in City F
= $42 - 42 \times \frac{50}{100}$

$$= 21 \text{ lakh}$$

New population above poverty line in City F
= $28 + 28 \times \frac{100}{100} = 56 \text{ lakh}$

$$\therefore \text{Ratio} = \frac{21}{56} = \frac{3}{8} = 3 : 8$$

185. (d) Female_A = $75 \times 0.54 = 40.5 \text{ lakh}$

Male_E = $50 \times 0.45 = 22.5 \text{ lakh}$

∴ Required per cent
= $\frac{40.5 - 22.5}{22.5} \times 100$
= $\frac{1800}{22.5} = 80\%$

Solutions (Q. Nos. 186-190) According to the given information

	Arun	Sanjeev	Kamal
Physics (35)	13.5	17	21
Chemistry (35)	24	15	19
Maths (40)	29	14	15.5
English (30)	12	18	14
Computer (20)	18	14	15.5

186. (d) Required average
= $\frac{12 + 18 + 14}{3} = 15$

187. (b) Required difference = $96.5 - 78$
= 18.5

188. (c) Required percentage
= $\frac{85}{160} \times 100$
= 53.125%

189. (a) Required percentage
= $\frac{47.5 - 32}{47.5} \times 100$
= 32.63%

190. (c) Total compartments = 3
Arun in Physics, Sanjeev and Kamal in Maths.

MOCK PAPER-1

Reserve Bank of India (RBI)

Attendant Recruitment Exam 2017

General Instructions

- This crack set consists of 120 questions in four parts.
- All questions are compulsory.
- Answer the questions quickly and as carefully as you can. Some questions may be difficult and others easy. Do not spend too much time on any question.

Time 120 Min.		Max. Marks 200
Part	Subject	Number of Questions
I	Reasoning Ability	30
II	Numerical Ability	30
III	General Awareness	30
IV	English Language	30

Part I Reasoning Ability

Directions (Q.Nos. 1-2) In the following questions, find the odd word/number pair from the given alternatives.

1. a. 6 : 26 b. 11 : 46 c. 9 : 40 d. 16 : 66 e. 5 : 22

2. a. Dog b. Cow c. Goat d. Buffalo e. Camel

3. In a certain code language, 'REFORM' is coded as '426349' and 'FORMULA' is coded as '6349871'. How is 'AMUL' coded in that language?

a. 1847 b. 1987 c. 1784 d. 1478 e. 1827

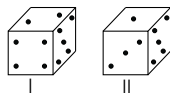
4. If John celebrated his victory day on Tuesday, January 5, 1965, then when will he celebrate his next victory day on the same day?

a. January 5, 1970 b. January 5, 1971 c. January 5, 1973
d. January 5, 1974 e. None of these

5. At sunrise, Amit and Deepak are having a conversation standing in front of each other. The shadow of Deepak is formed towards the right hand of Amit. What direction is Deepak facing?

a. North-East b. South c. East
d. North e. West

6. From the given two positions of a single dice, find the number of dots at the face opposite to the face having 4 dots.



a. 1 b. 2 c. 3 d. 5 e. 4

7. How many pairs of letters are there in these words, which have as many letters between them as in the English alphabet?

DELIBERATE

a. One b. Two c. Four d. Three e. None

Directions (Q.Nos. 8-10) In the following questions, select the related word/letters/number pair from the given alternatives.

8. $\sqrt{AFI} = M : \sqrt{ADD} = L :: \sqrt{ABA} = ?$

a. I b. K c. N d. O e. P

9. Taka : Bangladesh :: Lira : ?

a. Kuwait b. Italy c. Sri Lanka
d. Kenya e. USA

10. 5 : 35

a. 7 : 77 b. 9 : 45 c. 11 : 55
d. 3 : 24 e. 9 : 72

11. Some equations are solved on the basis of a certain system. Find the correct answer for the unsolved equation on that basis.

$5 \star 3 = 125; 4 \star 3 = 64; 8 \star 2 = ?$

a. 28 b. 16 c. 32 d. 64 e. 216

12. How many even number are there in the following series of numbers, each of which is preceded by an odd number, but not followed by an even number?

5348971653298735

a. 0 b. 1 c. 2 d. 3 e. 4

13. Vikash is more competent than Keshav, Shiv is less competent than Aashu but more competent than Keshav. Vikash is less competent than Shiv. Who is the most competent in the group?

- a. Aashu b. Keshav c. Vikash d. Shiv e. None

14. Rashmi is 14th from the right end in a row of 40 girls. What is her position from the left end?

- a. 25th b. 27th c. 21st
d. 24th e. None of these

15. Find the missing character from the given alternatives.

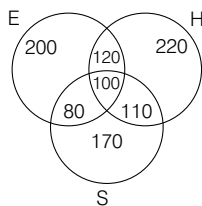
4	5	6
2	3	7
1	8	3
21	98	?

- a. 85 b. 94 c. 104 d. 49 e. 92

16. Arrange the following words as per order in the dictionary.

1. Dissident 2. Dissolve 3. Dissent
3. Dissolute 5. Dissolution
a. 3, 1, 4, 5, 2 b. 3, 2, 1, 4, 5 c. 3, 1, 4, 2, 5
d. 3, 2, 4, 5, 1 e. 1, 3, 2, 5, 4

17. A result of a survey of 1000 persons with respect to their knowledge of Hindi (H), English (E) and Sanskrit (S) is given below.



What is the ratio of those who know all the three languages to those who do not know Sanskrit?

- a. $\frac{5}{27}$ b. $\frac{10}{17}$ c. $\frac{1}{10}$ d. $\frac{1}{9}$ e. $\frac{1}{3}$

18. Find out the wrong number.

- 1, 2, 5, 14, 41, 124
a. 2 b. 5 c. 14 d. 124 e. 41

19. Find the missing term.

- XWA, VTC, SPE, OKJ, ?
a. JDN b. JEO c. LPN
d. JDP e. None of these

20. Which one set of letters when sequentially placed at the gaps in the given letters series shall complete it?

- adb_ac_da_cddcb_dbc_cbda
a. bccba b. cbbaa c. ccbba
d. bbcad e. babad

Directions (Q.Nos. 21-22) Read the following information carefully to answer the questions that follow.

- I. There is a family of six members.
- II. Members are A, B, C, D, E and F.
- III. A and B are married couple, B being the female member.
- IV. B is the daughter-in-law of F.
- V. D is the only son of C.

- VI. E is the sister D.
- VII. F's husband is not alive.
- VIII. C is A's brother.

21. How is F related to C?

- a. Sister b. Mother c. Aunt
d. Mother-in-law e. Niece

22. How is E related to C?

- a. Mother b. Aunt c. Cousin d. Daughter e. Sister

Directions (Q.Nos. 23-25) Study the following information carefully to answer the questions given below.

P, T, V, R, M, D, K and W are sitting around a circular table facing the centre. V is second to the left of T. T is fourth to the right of M. D and P are not immediate neighbours of T. D is third to the right of P. W is not an immediate neighbour of P. P is to the immediate left of K.

23. Who is second to the left of K?

- a. P b. R c. M
d. W e. Data inadequate

24. Who is to the immediate left of V?

- a. D b. M c. W
d. Data inadequate e. None of these

25. Who is the third to the right of V?

- a. T b. K c. P
d. M e. None of these

Directions (Q.Nos. 26-30) Study the following information to answer the given questions.

Eight cars A, B, C, D, W, X, Y and Z are parked around a circular playground (facing the centre of the playground) with equal distances between each other, but not necessarily in the same order. Z is parked to the immediate right of W. Only two cars are parked W and B. C is parked second to the right of B. A is parked to the immediate right of D. D is not parked immediately near Z. Y is parked second to the left of X.

26. Which of the following pairs represents both the cars parked immediately near C?

- a. Y, B b. W, C c. D, X d. A, Z e. X, Y

27. Which car is parked second to the left of A?

- a. Z b. C c. X d. B e. W

28. Which of the following statements is true with respect to the given arrangement?

- a. Z is parked to the immediate left of C.
- b. A is parked second to the right of Y.
- c. Only three cars are parked between C and Z.
- d. Only two cars are parked between Y and B.
- e. None of the given options is true.

29. If all the cars are parked in alphabetical order in anti-clockwise direction starting from A, the positions of how many cars (excluding A) Will remain unchanged?

- a. Three b. Two c. One
d. None e. More than three

30. Four of the following five are alike in a certain way based on the given arrangement and so form a group. Which one of the following does not belong to the group?

- a. AX b. ZD c. XZ d. BA e. CY

⊙ Part II Numerical Ability

31. Simplify $0.9 - [2.3 - 3.2 - (7.1 - 5.4 - 3.5)]$

- a. 0.18 b. 1.8 c. 0 d. 2.6 e. 2.1

32. Find the square root of $(0.064 - 0.008)(0.16 - 0.04)$

$$\frac{(0.16 + 0.08 + 0.04)(0.4 + 0.2)^3}{(0.16 + 0.08 + 0.04)(0.4 + 0.2)^3}$$

- a. $\frac{2}{3}$ b. $\frac{1}{3}$ c. 3 d. $\frac{3}{2}$ e. $\frac{1}{4}$

33. If the fractions $\frac{1}{5}, \frac{2}{7}, \frac{3}{5}, \frac{5}{6}$ and $\frac{11}{13}$ are arranged in descending order of their values, which one will be the fourth?

- a. $\frac{11}{13}$ b. $\frac{2}{7}$ c. $\frac{5}{6}$
d. $\frac{1}{5}$ e. None of these

Directions (Q.Nos. 34-35) What approximate value should come in place of the question marks in the following questions? (You are not expected to calculate the exact value.)

34. $1212.12 + 2121.21 + 1122.22 = ?$

- a. 4000 b. 4455 c. 5000 d. 5555 e. 4555

35. $919.999 \div 25.002 \times 13.996 = ?$

- a. 495 b. 525 c. 450 d. 515 e. 540

Directions (Q.Nos. 36-37) What will come in place of question marks in the following number series?

36. 15, 14, 26, 75, ?, 1475

- a. 316 b. 204 c. 296 d. 396 e. 256

37. 16, 23, 33, 46, 62, ?

- a. 79 b. 73 c. 81 d. 77 e. 85

38. A businessman allows a discount of 10% on the marked price. How much above the cost price must he mark his goods to make a profit of 17%?

- a. 30% b. 20% c. 27% d. 18% e. 15%

39. There are 50 students in a class. One of them weighing 50 kg goes away and a new student joins. By this, the average weight of the class increases by $\frac{1}{2}$

kg. The weight of the new students is

- a. 70 kg b. 72 kg c. 75 kg
d. 76 kg e. 78 kg

40. If $\sqrt{3} = 1.7321$, then the value of $\sqrt{192} - \frac{1}{2}\sqrt{48} - \sqrt{75}$, (correct to 3 places of decimal) is

- a. 8.661 b. 4.331 c. 1.7321 d. -1.746 e. 2.131

41. The LCM and the HCF of the numbers 28 and 42 are in the ratio

- a. 6 : 1 b. 2 : 3 c. 3 : 2 d. 7 : 2 e. 5 : 2

42. A student was asked to find the arithmetic mean of the following 12 numbers 3, 11, 7, 9, 15, 13, 8, 19, 17, 21, 14, and x . He found the mean to be 12. The value of x will be

- a. 3 b. 7 c. 17 d. 31 e. 28

43. A, B and C started a business with their investment in the ratio 1 : 3 : 5. After 4 months, A invested the same amount as before and B as well as C withdrew half of their investments. The ratio of their profits at the end of the year was

- a. 5 : 6 : 10 b. 6 : 5 : 10 c. 10 : 5 : 6
d. 4 : 3 : 5 e. 2 : 3 : 1

44. A student was asked to divide a number by 6 and add 12 to the quotient. He, however, first added 12 to the number and then divided it by 6, getting 112 as the answer. The correct answer should have been

- a. 124 b. 122 c. 118
d. 114 e. 117

45. Sum of square of first number and cube of second number is 568 together. Also square of the second number is 15 less than square of 8. What is the value of three-fifth of the first number? (assuming both the numbers are positive)

- a. 18 b. 8 c. 9
d. 16 e. None of these

46. A shopkeeper bought 30 kg of wheat at the rate of ₹ 45 per kg. He sold 40% of the total quantity at the rate of ₹ 50 per kg. Approximately, at what price per kg should he sell the remaining quantity to make 25% overall profit?

- a. ₹ 54 b. ₹ 52 c. ₹ 50
d. ₹ 60 e. ₹ 56

47. Population of state P was found of have been increased by 25% from the previous census record. What was the population of state P as per previous census?

- a. 42 b. 41 c. 45.25
d. 42.5 e. 48

48. A basket contains three red and four green balls. If four balls are drawn at random from the basket, what is the probability that two are red and two are green?

- a. $\frac{4}{7}$ b. $\frac{2}{7}$ c. $\frac{18}{35}$
d. $\frac{3}{14}$ e. None of these

49. 2 men can complete a piece of work in 6 days. 2 women can complete the same piece of work in 9 days, whereas 3 children can complete the same piece of work in 8 days. 3 women and 4 children worked together for 1 day. If only men were to finish the remaining work in 1 day, how many total men would be required?

- a. 4 b. 8
c. 6 d. Cannot be determined
e. None of these

50. A 222 m long train crosses a pole in 6 seconds. The same train crosses a man running in the same direction in 10 seconds. What will be the speed of man?

- a. 15 m/sec b. 17 m/sec c. 18 m/sec
d. 14 m/sec e. None of these

51. A committee of 12 persons is to be formed from 9 women and 8 men. In how many ways, this can be done if at least 5 women have to be included in a committee?

- a. 6000 b. 6010 c. 6062
d. 6005 e. None of these

52. The ratio of the number of boys and girls in a college is 7 : 8. If the percentage increase in the number of boys and girls be 20% and 10% respectively, what will be the new ratio?

- a. 8 : 9 b. 17 : 18 c. 21 : 22
d. 5 : 7 e. 7 : 17

53. The length of a rectangle is 20% more than its breadth. What will be the ratio of the area of this rectangle to the area of a square whose side is equal to the breadth of the rectangle?

- a. 5 : 6 b. 6 : 5 c. 2 : 1
d. Data inadequate e. None of these

54. A student goes to school at the rate of $2\frac{1}{2}$ km/h and reaches 6 minutes late. If he travels at the speed of 3 km/h, he is 10 minutes early. The distance between the school and his house is

- a. 5 km b. 4 km c. 3 km d. 1 km e. 2 km

55. A container contains 40 L of milk from this container 4 L of milk was taken out and replaced by water. This process was repeated further two times. How much milk is now contained in the container?

- a. 26.34 L b. 27.36 L c. 28 L
d. 29.16 L e. 27.15 L

56. A 260 m long train crosses a platform thrice its length in 80 seconds. What is the speed of the train?

- a. 52.4 km/h b. 46.8 km/h c. 35.1 km/h
d. Cannot be determined
e. None of these

57. It is being given that $(2^{32} + 1)$ is completely divisible by a whole number. Which of the following numbers is completely divisible by this number?

- a. $(2^{16} + 1)$ b. $(2^{16} - 1)$ c. 7×2^{33}
d. $(2^{96} + 1)$ e. 7×2^{25}

58. The area of an isosceles trapezium is 176 and the height is $\frac{2}{11}$ th of the sum of its parallel sides. If the

ratio of the length of the parallel sides is 4 : 7, then the length of a diagonal is

- a. 24 cm b. $\sqrt{137}$ cm c. 28 cm d. $2\sqrt{137}$ cm e. 27 cm

59. The areas of two circular fields are in the ratio of 25 : 64, respectively. If the radius of the latter is 16 m, then what is the radius of the former?

- a. 14 m b. 10 m c. 6 m d. 18 m e. 8 m

60. A sum of money was invested for 14 years in scheme A which offers simple interest at a rate of 8% per annum. The amount received from scheme A after 14 years was then invested for 2 years in scheme B which offers compound interest (compounded annually) at a rate of 10% per annum. If the interest received from scheme B was ₹ 6678, what was the sum invested in scheme A?

- a. ₹ 15500 b. ₹ 14500 c. ₹ 16000
d. ₹ 12500 e. ₹ 15000

Part III General Awareness

61. The largest democratic country in the world by population is

- a. the USA b. China c. India
d. Japan e. Australia

62. In which of these places were two important battles fought by the Mughals?

- a. Banaras b. Kalinga c. Panipat d. Patna e. Bhopal

63. Who is the present Chief Minister of Goa?

- a. Manohar Parikkar b. Laxmikant Parsekar
c. Devendra Fadnavis d. HD Kumarswamy
e. None of these

64. Which committee was set-up to explore alternatives to pellet guns in Kashmir?

- a. Srikrishna Committee b. TVSN Prasad Committee
c. Anil Goswami Committee d. Nippendra Mishra Committee
e. None of these

65. Which among the following State was the first to have a Woman Chief Minister?

- a. Bihar b. Tamil Nadu c. Delhi
d. Uttar Pradesh e. Punjab

66. Which is the second highest Civilian Award in India?

- a. Padma Shree b. Padma Bhushan c. Padma Vibhushan
d. Bharat Ratna e. None of these

67. Who among the following built the statue of Gomateshwara at Sravanabelagola?

- a. Chamundaraya b. Jayachamarajendra Wadiyar
c. Tipu Sultan d. Krishnadeva Raya
e. None of these

68. Which city is called Garden city of India?

- a. Bengaluru b. Mumbai c. Chennai
d. Kochi e. Patna

69. Who among the followings is winner of IIFA Award 2016 for best actor?

- a. Shahrukh Khan b. Salman Khan
c. Ranveer Singh d. Amitabh Bachchan
e. Irfan Khan

70. Who presented the first Union Budget of Independent India?

- a. Dr. Rajendra Prasad b. Jawaharlal Nehru
c. RK Shanmukham Chetty d. Dr. Ambedkar
e. None of these

71. 'Antara' is the news agency of

- a. Saudi Arab b. Indonesia c. Japan
d. Russia e. China

72. 'Reuters' is the news agency of

- a. Britain b. Canada c. France
d. India e. Japan

73. 'Xinhua' is the news agency of

- a. North Korea b. Japan c. China
d. South Korea e. Indonesia

74. Who among following chosen for Khel Ratna Award 2013?

- a. Virat Kohli b. PV. Sindhu c. Ronjan Sodhi
d. Harbhajan Singh e. MS Dhoni

75. The Holy City Kedarnath Devastated due to

- a. Cloud burst b. Earthquake
c. Bombing d. Over commercialisation
e. None of these

76. 'Sabawoon' is the news agency of

- a. Turkey b. Egypt c. Afghanistan
d. Kazakhstan e. Myanmar

77. Who one among the following Ex-Chief Minister did not go to the jail in Scams or Corruption Charges?

- a. Om Prakash Chautala b. Lalu Prasad
c. Mayawati d. Madhu Koda
e. None of these

78. World famous book 'Das Capital' was written by

- a. Angels b. Karl Marx c. RC Dutta
d. Munal Pawar e. None of these

79. Union government of India has instituted Cultural Harmony Award of ₹ 1 crore on the name of which dignitaries?

- a. Rabindranath Tagore b. Vivekanand
c. Mahatma Gandhi d. Jawaharlal Nehru
e. Dr. Rajendra Prasad

80. India won Champions Trophy 2013 under Captainship of

- a. Virat Kohli b. MS Dhoni c. Ravindra Jadeja
d. Shikhar Dhawan e. Rohit Sharma

81. Agha Khan Cup is associated with which of the following game?

- a. Cricket b. Shooting c. Hockey
d. Tennis e. Football

82. The term 'Grand Slam' is associated with which one of the following game?

- a. Cricket b. Swimming c. Lawn Tennis
d. Badminton e. Hockey

83. How many countries are permanent member of the Security Council of United Nations Organisation?

- a. 4 b. 6 c. 5 d. 7 e. 9

84. Mary Kom belongs to which sports?

- a. Wrestling b. Boxing c. Shooting
d. Badminton e. Hockey

85. Which Southernmost point of Indian Union got submerged under the sea water in 2004 during the Tsunami?

- a. Andaman b. Lakshadweep c. Indira Point
d. Puducherry e. None of these

86. The name of the White Revolution is associated with

- a. K. Rangarajan b. Verghese Kurien c. MS Swaminathan
d. JV Narlikar e. None of these

87. India's Permanent Research Station 'Dakshin Gangotri' is located at

- a. Indian Ocean b. Himalayas c. Antarctica
d. Arabian Sea e. None of these

88. Anushka Shankar is the daughter of which famous Indian?

- a. Ravishankar b. Uday Shankar
c. Mamta Shankar d. Tanushree Shankar
e. None of these

89. 'Kabar' is the news agency of

- a. Afghanistan b. Kazakhstan c. Kyrgyzstan
d. Turkmenistan e. Pakistan

90. Narora Atomic Power Station is situated in

- a. Uttar Pradesh b. Himachal Pradesh
c. Jammu and Kashmir d. Haryana
e. Chhattisgarh

Part IV English Language

Directions (Q.Nos. 91-92) In the following questions out of the four alternatives. Choose the one which best expresses the meaning of given word.

91. Spleen

- a. Lustre b. Surface c. Bad temper
d. Smoothness e. Spine

92. Swathe

- a. To sweep b. To wash c. To soothe
d. To wrap e. To clean

Directions (Q. Nos. 93-94) Four words are given in each question, out of which only one word is correctly spelt. Find the correctly spelt word.

93. a. Temperature b. Temprature c. Tempareter
d. Temperatur e. Tempartue

94. a. Difinate b. Definite c. Difinite
d. Definate e. Defanate

Directions (Q.Nos. 95-97) In the following questions choose the word **opposite** in meaning to given word.

95. Bleak

- a. Great b. Bright c. Confusing d. Uncertain e. Certain

96. Exploit

- a. Support b. Alert c. Neglect d. Utilise e. Deny

97. Penury

- a. Poverty b. Luxury c. Pompous
d. Punitive e. Poor

Directions (Q.Nos. 98-100) In the following questions four alternative are given for the idiom/phrase. Choose the alternative which best expresses the meaning of idiom/phrase.

98. In the guise of

- a. in the cloak of b. in the colour of c. in the pretence of
d. in the semblance of e. None of these

99. Bank upon

- a. accumulate b. guess c. depend upon
d. consequent upon e. None of these

100. His forth right behaviour shows that he is honest, but the seems rude to some people

- a. correct b. tactful c. courteous
d. straight forward e. wrong

Directions (Q.Nos. 101-105) In the following questions some parts of the sentences have errors and some are correct. Find out which part of a sentence has an error appropriate to letter (a), (b), (c) and (d). If a sentence is free from error your answer is (e).

101. I have spent (a)/most of my money, (b)/ so I can travel (c)/ only bus. (d) No error (e)

102. We had (a)/lot of difficulty (b)/in finding (c)/the way here. (d) No error (e)

103. News travel (a)/very fast today (b)/due to (c)/advancement in technology. (d) No error (e)

104. If we exercise (a)/regularly (b)/we will be (c)/more healthier. (d) No error (e)

105. As an officer (a)/he not only (b)/was competent (c)/, but also honest. (d) No error (e)

Directions (Q. Nos. 106-110) Some sentence are given with blanks to be filled in with an appropriate words. Four alternatives or suggested for each question. Choose the correct alternative out of the four.

106. I am fully the problems facing the industry.

- a. alive for b. alive to c. alive with
d. alive in e. alive that

107. No Child is understanding one has to wait and prove proper guidance.

- a. dull to b. dull in c. dull of d. dull at e. dull for

108. You have no business to pain on a weak and poor person.

- a. inflict b. put c. force d. direct d. that

109. Her uncle died in a car accident. He was quite rich. She Suddenly all her uncle's money.

- a. inherited b. caught c. gave
d. succeeded e. received

110. Although, I was of his plans, I encouraged him, because there was no one else who was willing to help.

- a. fearful b. remorseful c. sceptical
d. excied e. aware

Directions (Q.Nos. 111-115) In the following questions four alternatives are given for the idiom/phrase. Choose the alternative which best expresses the meaning of idiom/phrase.

111. The minister's speech was comprehensive and was greatly appreciated.

- a. Understandable b. Covering all aspects
c. Praiseworthy d. Full of fine words
e. None of these

112. The worse for wear

- a. Worn out b. Improbable c. Frightening
d. Far off e. None of these

113. Cloack and dagger

- a. Fond of hunting b. Involving intigue
c. Family ferd d. To become very weak
e. None of these

114. The eyewitness testinomy was incontrovertible.

- a. debatable b. unquestionable c. disputable
d. unacceptable e. None of these

115. A bread and butter letter

- a. An appointment letter
b. A request to get donation for a noble care
c. A contract termination letter
d. A letter to thanking boss
e. None of the above

Directions (Q.Nos. 116-120) In the questions you have a brief passage with 5 questions. Read the passage carefully and fill in the blanks with suitable words out of four alternatives given.

Come October and you are burnt by the mid-day Sun. The storm and the sizzle is particularly (116) was it comes after the relatively cool monsoon months. Though it is hot and muggy, that does not (117) people from coming out on the streets to (118) the traditional festival. And it must be shopping time also, colourfully decorated showrooms are (119) the passer by to let his hair down, splurge and take a (120) of gifts home for the family.

**116. a. traumatic b. sultry c. fantastic
d. pleasant e. silly**

**117. a. reject b. deny c. oppose
d. prevent e. pause**

**118. a. boycottt b. moot c. herald
d. invite e. move**

**119. a. pursuing b. exhorting c. drawing
d. fascinating e. motion**

**120. a. token b. bagful c. list
d. placement e. job**

Hints & Solutions

1. (c) In all others, second number is two more than four times the first number.

2. (a) All, are pet animals but we have to find the odd amongst them. Except dog, all are herbivorous animals *i.e.* feed on green grass, whereas dog is an omnivorous animal *i.e.* feeds on flesh and vegetarian food. So, the odd word from the group is dog.

3. (b) Given, R E F O R M
↓ ↓ ↓ ↓ ↓ ↓
4 2 6 3 4 9

F O R M U L A
↓ ↓ ↓ ↓ ↓ ↓
6 3 4 9 8 7 1

By direct substitution method, we get

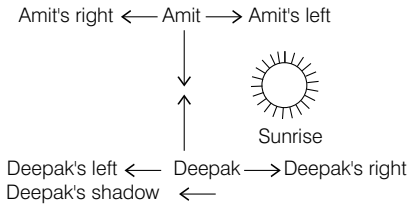
A M U L
↓ ↓ ↓ ↓
1 9 8 7

Hence, option (b) is correct.

4. (b) January 5, 1965 ⇒ Tuesday
January 5, 1966 ⇒ Wednesday
January 5, 1967 ⇒ Thursday

January 5, 1968 ⇒ Friday
 January 5, 1969 ⇒ Sunday
 Since, 1968 is a Leap Year.
 January 5, 1970 ⇒ Monday
 January 5, 1971 ⇒ Tuesday

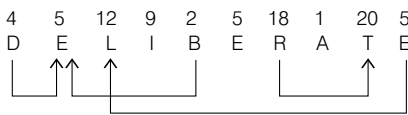
5. (d) According to the direction, the direction diagram is drawn as



Clearly, Deepak is facing North.

6. (c) In both positions, 5 dots are common at the same (Right) face. So, face having 4 dots will be opposite to face having 3 dots.

7. (c)



∴ Letters pairs = DE, BE, EL, RT ⇒ Four

8. (b) As, $\sqrt{AFI} = \sqrt{169} = 13 = M$

and $\sqrt{ADD} = \sqrt{144} = 12 = L$

Similarly, $\sqrt{ABA} = \sqrt{121} = 11 = K$

9. (b) Taka is the currency of Bangladesh. Similarly, Lira is the currency of Italy.

10. (a) As, $5 \times 7 = 35$ i.e. 5 multiplied with next prime number i.e. 7. Similarly, $7 \times 11 = 77$ i.e. 7 multiplied with next prime number i.e. 11.

11. (d) As, $5 \star 3 = 125$

⇒ $(5)^3 = 125$

and $4 \star 3 = 64$

Same as, $8 \star 2 = ?$

⇒ $(8)^2 = 64$

∴ $? = 64$

12. (d) 5 3 4 8 9 7 1 6 5 3 2 9 8 7 3 5

There are three such even numbers 6, 2 and 8 each of which is preceded by an odd number and not followed by an even number.

13. (a) According to the question,

Vikash > Keshav
 Aashu > Shiv > Keshav
 Shiv > Vikash

On arranging the above data, we get
 Aashu > Shiv > Vikash > Keshav
 Clearly, Aashu is the most competent in the group.

14. (b) Required Position = $40 + 1 - 14$
 $= 41 - 14 = 27$ th

15. (b) As, $(4)^2 + (2)^2 + (1)^2 = 21$

$(5)^2 + (3)^2 + (8)^2 = 98$

Similarly, $(6)^2 + (7)^2 + (3)^2 = 94$

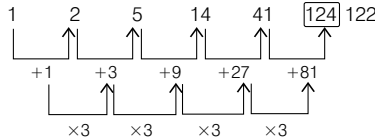
Hence, option (b) is the correct answer.

16. (a)

17. (a) The persons knowing all the three languages are represented by the region which is common to all the three circles. Hence, number of such persons = 100. The persons who do not know Sanskrit are represented by the region outside circle S. So, number of such persons = $(200 + 120 + 220) = 540$

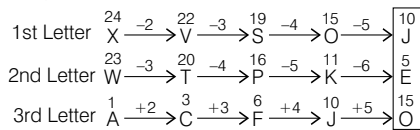
∴ Required ratio = $\frac{100}{540} = \frac{5}{27}$

18. (d)



Hence, number 124 is wrong and should be replaced by 122.

19. (b)



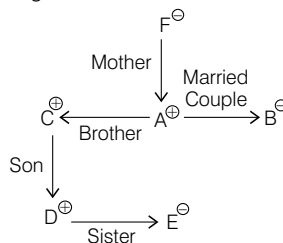
∴ ? = JEO

20. (b) The pattern of the series is

a d b c / a c b d / a b c d / d c b a / d b c a / c b d a

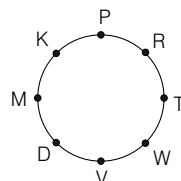
⇒ c b b a a

Solutions (Q.Nos. 21-22) Let, us make the family diagram



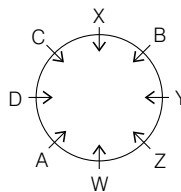
21. (b) 22. (d)

Solution (Q.Nos. 23-25) Following sitting arrangement is formed from the given information.



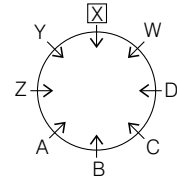
23. (b) 24. (a) 25. (e)

Solutions (Q.Nos. 26-30) According to given information, the parking arrangement of cars is as follows



26. (c) 27. (b) 28. (c)

29. (c) New arrangement is as follows



Therefore, the position of car X will remain unchanged.

30. (d) Pair BA is different from others because between B and A, there are three cars while in other pairs only two cars present. Hence, option (d) is correct.

31. (c) $[0.9 - \{2.3 - 3.2 - (7.1 - 5.4 - 3.5)\}]$

⇒ $[0.9 - \{2.3 - 3.2 - (7.1 - 8.9)\}]$

⇒ $[0.9 - \{2.3 - 3.2 + 1.8\}]$

⇒ $[0.9 - \{0.9\}] = 0$

32. (b) $\frac{(0.064 - 0.008)(0.16 - 0.04)}{(0.16 + 0.08 + 0.04)(0.4 + 0.2)^3}$
 $= \frac{[(0.4)^3 - (0.2)^3][(0.4)^2 - (0.2)^2]}{[(0.4)^2 + (0.4) + (0.2) + (0.2)^2](0.4 + 0.2)^3}$
 $[\cdot a^3 - b^3 = (a - b)(a^2 + ab + b^2)]$

$\frac{(0.4 - 0.2)[(0.4)^2 + (0.2) + (0.2)^2]}{[(0.4)^2 + (0.4) + (0.2)](0.4 + 0.2)^3}$

$= \frac{(0.4 - 0.2)(0.4 - 0.2)(0.4 + 0.2)(0.4 + 0.2)}{(0.4 + 0.2)(0.4 + 0.2)(0.4 + 0.2)}$

$= \frac{(0.4 - 0.2)^2}{(0.4 + 0.2)^2} = \left(\frac{0.2}{0.6}\right)^2 = \left(\frac{1}{3}\right)^2 = \frac{1}{9}$

But we have to find the square root of the given expression.

$$\sqrt{\frac{1}{9}} = \frac{1}{3}$$

33. (b) For arranging them in ascending order, convert these fractions in decimal form,

So, $\frac{1}{5} = 0.2$, $\frac{2}{7} = 0.28$, $\frac{3}{5} = 0.6$

$\frac{5}{6} = 0.83$, $\frac{11}{13} = 0.84$

In descending order,

$0.84 > 0.83 > 0.6 > 0.28 > 0.2$

or $\frac{11}{13} > \frac{5}{6} > \frac{3}{5} > \frac{1}{5}$

Hence, fourth will be $\frac{2}{7}$.

34. (b) ? = 1212.12 + 2121.21 + 1122.22

⇒ ? = 1212 + 2121 + 1122

⇒ ? = 4455 (approx).

35. (d) ? = 919.999 + 25.002 × 13.996

⇒ ? = 920 + 25 × 14

⇒ ? = 368 × 14

⇒ ? = 515.2 ⇒ ? ≈ 515

36. (c) The pattern is as follows

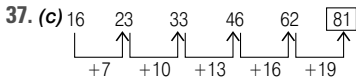
$15 \times 1 - 1 = 14$, $14 \times 2 - 2 = 26$

$26 \times 3 - 3 = 75$,

$75 \times 4 - 4 = 296$

$296 \times 5 - 5 = 1475$

So, the missing number is 296.



So, the missing term is 81.

38. (a) Let, the cost price be ₹ 100.

$$\text{Then, selling price} = 100 \times \frac{(100 + 17)}{100} = ₹ 117$$

$$\text{Marked price} \times \frac{90}{100} = 117$$

$$\Rightarrow \text{Marked price} = \frac{117 \times 100}{90} = ₹ 130$$

Hence, he marks 30% above the cost price.

39. (c) Let, the average be x .

Then, sum of weights of all 50 students = 50x

According to the question,

$$50x - 50 + y = 50\left(x + \frac{1}{2}\right)$$

Where y is the weight of new student.

$$\Rightarrow 50x - 50 + y = 50x + 25$$

$$\Rightarrow -50 + y = 25$$

$$\Rightarrow y = 75 \text{ kg}$$

40. (c) Expression

$$= \sqrt{192} - \frac{1}{2}\sqrt{48} - \sqrt{75}$$

$$= \sqrt{64 \times 3} - \frac{1}{2}\sqrt{16 \times 3} - \sqrt{25 \times 3}$$

$$= 8\sqrt{3} - \frac{1}{2} \times 4\sqrt{3} - 5\sqrt{3}$$

$$= 8\sqrt{3} - 2\sqrt{3} - 5\sqrt{3} = \sqrt{3} = 1.7321$$

41. (a) LCM of 28 and 42 is 84 and HCF of 28 and 42 is 14.

$$\therefore \text{Required ratio} = 84 : 14 = 6 : 1$$

42. (b) Arithmetic mean

$$= \frac{\text{Sum of total numbers}}{\text{Total number of terms}}$$

$$= \frac{3 + 11 + 7 + 9 + 15 + 13 + 8 + 19}{8}$$

$$12 = \frac{+ 17 + 21 + 14 + x}{12}$$

$$144 + 137 + x$$

$$\Rightarrow x = 144 - 137$$

$$\therefore x = 7$$

43. (a) Let, their initial investments be ₹ x , ₹ $3x$ and ₹ $5x$, respectively.

Then, $A : B : C$

$$= (x \times 4 + 2x \times 8) : \left(3x \times 4 + \frac{3x}{2} \times 8\right) : \left(5x \times 4 + \frac{5x}{2} \times 8\right)$$

$$= (4x + 16x) : (12x + 12x) : (20x + 20x)$$

$$= 20x : 24x : 40x$$

$$= 5 : 6 : 10$$

44. (b) Let, the number be x .

$$\therefore \frac{x + 12}{6} = 112$$

$$\Rightarrow x + 12 = 672$$

$$\Rightarrow x = 672 - 12 = 660$$

$$\therefore \text{Correct answer} = \frac{660}{6} + 12$$

$$= 110 + 12 = 122$$

45. (c) Let, first number be x .

and second number = y

$$\text{Then, } 8^2 - y^2 = 15$$

$$\Rightarrow 64 - y^2 = 15$$

$$\Rightarrow y^2 = 49$$

$$\Rightarrow y = \sqrt{49} = 7$$

Again, $x^2 + y^3 = 568$

$$\Rightarrow x^2 + 7^3 = 568 \text{ [on putting value } y = 7]$$

$$\Rightarrow x^2 + 343 = 568$$

$$\Rightarrow x^2 = 225$$

$$\Rightarrow x = \sqrt{225} = 15$$

Hence, three-fifth of the first number

$$= \frac{3}{5} \times 15 = 9$$

46. (d) Cost price of 30 kg of wheat

$$= 30 \times 45 = ₹ 1350$$

Total SP for an overall profit of 25%

$$= \frac{1350 \times 125}{100} = ₹ 1687.5$$

SP of 12% of 30 kg wheat = SP of 12 kg

$$\text{wheat} = 12 \times 50 = ₹ 600$$

Expected SP of 18 kg of remaining wheat

$$= 1687.5 - 600 = ₹ 1087.5$$

\therefore Required selling price per kg

$$= \frac{1087.5}{18} \approx ₹ 60$$

47. (e) Let, population of state P as per previous census = x lakh

According to the question,

$$\Rightarrow x \times \frac{125}{100} = 60 \Rightarrow x = \frac{60 \times 100}{125}$$

$$\Rightarrow x = 48 \text{ lakh}$$

48. (c) Required probability

$$= \frac{{}^3C_2 \times {}^4C_2}{{}^7C_4} = \frac{3 \times 6}{7 \times 5} = \frac{18}{35}$$

49. (b) 1 man's one day work = $\frac{1}{12}$

$$1 \text{ women's one day work} = \frac{1}{18}$$

$$1 \text{ child's one day work} = \frac{1}{24}$$

\therefore 1 man can finish the work in 12 days

1 woman can finish the work in 18 days

1 child can finish the work in 24 days

$$\Rightarrow 12 \text{ men} \equiv 18 \text{ women} \equiv 24 \text{ children}$$

$$\Rightarrow 2 \text{ men} \equiv 3 \text{ women} \equiv 4 \text{ children}$$

Now, 3 women + 4 children = 4 men

\therefore Part of work done by 4 men in 1 day

$$= \frac{4}{12} = \frac{1}{3}$$

$$\text{Remaining work} = 1 - \frac{1}{3} = \frac{2}{3}$$

\therefore Remaining $\frac{2}{3}$ work will be finished by 1

man in $\frac{2}{3} \times 12 = 8$ days.

\therefore To finish the work in 1 day we require 8 more men.

$$50. (a) \text{Speed of train} = \frac{222}{6} = 37 \text{ m/sec}$$

If the speed of man be x m/sec

$$\text{Then, } \frac{222}{37 - x} = 10$$

$$\Rightarrow 222 = 370 - 10x$$

$$\Rightarrow -148 = -10x$$

$$\Rightarrow x = 14.8 \text{ m/sec}$$

$$\therefore x \approx 15 \text{ m/sec}$$

51. (c) Since, there are 9 women and 8 men. So, a committee of 12 consisting of at least 5 women, can be formed by choosing.

(i) 5 women and 7 men

(ii) 6 women and 6 men

(iii) 7 women and 5 men

(iv) 8 women and 4 men

(v) 9 women and 3 men

\therefore Total number of ways of forming the committee

$$= {}^9C_5 \times {}^8C_7 + {}^9C_6 \times {}^8C_6 + {}^9C_7 \times {}^8C_5 + {}^9C_8 \times {}^8C_4 + {}^9C_9 \times {}^8C_3$$

$$= 1008 + 2352 + 2016 + 630 + 56 = 6062$$

52. (c) Originally, let the number of boys and girls in the college be $7x$ and $8x$, respectively. Their increased number is (120% of $7x$) and (110% of $8x$).

$$\text{i.e. } \left(\frac{120}{100} \times 7x\right) \text{ and } \left(\frac{110}{100} \times 8x\right)$$

$$\text{i.e. } \frac{42x}{5} \text{ and } \frac{44x}{5}$$

$$\therefore \text{Required ratio} = \frac{42x}{5} : \frac{44x}{5} = 21 : 22$$

53. (b) Let, the breadth of the rectangle be x .

\therefore According to the question,

$$\text{Length} = 1.20x$$

$$\therefore \text{Area of rectangle} = 1.20x \times x = 1.20x^2$$

$$\text{Area of square} = x \times x = x^2$$

$$\therefore \text{Required ratio} = \frac{1.20x^2}{x^2} = \frac{12}{10} = \frac{6}{5} = 6 : 5$$

54. (b) Let, the required distance be x km.

$$\text{Difference between time} = \frac{16}{60}$$

$$\text{Then, } \frac{x}{5} - \frac{x}{3} = \frac{16}{60}$$

$$\Rightarrow \frac{2x}{5} - \frac{x}{3} = \frac{4}{15} \Rightarrow \frac{6x - 5x}{15} = \frac{4}{15}$$

$$\therefore x = 4 \text{ km}$$

55. (d) Amount of milk left after 3 operations

$$= \left[40 \left(1 - \frac{4}{40}\right)^3\right] L = \left(40 \times \frac{9}{10} \times \frac{9}{10} \times \frac{9}{10}\right) L = 29.16 L$$

56. (c) Length of the train = 260 m

Then, length of the platform

$$= 260 \times 3 = 780 \text{ m} = 0.78 \text{ km}$$

$$\therefore \text{Speed} = \frac{\text{Distance (length)}}{\text{Time}} = \frac{0.78}{\frac{80}{60 \times 60}} \text{ h}$$

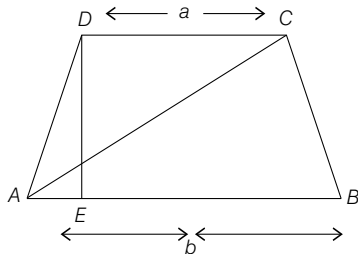
$$= \frac{0.78 \times 60 \times 60}{80} = 35.1 \text{ km/h}$$

57. (d) Let, $2^{32} = x$. Then, $(2^{32} + 1) = (x + 1)$.
 Let, $(x + 1)$ be completely divisible by the natural number N .
 Then, $(2^{96} + 1) = [(2^{32})^3 + 1] = (x^3 + 1)$
 $= (x + 1)(x^2 - x + 1)$,

which is completely divisible by N , since $(x + 1)$ is divisible by N .

58. (d) Let, the length of sides be $4x$ and $7x$.

Then, $h = \frac{2}{11}(a + b)$



We have, $\frac{1}{2}(a + b)h = 176$

Area of trapezium = 176

$$\Rightarrow \frac{1}{2} \times \text{Height} \times (\text{sum of parallel sides}) = 176$$

$$\Rightarrow \frac{1}{2}(a + b) \times \frac{2}{11}(a + b) = 176$$

$$\Rightarrow (a + b)^2 = 176 \times 11$$

$$\Rightarrow a + b = 44$$

$$\Rightarrow 4x + 7x = 44$$

$$\Rightarrow x = 4$$

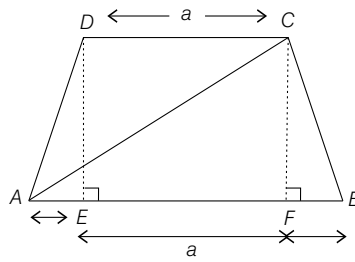
\therefore Sides = $4x = 16$ cm and $7x = 28$ cm

$$\therefore h = \frac{2}{11}(16 + 28) = 8 \text{ cm}$$

Now, $AE = 6$ cm

and $DE = 8$ cm

$$\therefore AD = \sqrt{8^2 + 6^2} = 10 \text{ cm}$$



$$\text{Diagonal, } AC = \sqrt{AF^2 + CF^2} \quad [\because CF \perp AB]$$

$$= \sqrt{(a + 6)^2 + 8^2}$$

$$= \sqrt{22^2 + 8^2} \quad [\because a = 16]$$

$$= \sqrt{484 + 64} = \sqrt{548}$$

$$= 2\sqrt{137} \text{ cm}$$

59. (b) Let, the radius of the former be r .

$$\text{Then, } \frac{\pi r^2}{\pi \cdot 16^2} = \frac{25}{64}$$

$$\Rightarrow r = \frac{5}{8} \times 16 = 10 \text{ m}$$

60. (e) Let, the principal invested in scheme A.

$$SI = \frac{P \times R \times T}{100}$$

$$\Rightarrow SI = \frac{P \times 14 \times 8}{100}$$

$$SI = \frac{112P}{100}$$

$$A = P + SI + P + \frac{112P}{100} = \frac{212P}{100}$$

On compound interest in scheme B.

$$A = \frac{212P}{100} \left(1 + \frac{10}{100}\right)^2 = \frac{212P}{100} \times \left(\frac{110}{100}\right)^2$$

$$= \frac{212P}{100} \times \frac{121}{100} = \frac{25652P}{10000}$$

Interest received from scheme B

$$= \frac{25652P}{10000} - \frac{212P}{100}$$

$$= \frac{25652P - 21200P}{10000} = \frac{4452P}{10000}$$

But given, $\frac{4452P}{10000} = 6678$

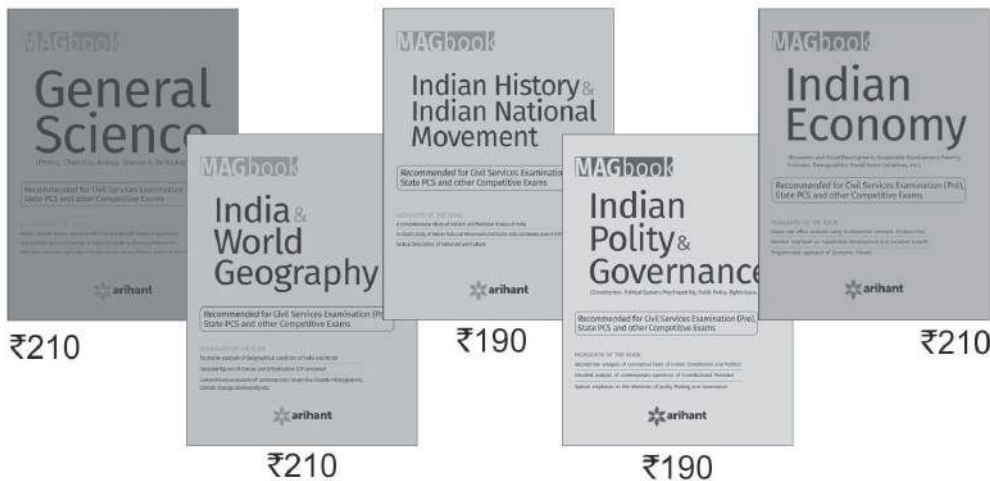
$$P = \frac{6678 \times 10000}{4452} = ₹ 15000$$

61. (c) 62. (c) 63. (b) 64. (b) 65. (d)
 66. (c) 67. (a) 68. (a) 69. (c) 70. (c)
 71. (b) 72. (a) 73. (c) 74. (c) 75. (a)
 76. (c) 77. (c) 78. (b) 79. (a) 80. (b)
 81. (c) 82. (c) 83. (c) 84. (b) 85. (c)
 86. (b) 87. (c) 88. (a) 89. (c) 90. (a)
 91. (c) 92. (c) 93. (a) 94. (b) 95. (b)
 96. (a) 97. (b) 98. (c) 99. (c) 100. (d)
 101. (b) 102. (b) 103. (a) 104. (d) 105. (c)
 106. (b) 107. (b) 108. (a) 109. (a) 110. (c)
 111. (b) 112. (a) 113. (b) 114. (b) 115. (a)
 116. (b) 117. (d) 118. (b) 119. (b) 120. (b)



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Institute of Banking Personnel Selection

IBPS Clerk

Pre (Phase I) Exam 2017

Part I English Language

Directions (Q.Nos. 1-5) Read the following passage carefully and answer the questions given below it.

When Hurricane Harvey loomed off the coast of my home State of Texas, it seemed to fill the entire Gulf of Mexico.

When it roared on land, it pumelled the towns of Rockport and Port Aransas, whose tawny beaches I've walked with my kids, pointing out the indigo sails of Portuguese man O' war jellyfish. Harvey's eye took direct aim at the University of Texas' Marine Science Institute, flattening not just the facility itself, but priceless samples awaiting analysis. After Harvey left Port Aransas, it spun back into the Gulf of Mexico over record sea temperatures as great as 4° above normal. Thermodynamic laws require that warmer air holds more water vapour. The heat armed the storm with a mighty arsenal of water vapour. Then Harvey returned to land, dumping a catastrophic amount of rain on Houston. My Facebook feed filled with pleas for rescue from the rising waters. Friends' houses flooded - houses that had always been on dry land before. A chemical plant blew up, twice. Toxic chemicals oozed from Superfund sites. Dozens died in the deluge, mostly by drowning. And all the while, alongside the heartbreak and horror, I kept thinking about a strange harbinger: jellyfish. Play Video Diaphanous in form yet menacing in sting, jellyfish have a powerful capacity to capture our imagination. They undulate in a primal rhythm, blinking open and closed like eyes that can peer into the soul of the sea. And what they are seeing are changes produced by us here on land. Because we burn fossil fuels, which release greenhouse gasses, not just the atmosphere, but ocean waters are warming. At the same time, our ship traffic transports animals to new places, and sometimes these exotics find home-like conditions where in the past those conditions would have been unsuitable. That's what happened in the eastern Mediterranean, where a jellyfish from the tropical Indian Ocean has found warm, homey waters and now forms huge aggregations called blooms that stretch for tens of miles every summer. The fierce stings of these animals chase beach-goers out of the water. Their gooey bodies clog machinery at power plants, halting operations.

Rampant coastal development provides new habitat for a jellyfish stage called a polyp that looks like a sea anemone. When it finds a hard surface like a dock or a jetty to grow on, a single polyp can proliferate into a dozen or even more medusae. And fields of polyps grow on those hard structures. That's likely what happened off the coast of Italy, where gas platforms are thought to be the home for a new invasion of jellyfish.

General Instructions

- ▶ This question paper has 100 multiple choice questions, which are divided into three parts.
- ▶ Before the completion of time limit, the candidates are not permitted to submit their answers.
- ▶ To navigate between questions, the candidates can click on the question number displayed to the right of the screen.

Part	Subject	No. of Questions
I	English Language	30
II	Reasoning	35
III	Quantitative Aptitude	35

* Based on Memory

In the twentieth century in the Adriatic sea, moon jellies, pinkish with their characteristic four-leafed clover on top, were a rarity. Now they are ubiquitous. And as we wash pollution into our waters, we create low-oxygen environments. Some jellyfish, with their flow metabolic rate due to their a-cellular jelly insides, can survive more easily there than fish, with their oxygen guzzling muscled tissues. That is part of what happened in the Yellow sea, where pollution is unchecked. It is the birthplace of a maroon jellyfish that reaches a weight of 500 pounds. Blooms of the creature were a once-a-generation event before 2000 the kind of thing fishermen mentioned to their sons. But jellyzillas swept from China in the Tsushima Current, have plagued Japan's coast almost every year of the 21st century. In 2009, a fishing boat caught so many that their weight capsized the vessel. (Fortunately, the crewmembers were rescued.) And our lack of oversight of the fishing industry, which has removed more than 90% of the large fish from the seas, has depleted the predators of jellyfish as well as their competitors. Jellyfish are eaten by some fish, and jellyfish eat the same small zooplankton that fish do. The ecological vacuum left by unrestrained fishing can allow jellyfish to expand their influence in marine ecosystems. That's what happened off the coast of Namibia, once one of the world.

1. How is jellyfish able to survive in polluted water more than the other fishes?

1. Jellyfish has oxygen guzzling muzzled tissues.
 2. Due to low metabolic rate.
 3. Jellyfish eat small zooplankton to survive.
- a. Only 1 b. Only 2 c. 1 and 2
d. 2 and 3 e. All are correct

2. How Hurricane Harvey can be termed as devastating with reference to the passage?

- a. Many people died by drowning.
- b. Hurricane blew up the Chemical plants.
- c. Toxic chemicals got exuded from superfund sites.
- d. Hurricane flooded many houses.
- e. All of the above

3. What is the author's main idea regarding the passage?

- a. How to ameliorate ecological imbalance.
- b. The author gave his opinion regarding jellyfish that what they know humans don't,
- c. Water pollution creating a low oxygen environment affecting aquatic life.
- d. Hurricane Harvey destroyed many lives
- e. Endangered condition of Jellyfish

4. Which of the following statements is/ are true in context of the given passage?

- a. Maroon jellyfish is found in Yellow sea where pollution is unchecked.
- b. Hurricane Harvey with strong winds battered the entire Gulf of Mexico.
- c. Jellyzillas sweeping from China have afflicted Japan's coast.
- d. Jellyfish survive more than other fishes in low oxygen environment
- e. All of the above

5. Which of the following statements regarding jellyfish is/are related to the country Namibia?

- a. The attenuation in the number of jellyfish is due to the low oxygen environment.
- b. The predators of jellyfish are depleting because of uncontrolled fishing.

- c. Jellyfish can proliferate their population in the situation of ecological imbalance.
- d. Both (b) and (c)
- e. All of the given options

Directions (Q.Nos. 6-11) In each of the questions given below a sentence is given with one blank. Below each sentence four words are given out of which two can fit the sentence. Five options are given with various combinations of these words. You have to choose the combination with the correct set of words which can fit in the given sentence.

6. Would you like to have coffee?

- | | |
|---------|---------|
| A. much | B. more |
| C. some | D. many |
- a. A-B b. A-D c. B-C d. C-D e. A-C

7. The Dysart Unified School District says they are investigating threats made the district and Dysart High School.

- | | |
|------------|------------|
| A. towards | B. against |
| C. for | D. after |
- a. A-B b. A-D c. B-C
d. C-D e. A-C

8. I was going to say hello when I realised that I couldn't remember his name.

- | | |
|------------|-----------|
| A. beyond | B. over |
| C. through | D. across |
- a. A-B b. A-D c. B-C d. C-D e. B-D

9. In 1997 the sales tax was lowered to 4%, then in 2001 it was abolished

- | | |
|---------------|---------------|
| A. together | B. laterally |
| C. completely | D. altogether |
- a. A-B b. A-D c. B-C d. C-D e. B-D

10. Children their parents' authority far more nowadays than they did in the past.

- | | |
|-------------|--------------|
| A. dispute | B. question |
| C. confront | D. challenge |
- a. A-B b. A-D c. B-C d. C-D e. B-D

11. The United Nations has its authority to restore peace in the area.

- | | |
|--------------|------------|
| A. Used | B. Blown |
| C. Exercised | D. Refused |
- a. A-C b. A-D c. B-C d. C-D e. B-D

Directions (Q.Nos.12-20) In each of the question given below a/an idiom/phrase is given in bold which is then followed by five options which then tries to decipher its meaning as used in the sentence. Choose the option which gives the meaning of the phrase most appropriately in context of the given sentence.

12. She comes across really well on television.

- a. discover b. express c. behave d. offers e. provide

13. The deal was completely open and above board.

- a. mislead b. profitable c. dupe
e. respect e. honest

14. For most businessmen, the central questions will turn on taxation.

- a. matter b. consider c. attack d. concern e. unsettle

15. They sought a controlling interest rather than a takeover.

- a. spend b. partnership c. endorse
d. approve e. buyout

16. I think he was just putting on an act to get sympathy.

- a. tolerate b. assume c. perform
d. deceive e. effect

17. I can put up with the house being messy, but I hate it if it's not clean.

- a. ignore b. forget c. delay d. remain e. bear

18. He gave in to my suggestion after I had shown him the plans.

- a. leave b. defeated c. defy d. agree e. resign

19. She cut in on a station wagon, forcing the driver to brake.

- a. interrupt b. stop c. collide d. too close e. carve

20. Most patients find that the numbness from the injection wears off after about an hour.

- a. calm b. inflate c. deepen d. fade e. emerge

Directions (Q.Nos. 21-30) In each of the question given below a sentence is given which is then divided into five parts out of which last part is correct. There is an error in three part of the sentence and only one part is correct. You have to choose the part as your answer.

21. After he had read / the first two chapters / to the novel, / he had felt like / reading the book in one sitting.

- a. After he had read b. the first two chapters c. to the novel
d. he had felt like e. All are incorrect

22. Since most of the urban people / have been lived / at polluted areas / they suffers from severe / diseases caused by pollution.

- a. Since most of the urban people b. have been lived
c. at polluted areas d. they suffers from severe
e. All are incorrect

23. Broadly speaking of a / layman language disability/ could be/classified in two groups/ namely mental and physical.

- a. Broadly speaking of a b. layman language disability
c. could be d. classified in two groups
e. All are incorrect

24. Although there are some/ similarities at the disqualification/ of both the candidate/ the differences among them/ are considerably pronounced.

- a. Although there are some
b. similarities at the disqualification
c. of both the candidate
d. the differences among them
e. All are incorrect

25. When the group of teenagers/ visits the entertainment centre/ little did they knows/ that its outing/ would lead them to a hospital.

- a. When the group of teenagers
b. visits the entertainment centre
c. little did they knows
d. that its outing
e. All are incorrect

26. If the present guidelines,/the bank are required/ to obtaining a photograph/ from any persons/ who wishes to open an account.

- a. If the present guidelines b. the bank are required
c. to obtaining a photograph d) from any persons
e. All are incorrect

27. Although the clock struck twelve,/we hear the big bang of! the fire crackers and saw/ all the guests scream,/shouting and wishing each other with joy.

- a. Although the clock struck twelve,
b. we hear the big bang of
c. the fire crackers and saw
d. all the guests scream,
e. All are incorrect

28. The Rupali wanted/ to gets/ the clear picture about/the incident so she spoke/ to the victims.

- a. The Rupali wanted b. to gets
c. the clear picture about d. the incident so she spoke
e. All are incorrect

29. The centre has accepted/ the report of the Judicial Commission/ that indicted a former Chief Minister/ and six of his ministerial colleagues for corruption,/ favouritism, nepotism and administrative impropriety.

- a. The centre has accepted
b. the report of the Judicial Commission
c. that indicted a former Chief Minister
d. and six of his ministerial colleagues for corruption
e. All are incorrect

30. Before invested,/ you should look at the/ overall business dynamics for the company/ along with its efficient management and/ good corporate governance.

- a. Before invested
b. you should look at the
c. overall business dynamics for the company
d. along with its efficient management and
e. All are incorrect

Part II Reasoning

Directions (Q.Nos. 31-35) Study the following information carefully and answer the questions given below.

There are eight persons namely S, T, U, V, W, X, Y and Z lives on eight different floors from one to eight. Ground floor is number one and one above that is number two and so on till the topmost floor is number eight. X lives on odd number floor but does not live on 3rd floor. Z lives immediate below X. More than two person

lives between Z and Y. There are six person lives between S and Y. V lives immediate above W, but live below T. U does not live above X. W does not live immediate above Y.

31. Who lives on floor number five?

- a. U b. S
c. Z d. T
e. None of these

32. How many persons live between W and X?

- a. One b. Three c. Five
d. Two e. None of these

33. Who lives immediately above V?

- a. Z b. T c. Y
d. W e. None of these

34. Four of the following five are alike in a certain way based on the given arrangement and thus form a group. Which is the one that does not belong to that group?

- a. Y b. V c. T d. X e. W

35. Who lives on 2nd floor?

- a. X b. S c. U
d. Z e. None of these

Directions (Q.Nos. 36-38) In each of the questions below are given three statements followed by two conclusions numbered I and II. You have to take the given statements to be true even if they seem to be at variance from 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

- a. if only conclusion I is true
b. if only conclusion II is true
c. if both conclusion I and II are true
d. if either conclusion I or II is true
e. if neither conclusion I nor II is true

36. Statements Some dares are dream. All dreams are real. No real is fake.

- Conclusions** I. Some dreams are fake.
II. All dream is not fake.

37. Statements No rain is game. Some games are chain. No chain is lane.

- Conclusions** I. Some chains are not rain.
II. Some games are lane.

38. Statements Some movies are tickets. No ticket is popcorn. Some popcorn is burger.

- Conclusions** I. Some movies are burger.
II. Some burgers are not movies.

Directions (Q.Nos. 39-43) Study the following information carefully and answer the questions given below.

Eight friends A, B, C, D, P, Q, R and S are sitting in a straight line (but not necessarily in the same order). Some of them are facing South while some are facing North.

Q sits at one of the extreme ends of the line. C sits third to the left of Q. B, is not an immediate neighbour of Q. P sits third to the right of C. A faces North. D sits to the immediate right of P. D does not sits at any of the extreme end of the line. Only one person sits between R and B. P sits second to the left of R. S sits second to the right of D. Both the immediate neighbour of P faces the same direction to each other. Both the immediate neighbour of C faces the opposite direction to each other. S faces the same direction as D and A faces the same direction as R.

Note Facing the same direction means if one is facing North then the other also faces North and *vice versa*. Facing opposite direction means if one is facing North then the other faces South and *vice versa*.

39. How many persons sits between D and A?

- a. One b. None c. Three
d. Two e. None of these

40. Who among the following pair sits at extreme ends?

- a. S, Q b. D, Q c. Q, R
d. S, R e. None of these

41. Who sits third to the left of D?

- a. R b. B c. Q
d. C e. None of these

42. Who sits to the immediate right of B?

- a. A b. C c. R
d. S e. None of these

43. Four of the following five are alike in a certain way based on the given arrangement and thus form a group. Which is the one that does not belong to that group?

- a. A b. C c. S d. B e. D

Directions (Q.Nos. 44-46) In these questions, relationship between different elements is shown in the statements. These statements are followed by two conclusions. Study the conclusion based on the given statements and select the appropriate answer

Give answer

- a. if only conclusion I follows
b. if only conclusion II follows
c. if both conclusion follow
d. if either conclusion I or II follows
e. if neither conclusion I nor II follows

44. Statements $Z > W > V = K < L < I$

- Conclusions** I. $W > K$ II. $I > K$

45. Statements $Q > B, K < E < B, J \geq E, R < Q$

- Conclusions** I. $Q > K$ II. $Q = E$

46. Statements $E = F < G < H; G \geq I$

- Conclusion** I. $H > I$ II. $E > I$

Directions (Q.Nos. 47-51) Study the following alphabetical sequence and answer the questions based on it.

ABBCDEFEIBCAFECBBACA OBNUVW

47. How many Cs are there in the alphabetical series which are immediately preceded by a vowel and immediate followed by consonant?

- a. One b. Two c. Three
d. More than three e. None of these

48. If all the vowels are dropped from the series, then which alphabet will be eighth from the left end?

- a. C b. B c. N
d. F e. None of these

49. How many vowels are there in the alphabetical series which are immediately preceded by a consonant?

- a. One b. Two c. Four
d. More than five e. None

50. If the position of the 1st and the 14th alphabets, the 2nd and the 15th alphabets and so on up to the 13th and the 26th alphabets, are interchanged, Then which alphabets will be 7th to the right of 10th alphabets from the right end?

- a. A b. C c. N
d. B e. None of these

51. How many total vowels in the alphabetical series?

- a. Five b. Ten c. Three
d. Nine e. None of these

Directions (Q.Nos. 52-56) Study the following information carefully and answer the questions given below.

There are eight notes of different denominations i.e., ₹ 1, ₹ 5, ₹ 20, ₹ 50, ₹ 100, ₹ 200, ₹ 500, ₹ 2000 which are arranged in a circular arrangement facing towards the centre but not necessarily in the same order. ₹ 50 note is arranged second to the right of ₹ 200 note. Odd denominations note will not be immediate neighbour of ₹ 200 and ₹ 50 note. There will be less than ₹ 100 denomination note to the immediate left and immediate right of ₹ 100 note except ₹ 1 note. ₹ 100 note is second to the left of ₹ 5 note. ₹ 2000 note is second to the left of ₹ 100 note.

52. Which rupee note will be arranged to the immediate left of ₹ 50 note?

- a. ₹ 100 b. ₹ 2000 c. ₹ 500
d. ₹ 5 e. None of these

53. Which rupee note will be arranged to the third to the right of ₹ 5 note?

- a. ₹ 2000 b. ₹ 100 c. ₹ 200
d. ₹ 20 e. None of these

54. What will be the sum of note which is immediate left of ₹ 50 note and immediate right of ₹ 500 note?

- a. ₹ 2100 b. ₹ 550 c. ₹ 700
d. ₹ 2200 e. None of these

55. Which denomination note are between ₹ 1 and ₹ 100 note, when counted clockwise from ₹ 1 note?

- a. ₹ 5 and ₹ 20 b. ₹ 50 and ₹ 100
c. ₹ 200 and ₹ 2000 d. ₹ 1 and ₹ 500
e. None of these

56. Which rupee note will be arranged to the third to the right of ₹ 2000 note?

- a. ₹ 2000 b. ₹ 100 c. ₹ 200
d. ₹ 200 e. None of these

Directions (Q.Nos. 57-61) These questions are based on the following five numbers.

834 427 563 649 975

57. If all the digits of numbers are arranged in ascending order within the number, then which of the following is lowest number?

- a. 975 b. 649 c. 834 d. 563 e. 427

58. If 1st digit of highest number is divided by 2nd digit of 2nd highest number, then what will be the resultant?

- a. 2 b. 4 c. 3
d. 5 e. None of these

59. If 2 is subtracted from the every even digit and 1 is subtracted from every odd digit number of each number, which number among them will be lowest number?

- a. 834 b. 427 c. 563
d. 649 e. 975

60. What is addition of 3rd digit of highest number and 2nd digit of lowest number?

- a. 7 b. 6 c. 4
d. 3 e. None of these

61. If 1st digit of 2nd highest number is divided by 1st digit of lowest number, then what will be the resultant?

- a. 5 b. 3 c. 2
d. 4 e. None of these

62. If 1 is subtracted from each even number and 2 is subtracted to each odd number in the number 5827936, then how many digits will appear twice in the new number thus formed?

- a. Only 7 b. Only 5 and 7 c. 1,5 and 7
d. 4,5 and 9 e. None of these

63. How many letter will be remain at the same position in the word 'SURFACE' when they are arranged in the alphabetical order from left to right?

- a. Four b. Three c. One
d. Two e. None of these

64. There are five person i.e. P, Q, R, S and T. If Q is taller than R and S but smaller than T. S is smaller than T, who is not the tallest, then who is the tallest person among all?

- a. T b. Q c. S
d. P e. None of these

65. How many pairs of letters are there in the word 'SENATOR' which have as many letters between them in the word as in alphabetical series?

- a. None b. One c. Two
d. Three e. Four

➤ Part III Quantitative Aptitude

66. The ratio of speed of boat in downstream and speed of stream is 9 : 1, if speed of current is 3 km/h, then find distance travelled upstream in 5 hours.

- a. 105 km b. 110 km c. 120 km
d. 90 km e. 95 km

67. The sum of 4 consecutive even numbers are greater than three consecutive odd numbers by 81. If sum of least odd and even number is 59, then find the sum of largest odd and even numbers.

- a. 69 b. 71 c. 73
d. 67 e. None of these

68. Two different amounts are invested in two schemes. In scheme A, amount X is invested at 8% per annum and in scheme B amount (X + 1400) is invested at 12% per annum. After 2 years difference between both interests is 880, then find value of X?

- a. 7200 b. 5500 c. 6800
d. 7300 e. None of these

Directions (Q.Nos. 69-73) Read the table and answer the given questions.

The number of books sold from five stores on five days

Day \ Store	Sunday	Monday	Tuesday	Wednesday	Thursday
A	77	80	49	93	58
B	89	57	55	85	54
C	56	36	82	90	40
D	68	74	78	70	95
E	82	65	90	86	84

69. What is the ratio of total number of books sold from store D on Sunday, Monday and Tuesday together to that sold from store E on Tuesday, Wednesday and Thursday together?

- a. 13 : 11 b. 11 : 15 c. 11 : 13
d. 13 : 15 e. 11 : 17

70. Number of books sold on Friday from stores C and D increased by 15% and 20% respectively as compared to that sold on previous day. What number of books the stores C & D sold on Friday?

- a. 162 b. 158 c. 150
d. 160 e. 168

71. Total numbers of books sold from store B on Tuesday and Wednesday together are what percent more or less than total books sold from stores C & D together on Monday?

- a. 27 3/13% b. 27 3/11% c. 25 2/11%
d. 24 3/11% e. None of these

72. What is the average number of books sold from stores B on Sunday, C on Tuesday and E on Thursday?

- a. 82 b. 80 c. 88
d. 75 e. 85

73. Find the difference in total number of books sold from stores C and E together on Tuesday and From store B on Monday and Thursday together?

- a. 61 b. 65 c. 59 d. 60 e. 63

Directions (Q.Nos. 74-78) What should come in place of the question marks in following number series?

74. 255 230 250 235 245 ?

- a. 245 b. 240 c. 225 d. 260 e. 265

75. 5 3.5 5 ? 21.5 56.75

- a. 7.5 b. 8.5 c. 9.5 a. 10.5 e. 9

76. 8 4 4 8 32 ?

- a. 512 b. 128 c. 248 d. 256 e. 232

77. 129 128 124 115 ? 74

- a. 99 b. 98 c. 101
d. 97 e. 103

78. 0.5 1.5 5 18 76 ?

- a. 380 b. 385 c. 390
d. 375 e. 395

79. The average age of A and B, 2 years ago was 26. If age of A, 5 years hence is 40 years, and B is 5 year younger to C, then find difference between age of A and C?

- a. 8 b. 10 c. 9
d. 12 e. None of these

80. The average of X, Y, Z is 24, X : Y = 2 : 3, X+Y = 60, then find X-Z=?

- a. 16 b. 14 c. 8
d. 10 e. 12

81. The cost price of two articles is same, trade man got profit of 40% on first article, selling price of second article is 25% less than first article, then find overall profit percent?

- a. 23% b. 12 1/2% c. 25%
d. 22 1/2% e. None of these

82. The length of rectangle is 80% of diagonal of square of area 1225, then find area of rectangle, if its perimeter is $94\sqrt{2}$.

- a. 1016 b. 500 c. 1604 d. 1064 e. 625

83. The annual salary of Arun is ₹ 7.68 lakh. In a month if he spends ₹ 12000 on his children, 1/13th of rest on food and ₹ 8000 in mutual funds from his monthly salary, then find the monthly saving he is left with.

- a. ₹ 40000 b. ₹ 45000 c. ₹ 50000
d. ₹ 36000 e. None of these

Directions (Q.Nos. 84-98) What should come in place of question marks in the following equations?

84. 40% of $(20/4 \times ?) = 48$

- a. 20 b. 24 c. 28 d. 32 e. 22

85. $(0.25 + 1.5)(3.5 + 1.5) = ?$

- a. 15 b. 30 c. 20 d. 24 e. 20.5

86. $40 \times 64 \div 80 = ?^2 + 7$

- a. 5 b. 6 c. 7
d. 4 e. 2

87. 25% of $16 \times (15 - ?)^3 = 256$

- a. 15 b. 13 c. 9
d. 11 e. 7

88. $90 = 15\%$ of $1000 \times 3\%$ of $(100/?)$

- a. 4 b. 5 c. 7 d. 9 e. 3

89. $? + 7^2 = (7 \times 4) + (43 \times 5)$

- a. 192 b. 194 c. 196
d. 198 e. 200

90. $3\frac{1}{3} - ? \times \frac{3^2}{2^3} = 2\frac{5}{6}$

- a. 2/3 b. 2/9 c. 4/9 d. 9/4 e. 7/9

91. 40% of $(102 \div 17) \times ? = 2^3 \times 6$

- a. 20 b. 22 c. 25 d. 30 e. 15

92. $? - 2^3 = (7^2 - 12) + (10^2 - 17)$

- a. 132 b. 126 c. 124 d. 128 e. 130

- 93.** 400% of ? = $(13 \times 15) - (891 \div 9)$
 a. 20 b. 24 c. 22 d. 28 e. 18
- 94.** $8^2 \times 8^2 = 2^? \times 2^6 \times 2^4$
 a. 1 b. 3 c. 2 d. e. 4
- 95.** 20% of $(2^2 \times 3^2) - 2 = ?$
 a. 2.5 b. 5.2 c. 5.4 d. 5.6 e. 6.2
- 96.** 20% of $1/5$ of $2250 = 50 + ?$
 a. 55 b. 90 c. 50 d. 40 e. 45
- 97.** $986 - 432 + 116 = ? + (13)^2$
 a. 501 b. 505 c. 401
 d. 451 e. None of these

- 98.** 14.2% of $11000 + 15.6\%$ of ? = 3590
 a. 12000 b. 13000 c. 14560 d. 12250 e. 13500

99. A can do a work in 24 days, B is 20% more efficient than A, if C can do the work in 10 more days than B, find days taken by A and C together to complete the work.

- a. 20/3 days b. 44/3 days c. 40/3 days
 d. 6 days e. None of these

100. The ratio of milk to water is 5 : 4. If two litres of water is added, ratio becomes 10 : 9, then find new amount of water in the mixture.

- a. 14 L b. 16 L c. 18 L d. 20 L e. 22 L

Answers & Explanations

- 1. (e) 2. (e)**
3. (b) Author's main idea regarding the passage is that the author gave his opinion regarding jellyfish that what they know humans don't.
4. (e) All of the above options are true in the context of the given passage.
5. (d) Statement (b) and (c) are related to the country Namibia regarding jellyfish.
6. (c) 'more coffee' and 'some coffee' both are suitable usage in the blank.
7. (a) With 'threats made' the suitable preposition to be used-'towards' and 'against'.
8. (c) 'Going over' and 'going through' both can be used in the blank.
9. (d) The sentence clearly indicates that there has been a reduction and then abolishment. So, 'completely' and 'altogether' both can be used.
10. (e) 'Authority' is either 'questioned' or 'challenged'. Hence, B-D is the correct combination.
11. (a) The correct phrase goes as; 'to use one's authority' or 'to exercise one's authority'. Hence, (a) is correct.
12. (e) While using informally, 'come across' has the meaning 'provide'. So, (e) is suitable usage.
13. (e) 14. (d) 15. (e) 16. (b)
17. (e) 'To put up with' means 'to bear up'.
18. (d) 'Gave in' means 'to yield' or 'agree'.
19. (a) 'To cut in' means 'to interrupt'.
20. (d) 'wear off' means 'to fade away'.
21. (b) As per the rule of ordinal adjectives it is correct to use 'the first two chapters'.
22. (a) The correct phrase is 'since most of the urban people' to be used.
23. (c) 24. (a) 25. (a) 26. (e)
27. (c) The tense of the sentence is past. Hence, 'the fire crackers and saw' is the right usage.
28. (d) 29. (a) 30. (b)

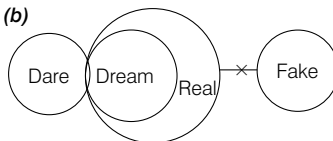
Solutions (Q.Nos. 31-35) According to the given information

Floor	Person
8	S
7	X
6	Z
5	T
4	V
3	W
2	U
1	Y

31. (d) 32. (b) 33. (b) 34. (b) 35. (c)

Solutions (Q.Nos. 36-38) According to the given information

36. (b)



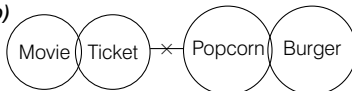
- I. Some dreams are fake → False
 II. All dreams is not fake → True
 Only conclusion II follows.

37. (a)



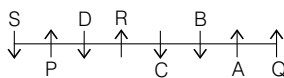
- I. Some chains are not rain → True
 II. Same games are lane → False
 Only conclusion I follows.

38. (b)



- I. Some movies are burger → False
 II. Some burger are not movies → True
 Only conclusion II follows.

Solutions (Q.Nos. 39-43) According to the given information



39. (c) 40. (a) 41. (b) 42. (b) 43. (a)

44. (c) $Z > W > V = K < L <$

- I. $W > K$ (True) II. $I > K$ (True)

Both conclusions I and II are true.

45. (a) $Q > B > E > K$, $Q > B > E \leq J$, $Q > R$

- I. $Q > K$ (True) II. $Q = E$ (False)

Only conclusion I is true.

46. (a) $E = F < G < H$, $E = F < G \geq I$, $I \leq G < H$

- I. $H > I$ (True) II. $E > I$ (False)

Only conclusion I is true.

47. (a) A B B C D E F E I B C A F E C B B A C A O B N U V W

Only one 'C' are there which is immediately preceded by a vowel and immediately followed by a consonant.

48. (d) B B C D F B C F C B B C B N V W

'F' is eight from the left end.

49. (d) A B B C D E F E I B C A F E C B B A C A O B N U V W

More than five vowels are there which is immediately preceded by a consonant.

50. (b) According to the questions

E C B B A C A O B N U V W A B B

7th to the right

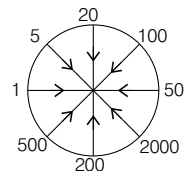
C D E F E I B C A F

10th from right end

51. (b) A B B C D E F E I B C A F E C B B A C A O B N U V W

Ten vowels is the alphabetical series.

Solutions (Q.Nos. 52-56) According to the given information



52. (b) ₹ 2000 note arranged to the immediate left of ₹ 50 note.

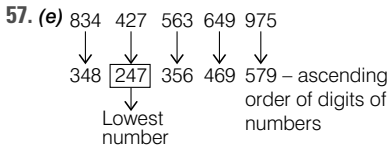
53. (c) ₹ 200 note arranged to the third to the right of ₹ 5 note.

54. (d) ₹ 2000 is immediate left of ₹ 50 note and ₹ 200 is immediate right of ₹ 500 note.

Then, required sum = $2000 + 200 = ₹ 2200$

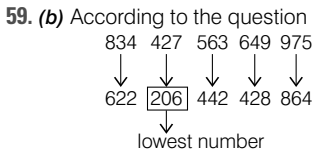
55. (a) ₹ 5 and ₹ 20 note are between ₹ 1 and ₹ 100 note.

56. (d) ₹ 20 note arranged to the third to the right of ₹ 2000 note.



So, after arranged the digits of each number in ascending order, 427 is lowest numbers.

58. (c) 1st digit highest number = 975
 2nd digit of 2nd highest number = 834
 Resultant = 9/3 = 3



So, 427 is lowest number.

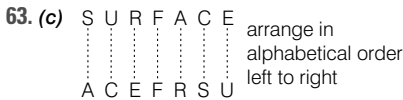
60. (a) 3rd digit of highest number = 975
 2nd digit of lowest number = 427
 Required addition = 5 + 2 = 7

61. (c) 1st digit of 2nd highest number = 834
 1st digit of lowest number = 427
 Resultant = $\frac{8}{4} = 2$

62. (c) According to the question
 1 – Subtracted from even digit.
 2 – Subtracted from odd digit.

$$5827936 \rightarrow 3715715$$

1, 5 and 7 appear twice.



Only one letter 'F' remain at the same position.

64. (d) P > T > Q > R/S
 P is tallest person among all.



Only two pair are in the word SENATOR

66. (a) Let speed of downstream = 9x and speed of stream = x
 Speed of current = $\frac{9x - 7x}{2} = 3$
 $2x = 6 \Rightarrow x = 3$

speed of downstream = 27,
 speed of upstream = 21

Distance travelled (in km) upstream in 5 h by boat = 21 × 5 = 105 km

67. (e) Let, x be and odd number
 So, 3 consecutive odd numbers are x, x + 2, x + 4
 4 consecutive even numbers are x + 1, x + 3, x + 5, x + 7

According to the question,
 Sum of even numbers = 81 + sum of odd numbers
 $x + 1 + x + 3 + x + 5 + x + 7$
 $= 81 + x + x + 2 + x + 4$
 $4x + 16 = 81 + 3x + 6$
 $x = 71$

Least odd number = 71
 Least even number = 71 + 1 = 72
 Required sum = 71 + 72 = 143

68. (c) In scheme A :
 $P_1 = x, R_1 = 8\%, T_1 = 2 \text{ yr}$
 $SI_1 = \frac{P_1 R_1 T_1}{100}$
 $SI_1 = \frac{x \cdot 8 \cdot 2}{100} = \frac{16x}{100}$... (i)

In scheme B :
 $P_2 = (x + 1400), R_1 = 12\%, T_2 = 2 \text{ yr}$
 $SI_1 = \frac{(x + 1400) \cdot 12 \cdot 2}{100}$
 $= \frac{24x + 33600}{100}$... (ii)

According to the question, from Eqs. (i) and (ii)
 $880 = \left(\frac{24x + 33600}{100}\right) - \frac{16x}{100}$
 $88000 = 8x + 33600$
 $8x = 88000 - 33600 = 54400$
 $x = \frac{54400}{8} = 6800$
 $x = 6800$

Solutions (Q. Nos. 69-73) According to the given information

69. (c)
 70. (d) Books sold on Friday from store C
 $= 40 \times \frac{115}{100} = 46$

Books sold on Friday from store D
 $= 95 \times \frac{120}{100} = 114$

Total number of books sold on Friday from store C and D = 46 + 114 = 160

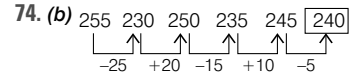
71. (b) Books sold from store B on Tuesday and Wednesday = 55 + 85 = 140
 Books sold from store C and D on Monday = 36 + 74 = 110

Required percent = $\left(\frac{140 - 110}{110}\right) \times 100$
 $= \frac{30 \times 100}{110} = \frac{300}{11} \%$
 $= 27\frac{3}{11} \%$

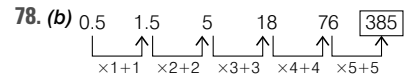
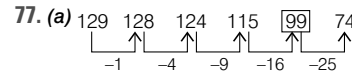
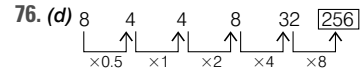
72. (e) Required average
 Books sold from store B on Sunday + store C on Tuesday + store E on Tuesday
 $= \frac{\text{E on Tuesday}}{3}$

Required average
 $= \frac{89 + 82 + 84}{3} = \frac{255}{3} = 85$

73. (a) Difference = total number of books sold from store C and E together on Tuesday – from store B on Monday and Thursday
 Difference = (82 + 90) – (57 + 54)
 $= 172 - 111 = 61$



75. (c)



79. (c) Let, the present ages of A and B be 'x' and 'y' respectively.

According to the question,
 $\Rightarrow \frac{(x - 2) + (y - 2)}{2} = 26$

$$\Rightarrow x + y = 56$$

But given the age of A, 5 years hence is 40 years

∴ Present age of A = 40 – 5 = 35 yr
 $\Rightarrow x = 35, y = 56 - 35 = 21$

Present age of B = 21 yr
 Given B is 5 years younger to C,
 \Rightarrow Age of C = 21 + 5 = 26 yr
 Required difference between ages of A and C = 35 – 26 = 9 yr

80. (e) According to the question
 $\frac{X + Y + Z}{3} = 24,$

$$\Rightarrow X + Y + Z = 72 \quad \dots (i)$$

Given, X + Y = 60,

$$\text{then } Z = 72 - 60 = 12 \quad \dots (ii)$$

$$\Rightarrow \frac{X}{Y} = \frac{2}{3}, Y = \frac{3X}{2} \quad \dots (iii)$$

The value of y and z put in the Eq. (i)

$$\Rightarrow X + \frac{3X}{2} + 12 = 72$$

$$\Rightarrow 5X = 60 \times 2$$

$$\Rightarrow X = 24$$

$$\text{then } X - Z = 24 - 12 = 12$$

81. (d) Let, CP_1 CP_2
 100 100
 SP_1 140 $\frac{75}{100} \times 140 = 105 = SP_2$

Overall profit = $\left(\frac{245 - 200}{200}\right) \times 100$
 $= \frac{45}{200} \times 100 = 22\frac{1}{2} \%$

82. (d) Let, side of square be 'a'

According to the question,

$$a^2 = 1225$$

$$a = 35$$

Digonal of square = $a\sqrt{2} = 35\sqrt{2}$

Length of rectangle = 80% of $a\sqrt{2}$
 $= \frac{80}{100} \times 35\sqrt{2} = 28\sqrt{2}$ unit

Perimeter of rectangle = 2 (length + breadth)
 $94\sqrt{2} = 2 (28\sqrt{2} + \text{Breadth})$

Breadth rectangle = $19\sqrt{2}$ unit

Area of rectangle = $28\sqrt{2} \times 19\sqrt{2}$
 $= 1064$ unit²

83. (a) Annual salary = ₹ 7.68 lakh

Monthly salary = $\frac{7.68}{12} = ₹ 64000$

Spend on children = ₹ 12000

Remaining amount = ₹ 52000

Spend $\frac{1}{13}$ on food = $\frac{1}{13} \times 52000$
 $= ₹ 4000$

Spend on Mutual fund = ₹ 8000

∴ Monthly saving = ₹ 64000
 $-(12000 + 4000 + 8000)$
 $= ₹ 40000$

84. (b) $\frac{40}{100} \times \left(\frac{20}{4} \times ?\right) = 48$

$? = \frac{48 \times 4 \times 100}{40 \times 20} = \frac{19200}{800} = 24$

85. (*) $(0.25 + 1.5)(3.5 + 1.5) = ?$

$? = (1.75) \times (5.0) = 8.75$

86. (a) $40 \times 64 + 80 = ?^2 + 7$

$\Rightarrow 40 \times 0.8 = ?^2 + 7$

$\Rightarrow 32 - 7 = ?^2, ?^2 = 25 \Rightarrow ? = 5$

87. (d) 25% of $16 \times (15 - ?)^3 = 256$

$\Rightarrow \frac{25}{100} \times 16 \times (15 - ?)^3 = 256$

$\Rightarrow (15 - ?)^3 = 64$

$\Rightarrow 15 - ? = 4$

$\Rightarrow ? = 11$

88. (b) $90 = 15\% \text{ of } 1000 \times 3\% \text{ of } \left(\frac{100}{?}\right)$

$\Rightarrow 90 = \frac{15}{100} \times 1000 \times \frac{3}{100} \times \frac{100}{?}$

$\Rightarrow 90 = \frac{15 \times 10 \times 3}{?}$

$\Rightarrow ? = \frac{15 \times 10 \times 3}{90} = 5 \Rightarrow ? = 5$

89. (b) $? + 7^2 = (7 \times 4) + (43 \times 5)$

$\Rightarrow ? + 7^2 = 28 + 215$

$\Rightarrow ? + 49 = 243$

$\Rightarrow ? = 243 - 49 = 194$

$\Rightarrow ? = 194$

90. (c) $3\frac{1}{3} - ? \times \frac{3^2}{2^3} = 2\frac{5}{6}$

$\Rightarrow \frac{10}{3} - ? \times \frac{9}{8} = \frac{17}{6}$

$\Rightarrow ? \times \frac{9}{8} = \frac{10}{3} - \frac{17}{6} = \frac{3}{6} = \frac{1}{2}$

$\Rightarrow ? = \frac{8}{9 \times 2} = \frac{4}{9}$

$\Rightarrow ? = \frac{4}{9}$

91. (a) 40% of $(102 + 17) \times ? = 2^3 \times 6$

$\Rightarrow \frac{40}{100} \times 6 \times ? = 2^3 \times 6$

$\Rightarrow ? = \frac{2^3 \times 100 \times 6}{40 \times 6} = 20$

$\Rightarrow ? = 20$

92. (d) $? - 2^3 = (7^2 - 12) + (10^2 - 17)$

$\Rightarrow ? - 8 = (49 - 12) + (100 - 17)$

$\Rightarrow ? = 37 + 83 + 8$

$\Rightarrow ? = 128$

93. (b) 400% of $? = (13 \times 15) - (891 + 9)$

$\Rightarrow \frac{400}{100} \times ? = 195 - 99$

$\Rightarrow ? = \frac{96 \times 100}{400} = 24$

$\Rightarrow ? = 24$

94. (c) $8^2 \times 8^2 = 2^2 \times 2^6 \times 2^4$

$\Rightarrow (2^3)^2 \times (2^3)^2 = 2^2 \times 2^6 \times 2^4$

$\Rightarrow 2^2 = \frac{2^6 \times 2^6}{2^6 \times 2^4}$

$\Rightarrow 2^2 = 2^0 \times 2^2$

$\Rightarrow 2^2 = 2^2$

$\Rightarrow ? = 2$

95. (b) 20% of $(2^2 \times 3^2) - 2 = ?$

$\Rightarrow ? = \frac{20}{100} \times 36 - 2$

$\Rightarrow ? = \frac{36}{5} - 2 = 7.2 - 2 = 5.2$

$\Rightarrow ? = 5.2$

96. (d) 20% of $\frac{1}{5}$ of 2250 = $50 + ?$

$\Rightarrow \frac{20}{100} \times \frac{1}{5} \times 2250 = 50 + ?$

$\Rightarrow \frac{1}{5} \times \frac{1}{5} \times 2250 = 50 + ?$

$\Rightarrow \frac{2250}{25} = 50 + ?$

$\Rightarrow ? = 90 - 50 = 40$

$\Rightarrow ? = 40$

97. (a) $986 - 432 + 116 = ? + (13)^2$

$\Rightarrow 1102 - 432 - 169 = ?$

$\Rightarrow ? = 501$

98. (b) 14.2% of 11000 + 15.6% of $? = 3590$

$\Rightarrow \frac{14.2}{100} \times 11000 + \frac{15.6}{100} \times ? = 3590$

$\Rightarrow 1562 + \frac{15.6}{100} \times ? = 3590$

$\Rightarrow \frac{15.6}{100} \times ? = 2028$

$\Rightarrow ? = \frac{202800}{15.6} = 13000$

99. (c) A can do a work in 24 days

Efficiency A : B

100 : 120

5 : 6

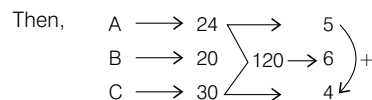
Total work = $24 \times 5 = 120$

B complete the work in $\frac{120}{6}$ i.e., 20 days

According to the question,

C take 10 more days than B

∴ C can do a work in $20 + 10$ i.e., 30 days



A and C together complete the work

$= \frac{120}{9} = \frac{40}{3}$ days

100. (c) Let, the ratio of milk to water be 5x and 4x.

According to the question,

$\frac{5x}{4x + 2} = \frac{10}{9}$


$45x = 40x + 20$

$5x = 20$

$x = 4$

New amount of water in mixture


$= 4 \times 4 + 2 = 18$ L



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⊙ Part I English Language

General Instructions

- This question paper has 100 multiple choice questions, which are divided into three parts.
- Before the completion of time limit, the candidates are not permitted to submit their answers.
- To navigate between questions, the candidates can click on the question number displayed to the right of the screen.

Part	Subject	No. of Questions
I	English Language	30
II	Reasoning Ability	35
III	Quantitative Aptitude	35

* Based on Memory

Direction (Q.Nos. 1-5) In the given sentence there are two blank spaces. Below each sentence five pairs of words have been given. Find out which pair of words can be filled up in the blanks in the sentence in the same sequence to make the sentence meaningfully complete.

1. The incident has severe damage to the of the employees.

- a. resulted; optimism b. led; emotions c. produced; conduct
d. contributed; integrity e. caused; orale

2. investing in technology, the company has been to compete globally.

- a. For; trying b. Despite; gradual c. While; clear
d. Since; enable e. By; able

3. The root of slow reduction in poverty is of investment in agriculture.

- a. purpose; increase b. reason; hike c. cause; lack
d. effect; incidence e. consequence; plunge

4. You have unfairly his success to the fact that he is well

- a. reduced; behaved b. doubted; adjusted c. excdused; educated
d. attributed; connected e. rated; known

5. To the problems of the region it is to interact with the local people.

- a. discover; necessity b. understand; essential c. research; advice
d. manage; needful e. focus; better

Direction (Q.Nos. 6-10) In this question, a sentence with four words in **bold** type is given. One of these four words given in bold may be either **wrongly spelt** or **inappropriate** in the context of the sentence. Find out the word which is wrongly spelt or inappropriate, if any. That word is your answer. If all the words given in bold are correctly spelt and also appropriate in the context of the sentence, mark 'All correct' as your answer.

6. The government has **permitted** foreign direct investment in **digitail** service providers upto a limit of 50 percent.

- a. permitted b. digitail c. service
d. percent e. All correct

7. A bank gift card is **usually** a **prepaid** card which can be used in an ATM to **cheque** the balance, but one cannot **withdraw** cash.

- a. usually b. prepaid c. cheque d. withdraw e. All correct

8. He first **joined** the Board of Directors two years ago and has expressed his concerns at **various global** debates.

- a. joined b. ago c. various d. global e. All correct

9. The **waste amount** of **information** available today has created a more knowledgeable **public**.

- a. waste b. amount c. information
d. public e. All correct

10. Some of the **steps** taken over the **late** few months have made the tax return **filing** process **simpler**.

- a. steps b. late c. filing
d. simpler e. All correct

Directions (Q.Nos. 11-18) Read each sentence to find out whether there is any grammatical or idiomatic error in it. The error, if any, will be in one part of the sentence. the Number of that part is the answer, if there is no error, the answer is (e). (Ignore error of punctuation, if any)

11. The two-part documentary/ is a critique of the education system/ and its impacting/ on upliftment of women.

- a. The two-part documentary
b. is a critique of the education system
c. and its impacting
d. on upliftment of women
e. No error

12. All the Airlines is/ using the increased awareness/ about security to impose a new/ code of conduct among passengers.

- a. All the Airlines is
b. using the increased awareness
c. about security to impose a new
d. code of conduct among passengers
e. No error

13. They treated themselves/ to ice creams/ and were all set of explore/the markets of the city.

- a. They treated themselves b. to ice creams
c. and were all set of explore d. the markets of the city
e. No error

14. He used to help his/ friend's mother cook/ and clean of the house/ at an incredible speed.

- a. He used to help his b. friend's mother cook
c. and clean of the house d. at an incredible speed
e. No error

15. One afternoon, the crocodile/ was resting beside a stone near/ the pond, when two fishermen/ stopped there to drinking water.

- a. Once afternoon, the crocodile
b. was resting beside a stone near
c. the pond, when two fishermen
d. stopped there to drinking water
e. No error

16. My brother and I are/ going to tell her that scientists/ are here to take crystals away,/ which is how everyone is crying.

- a. My brother and I are
b. going to tell her that scientists
c. are here to take crystals away
d. which is how everyone is crying
e. No error

17. All of them met after a hour/ at the same spot and were/ counting money spread/ out on a blanket.

- a. All of them met after a hour b. at the spot and were
c. counting money spread d. out on a blanket.
e. No error

18. The fishermen took/ the foolish fishes to the/ market and sale/ them for a good profit.

- a. The fishermen took b. the foolish fishes to the
c. market and sale d. them for a good profit
e. No error

Directions (Q.Nos 19-30) Read the following passage and answer the given questions. Certain words/phrases are given in **bold** to help you locate them while answering some of the questions.

There was once a king who died leaving four sons. The other three princes were extremely jealous of the youngest and conspired against him making him leave the palace. The queen went along with him (her beloved son). Now one day they were by the river when they **spotted** an abandoned boat. The young prince saw it and immediately began to plan a voyage. His mother pleaded. But the young prince was determined to seek his fortune with or without her. So at last the queen got into the boat. They set sail and journeyed for days till the river met the sea. They journeyed on and on till land was no longer visible and came upon a whirlpool. Strange red rocks were floating and disappearing from sight. As their boat drew alongside one such rock they could see it was ruby.

The prince **cast** a net and drew in a dozen large rubies. As he drew them on board, his mother said, "Perhaps they belong to someone who was shipwrecked and we'll be taken as thieves". So the prince threw them overboard, keeping just one which he hid among his clothes from his mother. they sailed on and at last came to a port. When they came ashore they realised it was the capital of a great king. They took some cheap rooms on the city outskirts. Now the prince was still young and longed for company of his age after working for a local merchant all day.

One day, he came upon some youth of the town playing marbles and they invited him to join them. But he couldn't join in their game as he had no marbles of his own. On the spur of the moment he used the red ruby. Now it so happened that the princess was passing by and seeing the **brilliant** 'marble' was enchanted. When she reached the palace she told her father that she had never seen such a marble and would like to possess it. The king ordered that the boy and the marble brought to the palace. 'When the king saw the brilliant stone he realised it was a so rare a gem that he would be the envy of all.

He asked the boy how he had come upon it. The boy said that he had got it from the sea. The king offered a thousand rupees for the marble and the boy not realising its **true** value readily parted with it. He took the money to his mother who was a little frightened, wondering if he had stolen it for they had nothing of such value to sell. On learning where he had got the money she calmed down. Now at the palace the princess happily put the ruby in her hair but her parrot

said, "What princess puts just one ruby in her hair?" The princess went to her father in tears, "Where was he to get another ruby?" But she was adamant.

The king sent for the boy: He was unable to describe exactly where he had found the ruby but volunteered to go in search of more. The king offered the boy a handsome reward for he loved his daughter. The boy went his home and told his mother that he had to set off. She was frightened but nothing could deter him. He set off and finally after many days and getting out several times he came upon the whirlpool.

This time though he wanted to discover the source of the rubies. He dived into the gap in the middle of the whirlpool and reached a beautiful palace. There he saw a young girl imprisoned and as her tears fell on the beautiful red corral these were transformed into rubies. Seeing the plight of the girl he was moved and picked up one of the golden rods lying outside her prison to break the lock when the rod floated from his hand and touched the bars which melted away.

The girl was astonished to see the boy and the two quickly ran from the palace before, he witch who had imprisoned her there realised. The two made off with some of the rubies and returned to the king who rewarded them. They were married and lived happily ever after and the whirlpool was never found again.

19. Which of the following is most nearly the opposite of the word 'True' as used in the passage?

- a. Evil b. Disloyal c. Untrustworthy
d. Wrong e. All the given options

20. Which of the following can be said about the prince's mother?

- A. She loved her youngest son very much.
B. She sometimes gave into her son's wishes.
C. She was honest.

- a. Only A b. Only C c. A and B
d. B and C e. All of these

21. How did the king react to the princess' demands?

- a. He himself set off in search of the rubies.
b. He tried to distract her with other jewels.
c. He banished her to her room with only her parrot for company.
d. He tried to meet them.
e. Not mentioned in the passage.

22. What made the boy pick up the golden rod?

- a. He wanted to take it back to the king and sell it.
b. To rescue the girl trapped in the palace.
c. To fish out more rubies from the whirlpool.
d. To defend himself from the witch's vicious attack on him.
e. Not mentioned in the passage

23. Why did the prince dive into the whirlpool?

- a. To discover the source of the rubies.
b. To rescue the princess.
c. To destroy the palace so that no one else would get such rubies.
d. He enjoyed swimming.
e. None of the given options.

24. Why did the prince leave his palace home?

- a. The king had banished him and the queen.
b. His elder brothers plotted against him.
c. He was adventurous and wanted to travel.
d. He wanted to marry a princess from a distant land.
e. None of the given options.

25. Which of the following is most nearly the opposite of the word 'Brilliant' as used in the passage?

- a. dull b. unintelligent c. foolish
d. unaware e. All the given options

26. Why did the boy play with the ruby?

- a. He knew the princess was passing by and wanted to impress her.
b. He wanted to participate in the game the other boys were playing and used it as a plaything.
c. He knew that it would fetch a handsome price.
d. His mother would not allow him to sell it at any cost.
e. None of the given options.

27. Which of the following is most nearly the same in meaning as the word 'Cast' as used in the passage?

- a. Actors b. Moulded c. Stereotyped
d. Threw e. Selected

28. Which of the following is/are true in the context of the story?

- a. The prince was foolish not to marry the princess.
b. The rubies were cursed
c. The king did not pay the boy the true worth of the ruby the first time.
d. The young prince was dishonest and untrustworthy.
e. All the given options are not true in the context of the story.

29. Which of the following is most nearly the same in meaning as the word 'Spotted' as used in the passage?

- a. Dirty b. Multicoloured c. Saw
d. Stained e. Difficulty

30. Which of the following does not describe the princess?

- a. Stubborn b. Demanding c. Determined
d. Malicious e. All the given options

➤ Part II Reasoning Ability

31. In the word CITRUS, the letter immediately before each vowel is replaced with the next alphabet (as per the English alphabetical order) and all other remain unchanged. Which of the following letters did not appear in the word thus formed?

- a. I b. V c. T b. S e. D

Directions (Q.Nos 32-34) In each question, relationship between different elements is shown in the statements.

The statements are followed by two conclusions I and II. Study the conclusions based on the given statement and select the appropriate answer.

Give answer

- a. if only conclusion I is true
b. if only conclusion II is true
c. if either conclusion I or II true
d. if both conclusions are true
e. if none of the conclusion is true

32. Statements $G \leq I = A \leq N < T$

Conclusion I. $G < T$ II. $G = T$

33. Statements $B \leq C = X \geq Y < Z$

Conclusion I. $B > Z$ II. $B = Z$

34. Statements $G \leq H \leq R \geq S = T > U$

Conclusion I. $R \geq G$ II. $H > U$

35. In a certain code language, SHOUT is written as *\$59# and HATES is written as \$4#6*. How will HOUSE be coded in the same code language?

- a. \$59#2 b. 6\$295 c. #95\$6
d. Cannot be determined e. \$59*6

Directions (Q.Nos. 36-37) Study the given information carefully to answer the given questions.

A is 8 m West of M. L is 9 m North of A. Q is 3 m West of L. R is 14 m South of Q. W is 15 m East of R.

36. In which direction is M with respect to R?

- a. North-East b. North-West c. North
d. South-East e. East

37. If C is 5 m North of W, then what will be the distance between A and C?

- a. 12m b. None of the given options
c. 15m d. 5m e. 8m

Directions (Q.Nos. 38-42) Study the given information carefully to answer the given questions.

Six people A, B, C, P, Q and R cleared their promotion exam in different months of the same year—January, March, June, September, November and December. B cleared his exam after the eighth month of the year but before November. Only one person cleared the exam between B and C. As many people cleared their exam before C as after Q. A cleared his exam in one of the months between Band Q. Only two people cleared their exams between A and R.

38. If X cleared his exam in one of the calendar months between those of B and R, then in which month did X clear his exam?

- a. February b. Either April or May
c. October d. None of the given options
e. Either July or August

39. In which month did R clear his exam?

- a. March b. December c. June
d. January e. November

40. As per the given arrangement, Q is related to P in the same way as B is related to C. Following the same pattern, to whom is A related?

- a. Either R or B b. R c. Either B or Q
d. Q e. B

41. How many people have cleared their exam before Q?

- a. Two b. More than three c. None
d. One e. Three

42. Which of the following statements is/are true with respect to the given arrangement?

- I. C cleared his exam in a month having 31 days.
II. C cleared his exam on one of the days before R.

III. No one cleared an exam between B and R.

Code

- a. Both I and II b. Only I c. Both II and III
d. Only II e. All of these

Directions (Q.Nos. 43-46) In each question, two/three statements followed by two conclusions numbered I and II, have been given. You have to take the given statements to be true even if they seem to be at variance from commonly known facts and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts.

Give answer

- a. if only conclusion I is true
b. if only conclusion II is true
c. if either conclusion I or II true
d. if both conclusions are true
e. if none of the conclusion is true

43. Statements Some sketches are paintings.
All paintings are drawings.
Some drawings are letters.

Conclusions

- I. All sketches can never be drawings.
II. No painting is a letter.

44. Statements All cubes are spheres.
Some spheres are triangles.

Conclusions

- I. No cube is a triangle.
II. All spheres are cubes.

45. Statements Some juices are drinks.
All drinks are snacks.
No snack is cookie.

Conclusions

- I. All juices can never be cookies.
II. At least some juices are snacks.

46. Statements Some juices are drinks.
All drinks are snacks.
No snack is cookie.

Conclusions

- I. No drink is a cookie.
II. At least some juices are cookies.

Directions (Q.Nos. 47-51) The questions are based on five words given below

CAR BET AIR PIE USE

The new words formed after performing the mentioned operations may or may not necessarily be meaningful English words.

47. If the first letter of the second, third and fourth words (from the left) are used to make a meaningful English word, then which word will be formed?

- a. More than one words can be formed.
b. TUB c. No word can be formed.
d. RUB e. CAP

48. If all the letters in each of the given words are rearranged in alphabetical order within the word, in which of the following words will the last alphabet be a vowel?

- a. Only USE b. Both BET and AIR c. Only BET
d. Only CAR e. Both AIR and PIE

49. If in each of the given words, each of the consonants is changed to the previous letter in the English alphabetical series, in how many words thus formed will all the letters be vowels (same or different vowels)?

- a. One b. Two c. All the given words
d. Four e. Three

50. If the letter 'F' is added before each of the given words, how many meaningful English words will be formed?

- a. Two b. Four c. One d. None e. Three

51. If the given words are arranged in the order as they would appear in an English dictionary from left to right, which of the following will be second from the right?

- a. USE b. CAR c. BET d. PIE e. AIR

Directions (Q.Nos. 52-54) Study the given information carefully to answer the given questions.

Six people A, B, C, D, E and F bought different number of books from a store. C bought more books from only two people. A bought less books than only F. E bought more books than both B and C. B did not buy the least number of books. The one who bought second lowest number of books bought 9 books.

52. If E bought 15 books, then how many books did C possibly buy?

- a. 7 b. 20 c. 8 d. 17 e. 13

53. How many books did B buy?

- a. 16 b. 7 c. 9
d. Cannot be determined e. 2

54. Who bought the third highest number of books?

- a. None of the given options b. D
c. E d. A e. C

55. If '1' is added to all even digits of the number 4782659 and '2' is subtracted from all the odd digits, then which of the following digits will appear twice in the new number thus formed?

- a. 7,2 b. 1,5,9 c. 7,9
d. 1,9 e. 5,3,7

56. If it is possible to make only one meaningful English word with the first, the fourth, the fifth and the seventh letters from the left of the word EVACUATION, using all the letters but each letter only once, which would be the second letter of the word from the left end? If more than one such word can be formed, give 'Z' as your answer. If no such word can be formed give 'Y' as your answer.

- a. Y b. Z c. U d. T e. C

Directions (Q.Nos. 57-61) Study the given information carefully to answer the given questions.

V J T & 9 H % # Y 5 @ 7 P ★ A 2 π M 4 φ K 6 F + 8 G

57. How many symbols are there between the fifth and the sixteenth elements from the left end?

- a. Five b. Two c. More than five
d. Three e. Four

58. If only one meaningful English word can be made using the letters between the seventh and the seventeenth elements from the left end, what will be the last letter of that word?

- a. Y b. M c. P
d. More than one word can be formed using the given letters.
e. H

59. If all the symbols are deleted, then which of the following will be the tenth element from the right end?

- a. 5 b. 7 c. 2 d. A e. P

60. If all letters and symbols are deleted, then what will be the sum of the first, third and fifth elements from the left end?

- a. 17 b. 10 c. 8
d. 14 e. None of the given options

61. Which of the following is the eight element to the right of 7?

- a. φ b. F c. π
d. 6 e. M

Directions (Q.Nos. 62-64) Study the following information and answer the given questions.

B is married to S. G is the brother of B. A is the father of G. R is the only daughter of A. R is the mother of P. G is married to E.

62. How is B related to P?

- a. Uncle b. Aunt c. Cousin
d. Brother-in-law e. Sister-in-law

63. If Q is the mother-in-law of S, then how is Q related to R?

- a. Sister-in-law b. Mother-in-law c. Grandmother
d. Aunt e. Mother

64. How is A related to E?

- a. Brother b. Uncle c. Grandfather
d. Father-in-law e. Father

65. In a certain code language, MICRO is written as NHDQP and WIDES is written as XHEDT. Then, how STAINS will be written in that code language?

- a. TUBJMR b. RUBJMT c. TSBHOR
d. TIJSHR e. None of these

➤ Part III Quantitative Aptitude

66. ₹ 4800 was invested at 10% per annum compound interest (compounded annually) and a certain sum was invested at 20% per annum compound interest (compounded annually). After 2 years the total interest accrued from both the schemes was ₹ 3472. What was the sum invested at 20% per annum compound interest (compounded annually)?

- a. ₹ 6000 b. ₹ 5800 c. ₹ 5600
d. ₹ 5200 e. ₹ 6400

Directions (Q.Nos. 67-76) What will come in place of question marks in the given equations?

67. $3^4 \times \sqrt{?} \div 9^{-2} = 3^{11}$

- a. 36 b. 144 c. 9 d. 81 e. 729

68. $\sqrt{36 \times \sqrt{81}} = \frac{3}{5}$ of $(?^2 \div 120)$

- a. 60 b. 36 c. 40 d. 30 e. 20

69. 22% of $550 = (? - 54)^2$

- a. 69 b. 75 c. 68 d. 65 e. 72

70. $958 - ?^2 + 50 = 684$

- a. 20 b. 24 c. 22 d. 16 e. 18

71. $?%$ of $(4.5 \times 4 + 24) = 21$

- a. 20 b. 50 c. 60 d. 40 e. 30

72. $(32.5 - 7.5) \times 5 = 50 \times ?$

- a. 1.5 b. 2.5 c. 3.5 d. 0.5 e. 2.4

73. $?%$ of $240 - 23 = 157$

- a. 70 b. 65 c. 85 d. 75 e. 80

74. $\left(1\frac{3}{8} + 2\right) \div ? = 4\frac{1}{2}$

- a. $\frac{1}{6}$ b. $\frac{3}{4}$ c. $\frac{3}{8}$ d. $\frac{5}{8}$ e. $\frac{1}{4}$

75. $? \div 7.5 \times 4 - 121 = 79$

- a. 364 b. 375 c. 372 d. 381 e. 365

76. $? \div 1.75 - 4.5 = \sqrt{56.25}$

- a. 21 b. 42 c. 35 d. 14 e. 28

77. Two pipes can fill a tank in 30 hours and 45 hours respectively. A third pipe (Z) can empty the tank in X hours. If all the pipes are opened and function simultaneously, 50% of the tank will be full in $12\frac{6}{7}$ hours. What is the value of X?

- a. 60 h b. 75 h c. 45 h d. 50 h e. 90 h

78. A, B and C started a business by investing ₹ 8400, ₹ 9600 and ₹ 14000 respectively. All of them invested for equal period of time. If C's share of annual profit was ₹ 12000 what was the sum of A's and B's share of annual profit?

- a. ₹ 16200 b. ₹ 16900 c. ₹ 23400 d. ₹ 15430 e. ₹ 14300

79. Four years hence, Rashmi will be half of Jasmine's present age. Two years ago, the ratio between Rashmi's age and Jasmine's age that time was 1 : 3 respectively. If Jasmine is 12 years elder to Ana, what will be Ana's age 3 years hence?

- a. 11 yr b. 20 yr c. 29 yr d. 23 yr e. 26 yr

80. There was 96 litre of pure milk in a vessel. 12 L of pure milk was taken out and replaced with equal quantity of water. Again 16 L of mixture was taken out and replaced with X litre water. After this, respective ratio of milk and water in the resultant mixture became 10 : 3. What is the value of X?

- a. 11 L b. 11 L c. 15 L d. 14 L e. 7 L

81. Sam invested a certain sum in scheme A for 5 years and in scheme B for 3 years a sum which was double of that invested in scheme A. Both the scheme offer 8% simple interest and the difference between the amounts received from both the schemes was ₹ 12960, how much did sam invest in scheme A?

- a. ₹ 18000 b. ₹ 12000 c. ₹ 14000 d. ₹ 15000 e. ₹ 16000

82. The average of 10 numbers is 21.8. The average of last four numbers is 15. If the average of first five numbers is 23, what is the value of the sixth number?

- a. 32 b. 43 c. 48 d. 38 e. 42

83. The side of a square of area 196 cm^2 is equal to the breadth of a rectangle of perimeter of 60 cm. What is the area of the rectangle?

- a. 258 cm^2 b. 244 cm^2 c. 232 cm^2 d. 216 cm^2 e. 224 cm^2

84. Item A was sold at 60% profit. If it was marked 100% above its cost price, what was the percent discount offered?

- a. 10% b. 12.5% c. 17.5% d. 20% e. 25%

Directions (Q.Nos. 85-89) What will come in place of question marks in the given number series?

85. 3328 832 208 52 ? 3.25

- a. 7.5 b. 11 c. 13 d. 15 e. 10

86. 9 22 37 55 77 ?

- a. 105 b. 97 c. 115 d. 99 e. 104

87. 7 6 8 15 44 ?

- a. 146 b. 152 c. 195 d. 150 e. 154

88. 3 8 23 68 ? 608

- a. 198 b. 203 c. 212 d. 199 e. 215

89. 31 58 122 247 463 ?

- a. 796 b. 806 c. 810 d. 792 e. 824

90. The time taken by a boat to cover 84 km downstream is 2 hours 48 minutes. The speed of the boat upstream is 24 km/h. What is the total time taken to cover 60 km upstream and the same distance downstream?

- a. 4 h 20 min b. 4 h 30 min c. 5 h 50 min
d. 5 h 30 min e. 6 h 30 min

Directions (Q.Nos. 91-95) Study the table and answer the given questions.

Data Regarding Number of People who Visited 4 Different Gymnasiums in 5 Months'

Gymnasium	Month				
	May	June	July	August	September
A	160	170	150	180	180
B	240	200	210	240	250
C	220	280	250	260	225
D	180	195	200	190	185

91. What was the difference between total number of people who visited Gymnasium C and D together in June and those who visited the same gymnasiums together in August?

- a. 20 b. 15 c. 35 d. 25 e. 30

92. What was the average number of people who visited Gymnasium A, B and D in September?

- a. 216 b. 195 c. 190 d. 210 e. 205

93. What was the respective ratio of number of people who visited Gymnasium C in May to total number of people who visited Gymnasium A in May and June together?

- a. 5 : 6 b. 7 : 8 c. 3 : 4 d. 3 : 5 e. 2 : 3

94. Out of total number of people who visited Gymnasium A in August, if $\frac{5}{9}$ th were females, how many were males?

- a. 84 b. 96 c. 80 d. 100 e. 128

95. Total number of people who visited Gymnasium B in June and July together was what percent more than number of people who visited Gymnasium C in July?

- a. 48% b. 56% c. 36% d. 44% e. 64%

96. The population of a village in 2013 was 3168. It decreased from 2011 to 2012 by 20% and increased from 2012 to 2013 by 10%. If in 2011 the number of females was 1843, what was the respective ratio between the number of females and that of males in 2011?

- a. 25 : 21 b. 23 : 21 c. 26 : 21 d. 23 : 22 e. 25 : 22

97. An interest of ₹ 1680 is earned when a certain sum is invested for 5 years in Scheme A offering simple interest at 12% per annum. If the same sum was invested for 3 years in Scheme B offering simple interest at 14% per annum, what will be the interest earned?

- a. ₹ 1176 b. ₹ 1088 c. ₹ 1124 d. ₹ 1512 e. ₹ 1248

98. A man covers the first part of his journey by Car A at 'X' km/h in 'X' minutes and the remaining distance at 85 km/h in 6 hours by Car B. If the total distance covered by him by both cars together was 750 km, what is the total time taken by him to complete the journey?

- a. 8 h b. 9 h c. 10 h
d. 6 h e. 5 h

99. The average scores of P, Q and R in Test A was 80 marks. In Test A, P scored 4 marks less than Q. In Test B, P got 6 marks less and Q got 4 marks more as compared to their respective scores in Test A; and the sum of P's and Q's score was 144 marks. What was the difference between P's score and R's score in Test A?

- a. 12 marks b. 16 marks c. 14 marks
d. 18 marks e. 23 marks

100. The population of village A is 20% more than population of village B. Population of village C is 40% more than the population of village A. If the difference between population of village A?

- a. 2100 b. 1660 c. 1980
d. 1960 e. 1920

Answers & Explanations

1. (e) For the first blank, it is better to use the word 'caused'. 'Incident' is suitable to be used with 'cause'. Also, in the second blank, 'Morale' fits the blank that means 'the inner conscience'.

2. (e) The investment makes a company able to compete globally. So, 'able' is suitable use in the second blank. Also, 'by' fits the first blank appropriately.

3. (c) The second blank is followed by preposition 'of'. So, 'lack of' is suitable here. Also, 'root cause' is the correct phrase to be used in the first blank.

4. (e) With 'success', the only suitable usage is 'rated'. Also, 'known' is suitable to be used with 'well'.

5. (b) 'Problems' need to be understood. So, in the first blank, 'understand' is the suitable usage. In the second blank, 'essential' is suitable usage.

6. (e)

7. (c) 'Cheque' is used for payment or transactions so, this is not the correct usage. It should be 'check' that will be suitable to be used.

8. (a) 'Joined' is wrongly spelt as 'joined'.

9. (a) 'waste' is inappropriate usage. It must be replaced by 'vast' that will be correct usage here.

10. (b) 'Late' is the inappropriate usage. It should be 'last' which will be correct usage.

11. (c) 'Impacting' is wrongly used. It should be 'impact' which is a noun.

12. (a) 'All the Airlines' is a plural subject. So, 'is' should be replaced by 'are'.

13. (c) Purpose is shown by the use of 'to + V₁'. Hence, 'of explore' is to be replaced by 'to explore'.

14. (c) Delete 'of' from the sentence. This is superfluous to be used here.

15. (d) 'Drinking' is the wrong usage. It should be 'drink' that will be correct usage.

16. (d) The phrase 'which is how.....' is not the proper usage. It should be 'that is why' which is correct usage.

17. (a) 'Hour' takes article 'an' before it. So, 'a' is to be replaced by 'an'.

18. (b) 'Fishes' is not be correct plural form. 'Fish' is used as singular and plural noun both.

19. (d) 'True' has the contextual meaning 'right'. So, 'wrong' is suitable antonym here.

20. (e) All the statements can be said about the prince's mother.

21. (d) To the demand of the princess, the king tried to meet them.

22. (b) The boy picked up the golden rod to rescue the girl trapped in the palace.

23. (a) The prince dived into the whirlpool to discover the source of the rubies.

24. (b) The prince left his palace home because his elder brothers plotted against him.

25. (a)

26. (b) The boy played with the ruby because he wanted to participate in the game the other boys were playing and used it as a plaything.

27. (a)

28. (c) It is true in the context of the story that the king did not pay the boy the true worth of the ruby the first time.

29. (c)

30. (d) The princess was not malicious.

31. (b) The new word formed is DITSUS. In this word letters 'V' will not appear.

32. (a) I. $G < T$ (✓) II. $G = T$ (×)

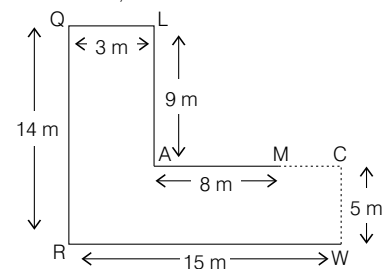
33. (e) I. $B > Z$ (×) II. $B = Z$ (×)

34. (a) $R \geq G$ (✓) II. $H > U$ (×)

35. (e)

S	H	O	U	T	H	A	T	E	S
↓	↓	↓	↓	↓	↓	↓	↓	↓	↓
★	\$	5	9	#	\$	4	#	6	H
H	O	U	S	E					
↓	↓	↓	↓	↓					
\$	5	9	★	6					

Solutions (Q.Nos. 36-37) By given information,



36. (a)

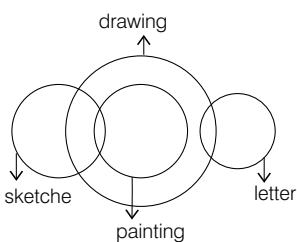
37. (a) Distance between A and C is
 $AM + MC = 8\text{ m} + 4\text{ m} = 12\text{ m}$

Solutions (Q.Nos. 38-41) According to the given information

January → Q March → A
 June → P September → B
 November → R December → C

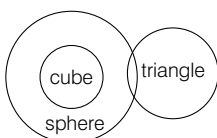
38. (c) **39. (e)** **40. (e)** **41. (c)** **42. (b)**

43. (e)



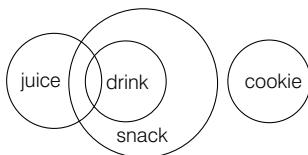
Conclusion I. (X) II. (X)

44. (e)



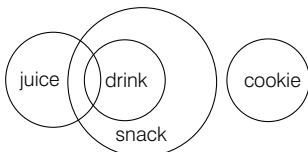
Conclusion I. (X) II. (X)

45. (d)



Conclusion I. (✓) II. (✓)

46. (a)



Conclusion I. (✓) II. (X)

47. (c) First letter of second, third and fourth words are B, A and P. No word can be formed.

48. (a) New arrangement is
 ACR BET AIR EIP ESU

49. (a) New arrangement is
 BAQ AES AIQ OIE URE

Only one word will have all the vowels and that is PIE

50. (a) New arrangement is
 FCAR FBET FAIR FPIE FUSE

Only two meaning full words FAIR and FUSE are formed.

51. (d) According to new arrangement
 AIR BET CAR PIE USE

Solutions (Q.Nos. 52-54) Arranging the people according to the number of books purchased.

F > A > E > C > B > D
 ↓
 9 books

52. (e) C should buy more than 9 books and less than 15 books.

So, C should buy 13 books

53. (c) **54. (e)**

55. (e)

	4	7	8	2	6	5	9
	+1	-2	+1	+1	+1	-2	-2
	↓	↓	↓	↓	↓	↓	↓
	5	5	9	3	7	3	7

56. (c) The letters to be used are E, C, U, T. The word formed is CUTE.

Solutions (Q.Nos. 57-61) According to the given information

57. (e) Fifth element from the left end is 9.

Sixteenth element from left end is 2.

Symbols between them are % # @ ★

58. (a) letters between seventh and seventeenth elements from left end are Y, P, A word formed is PAY last letter of the word is Y

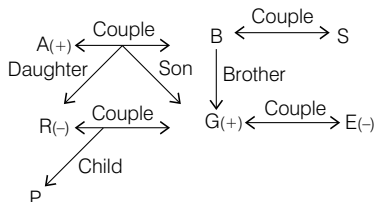
59. (e) If all the symbols are deleted, new series is V J T 9 H Y 5 7 P A 2 M 4 K 6 F 8 G. Tenth element from right end is P

60. (e) New series after deleting all the letters and symbols are 9 5 7 2 4 6 8

Required sum = 9 + 7 + 4 = 20

61. (a) φ

Solutions (Q.Nos. 62-64) According to the given information



62. (e) Since the gender of the B is not known.

63. (c) **64. (d)**

65. (c) As,

M	I	C	R	O
↓+1	↓-1	↓+1	↓-1	↓+1
N	H	D	Q	P

and

W	I	D	E	S
↓+1	↓-1	↓+1	↓-1	↓+1
X	H	E	D	T

Same as,

S	T	A	I	N	S
↓+1	↓-1	↓+1	↓-1	↓+1	↓-1
T	S	B	H	O	R

66. (c) Let, the sum invested at 20% per annum is ₹ P, then

CI on ₹ 4800 is

$$CI = 4800 \left(1 + \frac{10}{100} \right)^2 - 4800$$

$$= 4800 \left(\frac{11}{10} \right)^2 - 4800$$

$$= 5808 - 4800 = ₹ 1008$$

CI on ₹ P, CI = ₹ (3472 - 1008) = ₹ 2464

$$P \left(1 + \frac{20}{100} \right)^2 - P = 2464$$

$$P \left(\frac{6}{5} \right)^2 - P = 2464$$

$$P \left[\frac{36}{25} - 1 \right] = 2464$$

$$P \times \frac{11}{25} = 2464$$

$$P = \frac{2464 \times 25}{11}$$

$$P = ₹ 5600$$

67. (e) $3^4 \times \sqrt{7} \div 9^{-2} = 3^{11}$

$$\frac{3^4 \times \sqrt{7}}{9^{-2}} = 3^{11}$$

$$\frac{3^4 \times \sqrt{7}}{3^{-4}} = 3^{11}$$

$$\sqrt{7} = \frac{3^{11} \times 3^{-4}}{3^4}$$

$$\sqrt{7} = \frac{3^{11}}{3^8}$$

$$\sqrt{7} = 3^3 = (27)^2 \Rightarrow ? = 729$$

68. (a) $\sqrt{36 \times \sqrt{81}} = \frac{3}{5}$ of $\frac{?^2}{120}$

$$\sqrt{36 \times 9} = \frac{3}{5} \times \frac{?^2}{120}$$

$$18 = \frac{3}{5} \times \frac{?^2}{120}$$

$$?^2 = \frac{18 \times 5 \times 120}{3}$$

$$?^2 = 3600$$

$$? = \sqrt{3600} \Rightarrow ? = 60$$

69. (d) 22% of 550 = (? - 54)²

$$\frac{22}{100} \times 550 = (? - 54)^2$$

$$121 = (? - 54)^2$$

$$? - 54 = 11$$

$$? = 65$$

70. (e) $958 - ?^2 + 50 = 684$

$$?^2 = 958 + 50 - 684$$

$$?^2 = 324$$

$$? = \sqrt{324}$$

$$? = 18$$

71. (b) ? % of (4.5 × 4 + 24) = 21

$$? \% \text{ of } (18 + 24) = 21$$

$$\frac{?}{100} \times 42 = 21$$

$$? = 50$$

72. (b) (32.5 - 7.5) × 5 = 50 × ?

$$? = \frac{25}{10} \Rightarrow ? = 2.5$$

73. (d) ? % of 240 - 23 = 157

$$\frac{?}{100} \times 240 = 157 + 23$$

$$\frac{?}{100} \times 240 = 180$$

$$? = \frac{180 \times 100}{240}$$

$$? = 75$$

74. (b) $\left(1\frac{3}{8} + 2 \right) \div ? = \frac{9}{2}$

$$\left(\frac{11}{8} + 2 \right) \div ? = \frac{9}{2}$$

$$\left(\frac{27}{8} \right) \div ? = \frac{9}{2}$$

$$? = \frac{27}{8} \times \frac{2}{9} \Rightarrow ? = \frac{3}{4}$$

75. (b) $? + 7.5 \times 4 - 121 = 29$

$$\frac{?}{7.5} \times 4 = 200$$

$$? = \frac{200 \times 7.5}{4}$$

$$? = 375$$

76. (a) $? + 1.75 - 4.5 = \sqrt{56.25}$

$$\frac{?}{1.75} - 4.5 = 7.5$$

$$\frac{?}{1.75} = 7.5 + 4.5$$

$$? = 12 \times 1.75$$

$$? = 21$$

77. (a) According to the question,

One hour work of all three pipes

$$= \frac{1}{30} + \frac{1}{45} - \frac{1}{X}$$

\therefore 50% tank fills in $12\frac{6}{7}$ i.e., $\frac{90}{7}$ hours

\therefore Time taken to fill tank completely

$$= \frac{180}{7} \text{ hours}$$

Now, $\frac{1}{30} + \frac{1}{45} - \frac{1}{X} = \frac{7}{180}$

$$\Rightarrow \frac{1}{X} = \frac{1}{30} + \frac{1}{45} - \frac{7}{180}$$

$$\Rightarrow \frac{1}{X} = \frac{6 + 4 - 7}{180} = \frac{3}{180}$$

$$\Rightarrow \frac{1}{X} = \frac{3}{180} = \frac{1}{60} \Rightarrow X = 60 \text{ hours}$$

78. (d) Ratio of profit of A, B and C

$$= 8400 : 9600 : 14000$$

$$= 84 : 96 : 140$$

$$= 21 : 24 : 35$$

Let, Total profit = ₹ x

Share of C in profit = ₹ 12000

$$\Rightarrow x \times \frac{35}{(21 + 24 + 35)} = 12000$$

$$\Rightarrow \frac{x \times 35}{80} = 12000$$

$$\Rightarrow x = \frac{12000 \times 80}{35} = \frac{192000}{7}$$

\therefore Sum of profit A and B

$$= \frac{192000}{7} \times \frac{21 + 24}{21 + 24 + 35}$$

$$= \frac{192000}{7} \times \frac{45}{80} = \frac{108000}{7}$$

$$= 15428.5 \approx ₹ 15430$$

79. (a) Let, Jasmine's present age is x

Let Rashmi's present age is y.

$$y + 4 = \frac{1}{2}(x + 4)$$

$$2y + 8 = x + 4$$

$$x - 2y = 4 \quad \dots(i)$$

$$\frac{y - 2}{x - 2} = \frac{1}{3}$$

$$3y - 6 = x - 2$$

$$3y - x = 4 \quad \dots(ii)$$

Solving Eqns. (i) and (ii) we get

$$y = 8, x = 20$$

Jasmine's present age = x = 20 yr

Ana's present age = 20 - 12 = 8 yr

Ana's age 3 yr her age = 8 + 3 = 11 yr

80. (b) After remaining 12 L milk and adding same amount of water, the new ratio of milk to water = $\frac{96 - 12}{12} = \frac{7}{1}$

According to question,

$$\frac{70}{(10 + x)} = \frac{10}{3} \Rightarrow 21 = 10 + x$$

$$x = 11 \text{ L}$$

81. (b)

82. (b) Let, numbers are $x_1, x_2, x_3, \dots, x_{10}$

According to the question,

$$\frac{x_1 + x_2 + \dots + x_{10}}{10} = 21.8$$

$$\Rightarrow x_1 + x_2 + x_3 + \dots + x_{10} = 218 \quad \dots(i)$$

$$\text{and } \frac{x_7 + x_8 + x_9 + x_{10}}{4} = 15$$

$$\Rightarrow x_7 + x_8 + x_9 + x_{10} = 60 \quad \dots(ii)$$

$$\text{and } \frac{x_1 + x_2 + x_3 + x_4 + x_5}{5} = 23$$

$$\Rightarrow x_1 + x_2 + x_3 + x_4 + x_5 = 115 \quad \dots(iii)$$

Now, from Eq. (i), we have

$$115 + x_6 + 60 = 218$$

[Putting the value from Eqs. (ii) and (iii)]

$$x_6 + 175 = 218$$

$$x_6 = 218 - 175 = 43$$

$$x_6 = 43$$

Hence, value of sixth number is 43.

83. (e) Let, the side of the square be a cm.

$$a^2 = 196$$

$$a = \sqrt{196} \Rightarrow a = 14$$

Breadth of the rectangle = b = 14 cm

Let, the length of the rectangle be l cm.

$$2(l + b) = 60$$

$$2(l + 14) = 60$$

$$l + 14 = 30$$

$$l = 16 \text{ cm}$$

Area of rectangle = $16 \times 14 = 224 \text{ cm}^2$

84. (d) Let, the CP of the item = ₹ x

Marked price of the article = ₹ 2x

Selling price of the article = $\frac{160}{100}x = ₹ \frac{8}{5}x$

Required discount = $\frac{2x - \frac{8}{5}x}{2x} \times 100 = 20\%$

85. (c) $3328 \quad 832 \quad 208 \quad 52 \quad \boxed{13} \quad 3.25$
 $\quad \quad \quad \uparrow \quad \uparrow \quad \uparrow \quad \uparrow \quad \uparrow$
 $\quad \quad \quad +4 \quad +4 \quad +4 \quad +4 \quad +4$

86. (e) $9 \quad 22 \quad 37 \quad 55 \quad 77 \quad \boxed{104}$
 $\quad \quad \quad \uparrow \quad \uparrow \quad \uparrow \quad \uparrow \quad \uparrow$
 $\quad \quad \quad +13 \quad +15 \quad +18 \quad +22 \quad +27$
 $\quad \quad \quad \uparrow \quad \uparrow \quad \uparrow \quad \uparrow$
 $\quad \quad \quad +2 \quad +3 \quad +4 \quad +5$

87. (c) $7 \quad 6 \quad 8 \quad 15 \quad 44 \quad \boxed{195}$
 $\quad \quad \quad \uparrow \quad \uparrow \quad \uparrow \quad \uparrow \quad \uparrow$
 $\quad \quad \quad \times 1^{-1^2} \quad \times 2^{-2^2} \quad \times 3^{-3^2} \quad \times 4^{-4^2} \quad \times 5^{-5^2}$

88. (b) $3 \quad 8 \quad 23 \quad 68 \quad \boxed{203} \quad 608$
 $\quad \quad \quad \uparrow \quad \uparrow \quad \uparrow \quad \uparrow \quad \uparrow$
 $\quad \quad \quad \times 3^{-1} \quad \times 3^{-1} \quad \times 3^{-1} \quad \times 3^{-1} \quad \times 3^{-1}$

89. (b) 90. (b)

91. (d)

92. (e) Required Average
 $= \frac{180 + 250 + 185}{3} = 205$

93. (e) Number of people visiting Gymnasium C in May = 220

Number of people visiting Gymnasium A in May and June = $160 + 170 = 330$

Required ratio = $\frac{220}{330} = 2 : 3$

94. (c) Total number of people visiting Gymnasium A in August = 180

Total number of males = $\frac{4}{9} \times 180 = 80$

95. (e) 96. (b) 97. (a)

98. (a) Total distance = 750 km

Distance covered by Car B = $85 \times 6 = 510$

Remaining distance = $750 - 510 = 240 \text{ km}$

According to question

$$x = \frac{240}{x} \Rightarrow x^2 = 14400$$

$$\frac{60}{60}$$

$$x = 120$$

Speed of car A = 120 km/h

Time take by Car A to comes 240 km

$$= \frac{240}{60} = 2 \text{ h}$$

\therefore Required time = $6 + 2 = 8 \text{ h}$

99. (e) In test A,

$$P_A + Q_A + R_A = 240 \quad \dots(i)$$

$$P_A = Q_A - 4 \quad \dots(ii)$$

In test B, $P_B = P_A - 6 \quad \dots(iii)$

$$Q_B = Q_A + 4 \quad \dots(iv)$$

$$P_B + Q_B = 144$$

$$P_A - 6 + Q_A + 4 = 144$$

$$P_A + Q_A = 146 \quad \dots(v)$$

From Eqs. (ii) and (v)

$$Q_A - 4 + Q_A = 146$$

$$Q_A = 75$$

$$P_A = 71 \text{ and } R_A = 240 - (71 + 75) = 94,$$

Difference between score of P and R in

Test A = $94 - 71 = 23 \text{ marks}$

100. (c) Let, population of village B = x

\therefore Population of village A = $x \times \frac{120}{100} = \frac{6x}{5}$

and population of village C

$$= \frac{6x}{5} \times \frac{140}{100} = \frac{42x}{25}$$

According to the question,

$$\frac{42x}{25} - x = 1122$$

$$\Rightarrow \frac{42x - 25x}{25} = 1122$$

$$\Rightarrow \frac{17x}{25} = 1122 \Rightarrow x = \frac{1122 \times 25}{17}$$

$$\Rightarrow x = 1650$$

Now, population of village A

$$= \frac{6x}{5} = \frac{6 \times 1650}{5}$$

$$= 6 \times 330 = 1980$$

40 Boosters

Quantitative Aptitude

Directions (Q.Nos. 1-5) What Approximate value should come in place of question marks in the given equations?

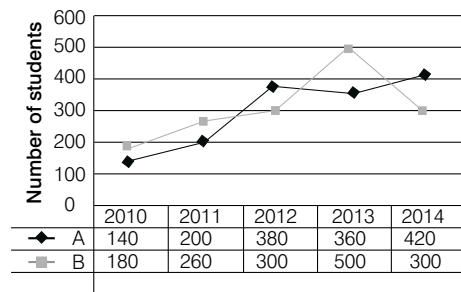
- $?^2 - 137.99 \div 6 = 21.99 \times 23.01$
 a. 23 b. 50 c. 42
 d. 29 e. 35
- ? % of $400.02 + 12.93^2 = 285$
 a. 18 b. 15 c. 24
 d. 34 e. 29
- $(3327.99 - 27.93) \div ? = 110 \times 5.99$
 a. 9 b. 1 c. 19
 d. 15 e. 5
- $5520 \div 12.01 + \sqrt{226} \times 5.99 = ?$
 a. 350 b. 550 c. 500
 d. 450 e. 250
- $160.01 + 40 \div (16.5 \div 33) = ?$
 a. 310 b. 290 c. 250
 d. 350 e. 240

Directions (Q.Nos. 6-10) What will come in place of question mark in the given number series?

- 17 9 10 16.5 ? 90
 a. 44 b. 35 c. 48
 d. 38 e. 33
- 7 6 10 27 ? 515
 a. 112 b. 104 c. 114
 d. 96 e. 108
- 33 40 29 42 25 ?
 a. 40 b. 44 c. 52
 d. 48 e. 46
- 316 307 282 233 152 ?
 a. 35 b. 25 c. 31
 d. 41 e. 47
- 5 9 33 72 121 ?
 a. 169 b. 163 c. 171
 d. 184 e. Other than those given as options

Directions (Q.Nos. 11-15) Refer to the graph and answer the given questions.

Number of students who opted for 2 courses A, B from 2010 to 2014



- Number of students who opted for Course B in 2013 was, what percent more than that who opted for course A in 2013?
 a. $45\frac{1}{6}\%$ b. $42\frac{4}{9}\%$ c. $38\frac{8}{9}\%$
 d. $56\frac{7}{9}\%$ e. $62\frac{1}{9}\%$
- What is the difference between the total number of students who opted for Courses A and B together in 2012 and that who opted for both the courses together in 2014?
 a. 50 b. 30 c. 60
 d. 40 e. 20
- In 2014, if 'X' students passed Courses A and B each and the ratio of number of students that failed Courses A and B respectively was 5 : 2, what is the value of 'X'?
 a. 190 b. 220 c. 160
 d. 150 e. 180
- What is the average number of students who opted for Course A in 2010, 2011 and 2012?
 a. 225 b. 250 c. 230
 d. 240 e. 260
- The number of students who opted for Courses A and B in 2011 was respectively 25% more and 35% less than that in 2009. What was the total number of students who opted for Courses A and B together in 2009?
 a. 600 b. 540 c. 575
 d. 560 e. 584

16. Man sold two articles-A (at a profit of 40%) and B (at a loss of 20%). He incurred a total profit of ₹ 18 in the whole deal. If article A costs ₹ 140 less than article B, what is the price of article B?
 a. ₹ 380 b. ₹ 280 c. ₹ 340
 d. ₹ 370 e. ₹ 300
17. A is eighteen years older to B. The respective ratio of B's age six years hence and C's present age is 3 : 2. If at present A's age is twice the age of C, what was B's age four years ago?
 a. 24 yr b. 28 yr c. 29 yr
 d. 20 yr e. 26 yr
18. The respective ratio between numerical values of curved surface area and volume of right circular cylinder is 1 : 7. If the respective ratio between the diameter and height of the cylinder is 7 : 5, what is the total surface area of the cylinder?
 a. 2992 m² b. 3172 m² c. 2882 m²
 d. 3576 m² e. 3992 m²
19. The time taken by the boat to cover a distance of 'D-56' km upstream is half of that taken by it to cover a distance of 'D' km downstream. The respective ratio between the speed of the boat downstream and that upstream is 5 : 3. If the time taken to cover 'D-32' km upstream is 4 hours, what is the speed of water current?
 a. 5 km/h b. 3 km/h c. 4 km/h
 d. 16 km/h e. 8 km/h
20. Poona invests ₹ 4200 in Scheme A which offers 12% per annum simple interest. She also invests ₹ 4200-P in scheme B offering 10% per annum compound interest (compounded annually). The difference between the interests Poonam earns from both the schemes at the end of 2 years is ₹ 294, what is the value of P?
 a. 1500 b. 800 c. 600
 d. 1000 e. Other than those given as options

Directions (Q.Nos. 21-25) In these questions, two equations numbered I and II are given. You have to solve both the equations and mark the appropriate answer.

Give answer

- a. if $x > y$ b. if $x \geq y$
 c. $x < y$ d. if $x \leq y$
 e. if $x = y$ or relationship cannot be established

21. I. $3x^2 - 4x + 1 = 0$ II. $15y^2 - 8y + 1 = 0$
 22. I. $x^2 + 14x + 45 = 0$ II. $y^2 + 19y + 88 = 0$
 23. I. $x^2 - 2x - 8 = 0$ II. $y^2 + 15y + 54 = 0$
 24. I. $2x^2 - 9x + 9 = 0$ II. $y^2 - 7y + 12 = 0$
 25. I. $x^2 = 121$ II. $y^2 - 23y + 132 = 0$

Directions (Q.Nos. 26-30) Study the table and answer the given questions.

Data regarding the number of voters at 5 different centres A, B, C, D, E

Centre	Total Number of Registered Voters	Percentage of People Who Voted (Out of the total number of registered voters)
A	2100	80
B	1750	80
C	3000	70
D	2400	76
E	2000	85

26. What is the average number of people who voted at centres B, D and E?
 a. 1700 b. 1880 c. 1720 d. 1640 e. 1560
27. What percent of the total number of registered voters cast invalid votes at Centre D, if the number of invalid votes cast at Centre D was 10% of the number of votes cast?
 a. 5.5% b. 8.5% c. 7.5%
 d. 6.5% e. Other than those given as options
28. At Centre F, the total number of registered voters was 25% less than that at Centre C. At centre F, number of people who voted was 450 less than that at Centre C and 150 votes cast were declared invalid. What was the respective ratio between the number of valid votes cast and the total number of registered voters at Centre F?
 a. 4 : 5 b. 3 : 4 c. 2 : 3
 d. 6 : 1 e. 5 : 8
29. Number of people who did not vote at centre D was what percent more than that who did not vote at Centre A?
 a. $42\frac{6}{7}\%$ b. $35\frac{2}{3}\%$ c. $39\frac{4}{7}\%$
 d. $43\frac{5}{8}\%$ e. Other than those given as options
30. What is the difference between the total number of people who did not vote at Centres A and B together and that who did not vote at Centres D and E together?
 a. 80 b. 60 c. 50 d. 106 e. 118
31. Time taken by A alone to finish a piece of work is 60% more than that taken by A and B together to finish the same piece of work. C is twice as efficient as B. If B and C together can complete the same piece of work in $13\frac{1}{3}$ days, in how many days can A alone finish the same piece of work?
 a. 36 b. 24 c. 16
 d. 28 e. Other than those given as options
32. Out of her monthly salary, Ridhi spends 34% various expenses. From the remaining, she gives $\frac{1}{6}$ th to her brother, $\frac{2}{3}$ rd to her sister and the remaining she keeps as savings. If the difference between the amounts she gave to her sister and brother was ₹ 10580, what was Ridhi's savings?
 a. ₹ 3740 b. ₹ 3520 c. ₹ 4230
 d. ₹ 3230 e. Other than those given as options

33. A bag contains 63 cards (numbered 1, 2, 3,63). Two cards are picked at random from the bag (one after another and without replacement), what is the probability that the sum of numbers of both the cards drawn is even?
 a. 11/21 b. 34/63 c. 7/11
 d. 11/63 e. Other than those given as options
34. Car M takes 5 hours to travel from point A to B. It would have taken 6 hours, if the same car had travelled the same distance at a speed which was 15 km/h less than its original speed, what is the distance between point A and B?
 a. 350 km b. 300 km c. 450 km
 d. 420 km e. 400 km
35. A jar contains mixture of milk and water in the respective ratio of 3 : 1. 24 L of the mixture is taken out and 24 L of water was added to it. If the resultant ratio between milk and water in the jar was 2 : 1, what was the initial quantity of mixture in the jar?
 a. 160 L b. 180 L c. 200 L d. 250 L e. 216 L
36. Out of their respective monthly salaries, Soma spends 7/8th and Tina spends 4/5th on various expenses. The salary remaining with Tina after the expenses is ₹ 2000 more than that of Soma. If Tina's monthly salary is ₹ 4000 more than that of Soma, what is Soma's monthly salary?
 a. ₹ 18000 b. ₹ 24000 c. ₹ 32000 d. ₹ 20000 e. ₹ 16000
37. A and B started a business with respective investments of ₹ 25000 and ₹ 15000. The number of months for which B invested was 4 less than the number of months A had invested. If the respective ratio between total profit and A's share in profit was 7 : 5, what was the number of months for which B invested in the business?
 a. 5 b. 6 c. 9 d. 7 e. 8
38. When the breadth of a rectangle is reduced by 4cm (keeping the length constant), its area reduces by 72 cm² and when the length is reduced by 4 cm (keeping the breadth constant) its area reduces by 64 cm², what is the perimeter of the rectangle?
 a. 68 cm b. 72 cm c. 66 cm d. 76 cm e. 82 cm
39. Five years ago, Somi's age at that time was 1/3rd of Amit's age at that time. The respective ratio between Amit's age six years hence and Somi's age twelve years hence, will be 7 : 4. What was Somi's age three years ago?
 a. 13 yr b. 29 yr c. 17 yr
 d. 16 yr e. None of these
40. When 24 men work for only 3 days, 5/6 of the work remain unfinished. How much work will remain unfinished if 27 men work for only 2 days?
 a. 7/8 b. 9/12 c. 9/10
 d. 5/8 e. 3/4

Hints & Solutions

1. (a) $?^2 - 137.99 \div 6 = 21.99 \times 23.01$

$$\Rightarrow ?^2 - \frac{138}{6} = 22 \times 23$$

$$\Rightarrow ?^2 - 23 = 506$$

$$\Rightarrow ?^2 = 506 + 23$$

$$\Rightarrow ?^2 = 529$$

$$\Rightarrow ? = 23$$

2. (e) $? \% \text{ of } 400.02 + (12.93)^2 = 285$

$$\Rightarrow \frac{?}{100} \times 400 + (13)^2 = 285$$

$$\Rightarrow ? \times 4 + 169 = 285$$

$$\Rightarrow ? \times 4 = 285 - 169$$

$$\Rightarrow ? \times 4 = 116$$

$$\Rightarrow ? = \frac{116}{4} = 29$$

$$\Rightarrow ? = 29$$

3. (e) $(3327.99 - 27.93) \div ? = 110 \times 5.99$

$$\Rightarrow \frac{(3328 - 28)}{?} = 110 \times 6$$

$$\Rightarrow ? = \frac{3300}{110 \times 6} = \frac{30}{6}$$

$$\Rightarrow ? = 5$$

4. (b) $? = 5520 \div 12.01 + \sqrt{226} \times 5.99$

$$\Rightarrow ? = \frac{5520}{12} + \sqrt{225} \times 6$$

$$\Rightarrow ? = 460 + 90$$

$$\Rightarrow ? = 550$$

5. (e) $? = 160.01 + 40 \div (16.5 \div 33)$

$$\Rightarrow ? = 160 + 40 \div \left(\frac{16.5}{33}\right)$$

$$\Rightarrow ? = 160 + 40 \div \left(\frac{1}{2}\right)$$

$$\Rightarrow ? = 160 + 40 \times \frac{2}{1}$$

$$\Rightarrow ? = 160 + 80$$

$$\Rightarrow ? = 240$$

6. (b) $17 \quad 9 \quad 10 \quad 16.5 \quad 35 \quad 90$
 $\times 0.5 + 0.5 \quad \times 1 + 1 \quad \times 1.5 + 1.5 \quad \times 2 + 2 \quad \times 2.5 + 2.5$

7. (b) $7 \quad 6 \quad 10 \quad 27 \quad 104 \quad 515$
 $\times 1 - 1 \quad \times 2 - 2 \quad \times 3 - 3 \quad \times 4 - 4 \quad \times 5 - 5$

8. (b) $33 \quad 40 \quad 29 \quad 42 \quad 25 \quad 44$
 $+2 \quad +2$
 $-4 \quad -4$

9. (c)

10. (e) $5 \quad 9 \quad 33 \quad 72 \quad 121 \quad 175$
 $+4 \quad +24 \quad +39 \quad +49 \quad +54$
 $+20 \quad +15 \quad +10 \quad +5$
 $-5 \quad -5 \quad -5$

11. (c) Required percentage

$$= \left(\frac{500 - 360}{360}\right) \times 100\%$$

$$= \frac{140}{360} \times 100\% = \frac{7}{18} \times 100\%$$

$$= \frac{7 \times 50}{9} = \frac{350}{9} = 38\frac{8}{9}\%$$

12. (d) Total number of students in course A and B in 2012 = 380 + 300 = 680

Total number of students in course A and B in 2014 = 420 + 300 = 720

∴ Required difference = 720 - 680 = 40

13. (b) Number of passed student in each course = X

Ratio of failed student in each course = 5 : 2

Now, according to the question,

$$\frac{420 - X}{300 - X} = \frac{5}{2}$$

$$\Rightarrow 1500 - 5X = 840 - 2X$$

$$\Rightarrow 5X - 2X = 1500 - 840$$

$$\Rightarrow 3X = 660$$

$$\Rightarrow X = 220$$

14. (d) Average number of students who opted for Course A in 2010, 2011 and

$$2012 = \frac{140 + 200 + 380}{3}$$

$$= \frac{720}{3} = 240$$

15. (d) Let, Number of students in Course A in 2009 = x

Then, according to the question,

$$x \times \frac{(100 + 25)}{100} = 200$$

$$\Rightarrow \frac{x \times 125}{100} = 200$$

$$\Rightarrow x = \frac{200 \times 100}{125} = 160$$

$$\Rightarrow x = 160$$

Now, let number of students in course B in 2009 = y

Then, according to the question,

$$y \times \frac{(100 - 35)}{100} = 260$$

$$\Rightarrow y \times \frac{65}{100} = 260$$

$$\Rightarrow y = \frac{260 \times 100}{65} = 400$$

$$\Rightarrow y = 400$$

∴ Total number of Students in Course A and B together in 2009.

$$= 160 + 400 = 560$$

16. (d) Let, price of article-B = ₹ x

Then, price of article-A = ₹ (x - 140)

Now, according to the question,

$$(x - 140) \times \frac{40}{100} + x \times \frac{(-20)}{100} = 18$$

$$\Rightarrow \frac{40x - 5600}{100} + \frac{(-20x)}{100} = 18$$

$$\Rightarrow 40x - 5600 - 20x = 1800$$

$$\Rightarrow 20x = 1800 + 5600$$

$$\Rightarrow 20x = 7400$$

$$\Rightarrow x = 370$$

Hence, price of article-B = ₹ 370

17. (e) Given, B + 18 = A ⇒ B = A - 18

and $\frac{B + 6}{C} = \frac{3}{2}$ and A = 2C

Now, $\frac{B + 6}{C} = \frac{3}{2}$

$$\Rightarrow \frac{A - 18 + 6}{C} = \frac{3}{2} \quad [\because B = A - 18]$$

$$\Rightarrow \frac{A - 12}{C} = \frac{3}{2}$$

$$\Rightarrow \frac{2C - 12}{C} = \frac{3}{2} \quad [\because A = 2C]$$

$$\Rightarrow 4C - 24 = 3C$$

$$\Rightarrow 4C - 3C = 24$$

$$\Rightarrow C = 24 \text{ years}$$

∴ A = 2 × 24 = 48, A = 48 years

and B = 48 - 18 = 30, B = 30 years

Hence, B's age four years ago

$$= (30 - 4) \text{ years}$$

$$= 26 \text{ years}$$

18. (a) Given,

$$\frac{\text{Curved surface area of cylinder}}{\text{Volume of cylinder}} = \frac{1}{7}$$

$$\Rightarrow \frac{2\pi rh}{\pi r^2 h} = \frac{1}{7}$$

$$\Rightarrow \frac{2}{r} = \frac{1}{7}$$

$$\Rightarrow r = 14 \text{ m}$$

and $\frac{\text{Diameter of cylinder}}{\text{Height of cylinder}} = \frac{7}{5}$

$$\Rightarrow \frac{2r}{h} = \frac{7}{5} \Rightarrow \frac{2 \times 14}{h} = \frac{7}{5}$$

$$\Rightarrow h = 20 \text{ m}$$

Now, Total surface area of cylinder

$$= 2\pi r(r + h)$$

$$= 2 \times \frac{22}{7} \times 14(14 + 20)$$

$$= 2 \times 22 \times 2 \times 34$$

$$= 2992 \text{ m}^2$$

19. (c) Let, speed of boat = x km/h

and speed of current = y km/h

∴ Downstream speed of boat

$$= (x + y) \text{ km/h}$$

and upstream speed of boat

$$= (x - y) \text{ km/h}$$

Now, according to the question,

$$T = \frac{D}{x + y} \quad \dots(i)$$

and $\frac{T}{2} = \frac{D - 56}{x - y}$

$$\Rightarrow T = \frac{2(D - 56)}{(x - y)} \quad \dots(ii)$$

From Eqs. (i) and (ii), we have

$$\frac{D}{x + y} = \frac{2(D - 56)}{x - y}$$

$$\Rightarrow \frac{(x - y)}{(x + y)} = \frac{2D - 112}{D}$$

$$\Rightarrow \frac{3}{5} = \frac{2D - 112}{D}$$

$$\left[\because \frac{x - y}{x + y} = \frac{3}{5} \text{ (Given)} \right]$$

$$\Rightarrow 10D - 560 = 3D$$

$$\Rightarrow 10D - 3D = 560$$

$$\Rightarrow 7D = 560$$

$$\Rightarrow D = 80 \text{ km}$$

Again as per the question,

$$x - y = \frac{D - 32}{4}$$

$$\Rightarrow x - y = \frac{80 - 32}{4}$$

$$\Rightarrow x - y = \frac{48}{4} = 12$$

$$\Rightarrow x - y = 12 \Rightarrow x = (12 + y)$$

Now, $\frac{x + y}{x - y} = \frac{5}{3}$

$$\Rightarrow \frac{12 + y + y}{12 + y - y} = \frac{5}{3} \quad [\text{Putting } x = 12 + y]$$

$$\Rightarrow \frac{12 + 2y}{12} = \frac{5}{3} \Rightarrow 36 + 6y = 60$$

$$\Rightarrow 6y = 60 - 36$$

$$\Rightarrow 6y = 24$$

$$\Rightarrow y = 4 \text{ km/h}$$

Hence, speed of water current = 4 km/h

20. (b) SI = $\frac{4200 \times 12 \times 2}{100} = ₹ 1008$

$$CI = (4200 - P) \left[\left(1 + \frac{10}{100} \right)^2 - 1 \right]$$

$$= (4200 - P) \left(\frac{121}{100} - 1 \right)$$

$$= (4200 - P) 5 \times \frac{21}{100}$$

$$= 882 - \frac{21P}{100}$$

Now, given that SI - CI = 294

$$\Rightarrow 1008 - \left(882 - \frac{21P}{100} \right) = 294$$

$$\Rightarrow 1008 - 882 + \frac{21P}{100} = 294$$

$$\Rightarrow 126 + \frac{21P}{100} = 294$$

$$\Rightarrow \frac{21P}{100} = 294 - 126$$

$$\Rightarrow \frac{21P}{100} = 168 \Rightarrow P = \frac{168 \times 100}{21}$$

$$\Rightarrow P = 8 \times 100$$

$$\Rightarrow P = ₹ 800$$

21. (b) I. $3x^2 - 4x + 1 = 0$

$$\Rightarrow 3x^2 - 3x - x + 1 = 0$$

$$\Rightarrow 3x(x - 1) - 1(x - 1) = 0$$

$$\Rightarrow (x - 1)(3x - 1) = 0$$

$$\Rightarrow x = 1, \frac{1}{3}$$

II. $15y^2 - 8y + 1 = 0$

$$\Rightarrow 15y^2 - 5y - 3y + 1 = 0$$

$$\Rightarrow 5y(3y - 1) - 1(3y - 1) = 0$$

$$\Rightarrow (3y - 1)(5y - 1) = 0$$

$$\Rightarrow y = \frac{1}{3}, \frac{1}{5}$$

∴ $x \geq y$

22. (e) I. $x^2 + 14x + 45 = 0$

$$\Rightarrow x^2 + 9x + 5x + 45 = 0$$

$$\Rightarrow x(x + 9) + 5(x + 9) = 0$$

$$\Rightarrow (x + 5)(x + 9) = 0$$

$$\Rightarrow x = -5, -9$$

II. $y^2 + 19y + 88 = 0$

$$\Rightarrow y^2 + 11y + 8y + 88 = 0$$

$$\Rightarrow y(y + 11) + 8(y + 11) = 0$$

$$\Rightarrow (y + 8)(y + 11) = 0$$

$$\Rightarrow y = -8, -11$$

Here, relationship between x and y cannot be established.

23. (a) I. $x^2 - 2x - 8 = 0$

$$\Rightarrow x^2 - 4x + 2x - 8 = 0$$

$$\Rightarrow x(x - 4) + 2(x - 4) = 0$$

$$\Rightarrow (x - 4)(x + 2) = 0$$

$$\Rightarrow x = -2, 4$$

II. $y^2 + 15y + 54 = 0$

$$\Rightarrow y^2 + 9y + 6y + 54 = 0$$

$$\Rightarrow y(y + 9) + 6(y + 9) = 0$$

$$\Rightarrow (y + 6)(y + 9) = 0$$

$$\Rightarrow y = -6, -9$$

$$\therefore x > y$$

24. (d) I. $2x^2 - 9x + 9 = 0$
 $\Rightarrow 2x^2 - 6x - 3x + 9 = 0$
 $\Rightarrow 2x(x - 3) - 3(x - 3) = 0$
 $\Rightarrow (x - 3)(2x - 3) = 0$
 $\Rightarrow x = 3, \frac{3}{2}$

II. $y^2 - 7y + 12 = 0$
 $\Rightarrow y^2 - 4y - 3y + 12 = 0$
 $\Rightarrow y(y - 4) - 3(y - 4) = 0$
 $\Rightarrow (y - 4)(y - 3) = 0$
 $\Rightarrow y = 3, 4$
 $\therefore x \leq y$

25. (d) I. $x^2 = 121 \Rightarrow x = \pm 11$
 $\Rightarrow x = -11, 11$

II. $y^2 - 23y + 132 = 0$
 $\Rightarrow y^2 - 12y - 11y + 132 = 0$
 $\Rightarrow y(y - 12) - 11(y - 12) = 0$
 $\Rightarrow (y - 12)(y - 11) = 0$
 $\Rightarrow y = 11, 12$
 $\therefore x \leq y$

26. (d) Number of people voted at centre
 $B = 1750 \times \frac{80}{100} = 1400$
 Number of people voted at centre
 $D = 2400 \times \frac{76}{100} = 1824$
 Number of people voted at centre
 $E = 2000 \times \frac{85}{100} = 1700$
 \therefore Required average
 $= \frac{1}{3}(1400 + 1824 + 1700)$
 $= \frac{4924}{3} = 1641.33 \approx 1640$

27. (c) Number of people voted at Centre
 $D = 2400 \times \frac{76}{100} = 1824$
 Invalid votes = $1824 \times \frac{10}{100}$
 $= 182.4 \approx 182$
 \therefore Required percentage
 $= \frac{182}{2400} \times 100 = 7.583\% \approx 7.5\%$

28. (c) Number of registered voters at Centre
 $F = 3000 \times \frac{(100 - 25)}{100}$
 $= 3000 \times \frac{75}{100} = 2250$
 Number of people voted at Centre
 $F = 3000 \times \frac{70}{100} = 2100$
 $= 2100 - 450 = 1650$
 Invalid votes at Centre F = 150
 \therefore Valid votes at Centre
 $F = 1650 - 150 = 1500$
 Now, Required ratio

= Valid votes : Registered voters
 $= 1500 : 2250 = 150 : 225 = 2 : 3$

29. (e) Number of people who did not vote at
 Centre D = $2400 \times \frac{24}{100} = 576$
 Number of people who did not vote at
 Centre A = $2100 \times \frac{20}{100} = 420$
 \therefore Required percentage
 $= \frac{(576 - 420)}{420} \times 100$
 $= \frac{156}{420} \times 100 = 37\frac{1}{7}\%$

30. (d) Number of people did not vote at
 centre A = $2100 \times \frac{20}{100} = 420$
 Number of people did not vote at Centre
 $B = 1750 \times \frac{20}{100} = 350$
 \therefore Total number of people did not vote at
 Centre A and B together
 $= 420 + 350 = 770$
 Now, number of people did not vote at
 Centre D = $2400 \times \frac{24}{100} = 576$
 Number of people did not vote at
 Centre E = $2000 \times \frac{15}{100} = 300$
 \therefore Total number of people did not vote at
 Centre D and E together
 $= 576 + 300 = 876$
 \therefore Required difference = $876 - 770 = 106$

31. (b) Let, (A + B) take x days to complete
 the work.
 \therefore One day work of (A + B) = $\frac{1}{x}$
 and one day work of (B + C)
 $= \frac{1}{13\frac{1}{3}} = \frac{1}{40/3} = \frac{3}{40}$
 and A takes 60% more time than (A + B)
i.e., Time taken by A = $x \times \frac{160}{100} = \frac{8x}{5}$
 \therefore One day work of A = $\frac{5}{8x}$
 Given that C = 2B
 $\therefore B + C = \frac{3}{40} \Rightarrow B + 2B = \frac{3}{40}$
 $\Rightarrow 3B = \frac{3}{40} \Rightarrow B = \frac{1}{40}$
 Now, A + B = $\frac{1}{x} \Rightarrow \frac{5}{8x} + \frac{1}{40} = \frac{1}{x}$
 $\Rightarrow \frac{1}{x} - \frac{5}{8x} = \frac{1}{40} \Rightarrow \frac{8 - 5}{8x} = \frac{1}{40}$
 $\Rightarrow \frac{3}{8x} = \frac{1}{40} \Rightarrow x = \frac{3 \times 40}{8}$
 $\Rightarrow x = 15$
 \therefore One day work of
 $A = \frac{5}{8x} = \frac{5}{8 \times 15} = \frac{1}{24}$

\therefore Time taken by A alone to complete
 the work = 24 days

32. (b) Let, Ridhi's monthly salary = ₹ x.
 Spend on various expenses = 34% of x
 $= x \times \frac{34}{100} = ₹ \frac{34x}{100}$
 \therefore Remaining salary
 $= x - \frac{34x}{100} = ₹ \frac{66x}{100}$
 Given to her brother
 $= \frac{1}{6} \times \frac{66x}{100} = ₹ \frac{11x}{100}$
 Given to her sister
 $= \frac{2}{3} \times \frac{66x}{100} = ₹ \frac{44x}{100}$
 and Savings = $\frac{66x}{100} - \frac{11x}{100} - \frac{44x}{100}$
 $= ₹ \frac{11x}{100}$
 Now, according to the question,
 $\frac{44x}{100} - \frac{11x}{100} = 10560$
 $\Rightarrow \frac{33x}{100} = 10560$
 $\Rightarrow x = \frac{100 \times 10560}{33}$
 $\Rightarrow x = 100 \times 320$
 $\Rightarrow x = ₹ 32000$
 \therefore Ridhi's savings
 $= \frac{11x}{100} = \frac{11 \times 32000}{100}$
 $= ₹ 3520$

33. (e) Total number of cards in bag
 $= 63 (1, 2, 3 \dots \dots \dots 63)$
 Total number of even number of cards
 $= 31 (2, 4, \dots \dots \dots 62)$
 \therefore Required probability = $\frac{{}^{31}C_2}{{}^{63}C_2}$
 $= \frac{31 \times 30}{\frac{2! \cdot 29!}{63!}} = \frac{1 \times 2}{63 \times 62} = \frac{31 \times 30}{63 \times 62}$
 $= \frac{30}{63 \times 2} = \frac{15}{63}$

34. (c) Let, distance between point A and
 $B = d$ km
 and speed of car = x km/h
 from condition I. $x = \frac{d}{5}$... (i)
 from condition II. $(x - 15) = \frac{d}{6}$... (ii)
 Now, putting the value of x in Eqs. (i)
 from Eqs. (i), we have
 $\frac{d}{5} - 15 = \frac{d}{6} \Rightarrow \frac{d}{5} - \frac{d}{6} = 15$
 $\Rightarrow \frac{6d - 5d}{30} = 15 \Rightarrow \frac{d}{30} = 15$
 $\Rightarrow d = 450$ km

Hence, distance between point A and B = 450 km

35. (e) Let, quantity of milk in mixture = $3x$ and quantity of water in mixture = x
Now, 24 L of mixture is taken out from jar.

$$\begin{aligned} \therefore \text{Quantity of milk taken out} &= 24 \times \frac{3x}{(3x+x)} \\ &= \frac{24 \times 3x}{4x} = 18 \text{ L} \end{aligned}$$

$$\begin{aligned} \text{and quantity of water taken out} &= \frac{24 \times x}{(3x+x)} = \frac{24 \times x}{4x} = 6 \text{ L} \end{aligned}$$

Now, according to the question,

$$\begin{aligned} \frac{3x-18}{x-6+24} &= \frac{2}{1} \\ \Rightarrow \frac{3x-18}{x+18} &= \frac{2}{1} \\ \Rightarrow 3x-18 &= 2x+36 \\ \Rightarrow 3x-2x &= 36+18 \\ \Rightarrow x &= 54 \end{aligned}$$

$$\begin{aligned} \therefore \text{Initial quantity of mixture in jar} &= 3x+x=4x \\ &= 4 \times 54 = 216 \text{ L} \end{aligned}$$

36. (e) Let, monthly salary of Soma = ₹ x

and monthly salary of Tina = ₹ y
After spending on various expenses,
Remaining salary of Soma

$$= x - \frac{7x}{8} = \frac{x}{8}$$

and remaining salary of Tina

$$y - \frac{4y}{5} = \frac{y}{5}$$

Now, according to the question,

$$\begin{aligned} x+4000 &= y \quad \dots(i) \\ \text{and} \quad \frac{x}{8}+2000 &= \frac{y}{5} \quad \dots(ii) \end{aligned}$$

Now, solving Eqs. (i) and (ii), we have

$$x = 16000$$

Hence, monthly salary of Soma = ₹ 16000

37. (e) Let, A invested money in business = x months
then B invested money in business = $(x-4)$ months

$$\begin{aligned} \therefore \text{Ratio of profit of A and B} &= 25000 \times x : 15000(x-4) \\ &= 5x : 3(x-4) \end{aligned}$$

Let, total profit and A's share is $7x$ and $5x$, respectively.

$$\begin{aligned} \therefore \text{A's share} &= \frac{\text{Ratio of profit of A} \times \text{Total profit}}{\text{Sum of ratio of profit of A and B}} \\ &= \frac{5x \times 7x}{5x+3(x-4)} \\ \Rightarrow 5x &= \frac{5x \times 7x}{5x+3x-12} \\ \Rightarrow 5x &= \frac{5x \times 7x}{8x-12} \end{aligned}$$

$$\Rightarrow 1 = \frac{7x}{(8x-12)} \Rightarrow 8x-12=7x$$

$$\Rightarrow 8x-7x=12 \Rightarrow x=12$$

Now, B invested money in business = $(x-4)$ months
= $(12-4)$ months = 8 months

38. (a) Let, length of rectangle = l cm
and breadth of rectangle = b cm
 \therefore Area of rectangle
(A) = $l \times b = lb$ cm²

Now, according to the question,
 $l \times (b-4) = A-72 \Rightarrow$
 $lb-4l = A-72$

$$\Rightarrow A-4l = A-72 \quad [\because A = lb]$$

$$\Rightarrow -4l = -72 \Rightarrow l = 18 \text{ cm}$$

$$\text{and } (l-4) \times b = A-64$$

$$\Rightarrow lb-4b = A-64$$

$$\Rightarrow A-4b = A-64 \quad [\because A = lb]$$

$$\Rightarrow -4b = -64 \Rightarrow b = 16 \text{ cm}$$

$$\begin{aligned} \text{Now, perimeter of rectangle} &= 2(l+b) \\ &= 2(18+16) = 2 \times 34 = 68 \text{ cm} \end{aligned}$$

39. (c) Let, Present age of Somi = x years
and present age of Amit = y years
According to the question,

$$(x-5) = \frac{1}{3}(y-5)$$

$$\Rightarrow 3x-15 = y-5$$

$$\Rightarrow 3x-y = 10$$

$$\text{and } \frac{y+6}{x+12} = \frac{7}{4}$$

$$\Rightarrow 4y+24 = 7x+84$$

$$\Rightarrow 4y-7x = 84-24$$

$$\Rightarrow 4y-7x = 60$$

Now, Solving eqs. (i) and (ii), we have

$$x = 20 \text{ years}$$

$$\begin{aligned} \therefore \text{Somis age three years ago} &= 20-3 = 17 \text{ years} \end{aligned}$$

40. (d) Here, $M_1 = 24, D_1 = 3, W_1 = 5/6$

and $M_2 = 27, D_2 = 2, W_2 = ?$

$$\therefore \text{From, } \frac{M_1 D_1}{W_1} = \frac{M_2 D_2}{W_2}$$

$$\Rightarrow \frac{24 \times 3}{5/6} = \frac{27 \times 2}{W_2}$$

$$\Rightarrow 24 \times 3 \times W_2 = 27 \times 2 \times \frac{5}{6}$$

$$\Rightarrow 24 \times 3 \times W_2 = 9 \times 5$$

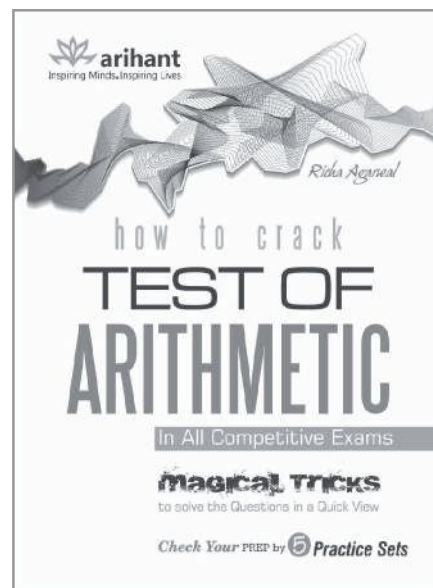
$$\Rightarrow W_2 = \frac{9 \times 5}{24 \times 3} = \frac{5}{8} \Rightarrow W_2 = \frac{5}{8}$$

Hence, $5/8$ work will remain unfinished.

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40 Boosters

Reasoning Ability

Directions (Q.Nos. 1-5) Study the given information carefully to answer the given questions.

Eight people A, B, C, D, E, F, G and H were born in different years, viz. 1961, 1970, 1974, 1980, 1983, 1987, 1996 and 2000, but not necessarily in the same order. D was born after 1983 but not in the year 2000. The sum of the present ages of A and D is 64. The difference between the present ages of A and G is equal to 6. B was born in an odd numbered year. B is older than G. The sum of present ages of F and C is 64. F is younger than C. H is not the youngest.

Note A. All calculations are done with respect to the present year, 2017 assuming the month and date to be same as that of the years of birth as mentioned above.

B. Each person is assumed to born on the same date and same month of the respective years.

1. Four of the following five are alike in a certain way as per the given arrangement and hence form a group. Which of the following does not belong to the group?

- a. A b. B c. C d. F e. G

2. How many persons is/are younger than E?

- a. Two b. More than three c. None
d. Three e. One

3. Who amongst the following was born in the year 1996?

- a. E b. C c. A d. G e. D

4. If A's uncle is 21 years older than A, then how old is A's uncle at present?

- a. 77 yr b. 68 yr c. 89 yr d. 64 yr e. 85 yr

5. Which of the following represents the difference between the present ages of B and H?

- a. 22 yr b. 9 yr c. 25 yr d. 32 yr e. 13 yr

Directions (Q.Nos. 6-8) Study the following information and answer the given questions.

Each of the six stores P, Q, R, S, T and U sold different number of books in one day. Only three stores sold less books than U. P sold more books than R. T did not sell the highest number of books. S sold more books than R and P, but less than U. The store which sold the second highest number of books sold 72 books.

6. How many books did Q probably sell?

- a. 43 b. 58 c. 71 d. 65 e. 89

7. Which of the following stores sold the second lowest number of books?

- a. T b. P c. S d. R e. Q

8. If the total number of books sold by P and T is 125, then how many books did P sell?

- a. 51 b. 76 c. 68 d. 45 e. 53

9. Four cartons-A, B, Y and Z are placed above one another, but not necessarily in the same order. Each carton contains a different drink-Pepsi, Coffee, Frooti and Milkshake, but not necessarily in the same order. Only carton B is kept between the cartons of Pepsi and Frooti. Carton of Coffee is kept immediately below carton of Frooti. Carton of Coffee is kept at one of the positions below Z. What is the position of the carton of Milkshake in the stack?

- a. Cannot be determined
b. Immediately below the carton of Frooti
c. First from the bottom
d. Second from the top
e. First from the top

10. Five movies-D, E, F, G and H are released on five different days of the same week starting from Monday and ending on Friday, but not necessarily in the same order. F is released on one of the days before Thursday. Only two movies are released between F and G. H is released immediately before G. D is released on one of the days after H. Which movie was released on Wednesday?

- a. E b. Either G or D c. G
d. H e. D

11. A person starts from Point A, walks 30 m towards South and reaches Point B. He then takes a right, walks 7 m, followed by a right turn, and walks for 6 m. He then takes a right turn and walks 7 m. He takes a final left turn, walks a certain distance and reaches Point R. Point R is 17 m to the North of Point B. What is the distance between Point A and Point R?

- a. 18 m b. 23 m c. 21 m d. 27 m e. 13 m

12. S is the only son of V. V is married to R. M is the daughter of R. R is the grandmother of A. How is S definitely related to A?

- a. Uncle b. Cannot be determined
c. Father
d. Brother e. Sister

Directions (Q.Nos. 13-15) In these questions, relationship between different elements is shown in the statements. The statements are followed by two conclusions. Study the conclusions based on the given statements and select the appropriate answer.

Give answer

- a. if only conclusion I is true
- b. if only conclusion II is true
- c. if either conclusion I or II is true
- d. if neither conclusion I nor II is true
- e. if both conclusions are true

13. Statements $M < O \leq U \leq R \geq T; P \geq R \leq I \leq C < L$
Conclusions I. $L > M$ II. $O \leq C$

14. Statements $C < L = I \leq N > G; I < M \geq O > R > T$
Conclusions I. $C < O$ II. $G > T$

15. Statements $M < O \leq U \leq R \geq T; P \geq R \leq I \leq C < L$
Conclusions I. $P > T$ II. $P = T$

Directions (Q.Nos. 16-20) Study the given information carefully to answer the given questions.

C, D, E, F, W, X, Y and Z have to attend a wedding in January, April, September and December months of the same year. In each month, the wedding is on either the 11th or the 24th of the month. Not more than two of the given people have to attend a wedding in the same month. W has to attend a wedding on the 11th of the month which has only 30 days. Only three people have to attend a wedding between W and Y. C and Y have to attend a wedding neither on the same date nor in the same month. C does not have to attend a wedding in April. Only two people have to attend a wedding between C and F. X and F have to attend a wedding on the same date. D has to attend a wedding on one of the days before X. Only one person has to attend a wedding between D and E. Less than four people have to attend a wedding between E and Z.

16. How many people have to attend a wedding between F and Z?

- a. Two
- b. Three
- c. None
- d. More than three
- e. One

17. When does X have to attend a wedding?

- a. April 24
- b. Cannot be determined
- c. January 11
- d. September 24
- e. December 11

18. If all the people are made to attend the wedding in alphabetical order starting from January 11 and ending on December 24, the schedule of how many people will remain unchanged?

- a. One
- b. Two
- c. Five
- d. None
- e. Three

19. Who among the following has to attend a wedding before Y?

- a. C and X
- b. Only W
- c. None
- d. F and W
- e. Only F

20. As per the given arrangement, four of the following five are alike in a certain way and so form a group. Which of the following does not belong to the group?

- a. W
- b. F
- c. Z
- d. Y
- e. E

Directions (Q.Nos. 21-25) In each question below, two statements followed by two conclusions numbered I and II have been given. You have to take the given statements to be true even if they seem to be at variance from commonly known facts and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts.

- a. if either conclusion I or II is true
- b. if both conclusions are true
- c. if neither conclusion I nor II is true
- d. if only conclusion II is true
- e. if only conclusion I is true

21. Statements Some plugs are tablets. No tablet is a door.

Conclusions I. Some plugs are definitely not doors.
 II. All doors are plugs.

22. Statements All flowers are thorns.
 Some Flowers are leaves.

Conclusions I. No leaf is a thorn.
 II. Some thorns are leaves.

23. Statements No dog is a cat. All cats are mats.

Conclusions I. Some dogs are mats.
 II. All dogs can never be mats.

24. Statements All balls are pencils. All keys are balls.

Conclusions I. At least some pencils are keys.
 II. All pencils are balls.

25. Statements Some candles are matches.
 Some matches are rockets.

Conclusions I. At least some rockets are candles.
 II. No rocket is a candle.

Directions (Q.Nos. 26-30) Study the following arrangement of letters, numbers and symbols carefully to answer the given questions.

9 Ω 1 & L Y © E K S R 8 % W H 7 \$ 5 U G 4 # 6 2 N A 3 @ Z ★ D

26. As per the given arrangement, four of the following five are alike in a certain way and hence form a group, which one of the following does not belong to the group?

- a. W \$ H
- b. % H 8
- c. U # G
- d. 3 ★ @
- e. 1 Y &

27. How many letters are there between the eight element from the right and the seventh letter from the left end of the given arrangement?

- a. Nine
- b. Six
- c. Eight
- d. Five
- e. Ten

28. Which of the following will be ninth to the right of the sixteenth element from the right end of the given arrangement?

- a. #
- b. 3
- c. Z
- d. 6
- e. N

29. What will be the sum of all the numbers between the tenth element from the left end and the tenth element from the right end of the given arrangement?

- a. 28
- b. 21
- c. 24
- d. 18
- e. 19

30. If all the letters from the given arrangement are deleted, then which of the following will represent the fifth element to the right of '4' and the fourth element to the left of '%' respectively?

- a. 3, & b. ★, @ c. @, © d. 3,1 e. @, 1

Directions (Q.Nos. 31-35) Study the given information carefully and answers the questions.

In a certain code language,

'task night cheek black stage' is coded as '39 35 36 97 70'

'two kind study cap lie' is coded as '92 56 25 84 83'

'two lab night cheek cap' is coded as '35 16 56 39 84'

'actor work task night' is coded as '35 77 36 42'

'cap stage study kind glass' is coded as '83 56 47 70 92'

(All the codes are two-digit codes only)

31. Which word is coded as '47'?

- a. task b. night c. glass d. black e. stage

32. How can 'cap black two' be coded as?

- a. 84 56 97 b. 56 39 83 c. 77 25 39
d. 42 39 35 e. None of these

33. Which of the following can possibly be coded as '84 25 92'?

- a. lie black stage b. study two lie c. actor night king
d. study lab work e. two actor kind

34. How many distinct words can their respective codes be determined?

- a. 8 b. 9 c. 10 d. 6 e. 7

35. What is the ratio of sum of the codes of 'lie' and 'stage' to the sum of the codes of 'two' and 'cap'?

- a. 18 : 29 b. 19 : 28 c. 19 : 24
d. 3 : 5 e. 28 : 19

Directions (Q.Nos. 36-40) Read the given information to answer the given questions.

Eight people viz. X, G, T, C, P, J, A and M live on different floors of a building. The ground floor of the building is numbered one, the one above that is numbered two and so on till the topmost floor is numbered eight. All of them can perform a different form of dance viz. Kathak, Garba, Dandiya, Bhangra, Lavani, Odissi, Mohiniyattam and Sattriya.

(Note None of the given information is necessarily in the same order.)

T lives on an even numbered floor below floor number five. Only three people live between T and the one who performs Garba. As many people live between T and C as above the one who performs Lavani and Sattrita.

Number of people living between the one who performs Garba and Odissi. Is equal to the number of people living between C and P. C lives on an even numbered floor below P. Neither C nor P performs Garba or Lavani. The one who performs Kathak lives on an odd numbered floor below floor number four. P does not perform Kathak.

The number of people between T and the one who performs Kathak is same as the number of people living between C and the one who performs Lavani. X lives on one of the floors below the one who performs Lavani. Number of people living between C and X is equal to the number of people living between C and M. The one who performs Odissi lives on an odd numbered floor immediately above the one who performs Bhangra. Only one people live between G and J. G lives on one of the floors above J. The one who performs Bhangra lives immediately above the one who performs Kathak.

36. Which of the following statements is true as per the given arrangement?

- a. C performs Odissi
b. The one who performs Garba lives on floor number six
c. T lives immediately above J
d. None of the given statements is true
e. Only four people live between M and G

37. Four of the following five are alike in a certain way based on the given arrangement and thus form a group. Which one of the following does not belong to the group?

- a. T-Bhangra b. C-Dandiya c. Floor number 3-Odissi
d. G-Floor number eight e. J-Floor number six

38. How many people live between the one who performs Lavani and Bhangra?

- a. More than three b. Three c. None
d. One e. Two

39. Who performs Sattriya?

- a. G b. A c. P d. T e. C

40. Which dance M performs?

- a. Bhangra b. Lavani c. Odissi
d. Mohiniyattam e. Kathak

Hints & Solutions

Solutions (Q.Nos. 1-5) From given information, arrangement is as follows

Person	Date	Month
A	1974	43 years
B	1961	56 years
C	1970	47 years
D	1996	21 years
E	1987	30 years
F	2000	17 years
G	1980	37 years
H	1983	34 years

1. (b) Except B, all have the even born year.

2. (a) Two persons D and F are younger than E.

3. (e)

4. (d) A's present age = 43 years

His uncle is 21 years older than him.

∴ A's uncle age = 43 + 21 = 64 years

5. (a) B's present age = 56 years

and H's present age = 34 years

∴ Required different = 56 - 34 = 22 years

6. (e) It is given that the store which sold the second highest number of books sold 72 books. From above it is clear that store T sold the second highest number of books. So, store Q sold the highest number of books. By option, we can store Q sold 89 books because 72 is the second highest.

7. (b)

8. (e) Given, P + T = 125 and T = 72

∴ P + 72 = 125 ⇒ P = 125 - 72 = 53

Hence, store P sold 53 books.

9. (d) From given information, arrangement is as follows.

Carton	Item
A/Y	Pepsi
B	Milkshake
Z	Frooti
Y/A	Coffee

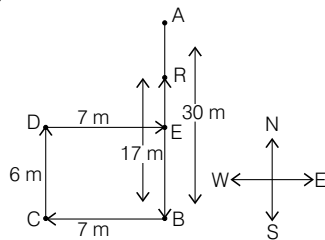
Solutions (Q.Nos. 10-15) From the given information, arrangement is as follow
 $Q > T > U > S > P > R$
 72

10. (d) From given information, arrangement is as follows.

Movie	Day
F	Monday
E	Tuesday
H	Wednesday
G	Thursday
D	Friday

Hence, it is clear from table that movie H is released on Wednesday.

11. (e) From given information direction diagram is as below

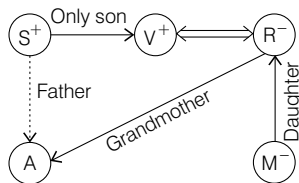


Here, $AB = 30\text{ m}$, $BR = 17\text{ m}$

$\therefore AR = AB - BR$
 $= 30 - 17 = 13\text{ m}$

Hence, distance between point A and R is 13 m.

12. (c) From given information, relation diagram is as below



From relation diagram it is clear that S is father of A.

13. (e) Given, $M < O \leq U \leq R \geq T$;
 $P \geq R \leq I \leq C < L$

$\therefore M < O \leq U \leq R$; $R \leq I \leq C < L$
 $\therefore M < O \leq U \leq R \leq I \leq C < L$

Conclusions I. $L > M$ (True)
 II. $O \leq C$ (True)

14. (a) Given, $C < L = I \leq N > G$; $I < M \geq O > R > T$

$\therefore C < L = I$; $I < M \geq O$
 $\therefore C < I$; $M \geq O > I$
 $\therefore C < I$; $I < O \leq M$

$\therefore C < I < O \Rightarrow C < O$

Conclusions I. $C < O$ (True)
 II. $G > T$ (False)

15. (c) $M < O \leq U \leq R \geq T$; $P \geq R \leq I \leq C < L$

$\therefore R \geq T$; $P \geq R$
 $\therefore P \geq R \geq T$
 $\therefore P \geq T$

Conclusions I. $P > T$ (Complementary pair)
 II. $P = T$ (Either I or II true)

Solutions (Q.Nos. 16-20) From given information, arrangement is as follows.

Person	Date	Month
C	24	January
W	11	September
Z	24	September
F	11/24	December
E	11	January
Y	11	April
D	24	April
X	11/24	December

16. (c) No one have to attend a wedding between F and Z.

17. (b) It cannot be determined that time to attend a wedding.

18. (a) If all the people are made to attend the wedding in alphabetical order starting from January 11 and ending on December 24, the schedule of one person will remain unchanged.

19. (d) F and W has to attend a wedding before Y.

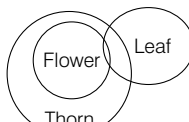
20. (c) Except Z, all other have arrange the wedding on 11.

21. (c)



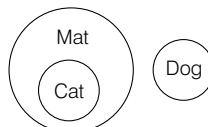
Hence, neither conclusion I nor II is true.

22. (c)



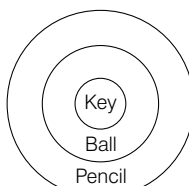
Hence, neither conclusion I nor II is true.

23. (d)



Hence, only conclusion II is true.

24. (e) By statements,



Hence, only conclusion I is true.

25. (a) 26. (b)

27. (c) Eighth element from the right = 2

Seventh element from the left = ©

\therefore Number of letters between © and 2 = eight

28. (e) 29. (c)

30. (e) After deleting all the letters from the given arrangement, new arrangement is as follows :

9 Ω 1 & © 8 % 7 \$ 5 4 # 6 2 3 @

★

Now, fifth element to the right of 4 = @ and fourth element to the left of % = 1

\therefore Required elements = (@, 1)

Solutions (Q.Nos. 31-35) From given information,

(task) (night) check black (stage)
 $\rightarrow 39$ (35) (36) 97 (70) ... (i)

(two) kind study (cap) lie
 $\rightarrow 92$ (56) 25 (84) 83 ... (ii)

(two) lab (night) check (UP)
 $\rightarrow 35$ 16 (56) 39 (84) ... (iii)

actor work (task) (night)
 $\rightarrow 35$ 77 (36) 42 ... (iv)

(cap) (stage) study kind glass
 $\rightarrow 83$ (56) 47 (70) 92 ... (v)

31. (c)

32. (a) Here, cap \rightarrow 56, black \rightarrow 97,
 two \rightarrow 84

\therefore Cap black two \rightarrow 84 56 97

33. (b) Here, 84 \rightarrow two, 25 \rightarrow lie,

92 \rightarrow study or kind
 \therefore From option (b), 84, 25, 92 \rightarrow study two lie

34. (e) Seven distinct words can their respective codes be determined.

35. (b) Here, sum of codes of 'lie' and 'stage' = 25 + 70 = 95

and sum of codes of 'two' and 'cap' = 84 + 56 = 140

\therefore Required ratio = 95 : 140 = 19 : 28

Solutions (Q.Nos. 36-40) From given information, arrangement is as follows

Floor Number	People	Performance
8	G	Dandiya
7	P	Sattriya
6	J	Garba
5	M	Lavani
4	C	Mohiniyattam
3	X	Odissi
2	T	Bhangra
1	A	Kathak

36. (b) The one who performs Garba lives on floor number six.

37. (b) Except, 'C-Dandiya', all other have the right information.

38. (e) Two people live between the one who performs Lavani and Bhangra.

39. (c) 40. (b)

40 Boosters

English Language

Directions (Q.Nos. 1-10) *Read the following passage carefully and answer the questions given below it.*

When talks come to how India has done for itself in 50 years of independence, the world has nothing but praise for our success in remaining a democracy. On other fronts, the applause is less loud. In absolute terms, India hasn't done too badly, of course, life expectancy has increased, so has literacy. Industry, which was barely a fledgling, has grown tremendously. And as far as agriculture is concerned, India has been transformed from a country perpetually on the edge of starvation into a success story held up for others to emulate.

But these are competitive times when change is rapid, and to walk slowly when the rest of the world is running is almost as bad as standing still on walking backwards. Compared with large chunks of what was then the developing world South Korea, Singapore, Malaysia, Thailand, Indonesia, China and what was till lately a separate Hong Kong, India has fared abysmally.

It began with a far better infrastructure than most of these countries had. It suffered hardly or not at all during the Second World War. It had advantages like an English speaking elite, quality scientific manpower (including a Nobel laureate and others who could be ranked among the world's best) and excellent business acumen.

Yet, today, when countries are ranked according to their global competitiveness, it is tiny Singapore that figures at the top. Hong Kong is an export powerhouse, so is Taiwan. If a symbol is needed of how far we have fallen back, note that while Korean Cielos are sold in India, no one in South Korea is rushing to buy an India car.

The reasons list themselves. Topmost is economic isolationism. The government discouraged imports and encouraged self-sufficiency. Whatever the aim was, the result was the creation of a totally inefficient industry that failed to keep pace with global trends and, therefore, became absolutely uncompetitive. Only when the trade gates were opened a little bit this become apparent.

The years since then have been spent in merely trying to catch up that the government actually sheltered its industrialists from foreign competition is a little strange. For in all other respects, it operated under the conviction that businessmen were little more than crooks who were to be prevented from entering the most important areas of the economy, who were to be hamstrung in as many ways as possible, who were to be tolerated in the same way as an inexcisable wart.

The high, expropriatory rates of taxation, the licensing laws, the reservation of whole swathes of industry for the public sector, and the granting of monopolies to the public sector firms were the principal manifestations of this attitude. The government forgot that before wealth could be distributed, it had to be created. The government forgot that it itself could not create, but only squander wealth.

Some of the manifestations of the old attitude have changed. Tax rates have fallen. Licensing has been all but abolished. And the gates of global trade have been opened wide. But most of these changes were forced by circumstances partly by the foreign exchange bankruptcy of 1991 and the recognition that the government could no longer muster the funds of support the public sector, leave along expand it.

Whether the attitude of the government itself, or that of more than handful of ministers, has changed, in open to question. In many other ways, however, the government has not changed one with. Business still has to negotiate a welter of negotiations. Transparency is still a longer way off. And there is no exit policy.

In defending the existing policy, politician betray an inability to see beyond their noses. A no-exit policy for labour is equivalent to a no-entry policy for new business. If one industry is not allowed to retrench labour, other industries will think a hundred times before employing new labour.

In other ways too, the government hurts industries. Public sector monopolies like the department of telecommunications and Videsh Sanchar Nigam Limited make it possible for Indian business to operate only at a cost several times that of their counterparts abroad.

The infrastructure is in a shambles partly because it is unable to formulate a sufficiently remunerative policy for private business, and partly because it does not have the stomach to change market rates for services.

After a burst of activity in the early nineties, the government is dragging its feet.

At the rate it is going, it will be another 50 years before the government realise that a pro-business policy is the best pro-people policy. By then, of course, the world would have moved even farther ahead.

- The writer's attitude towards the government is

a. critical	b. ironical	c. sarcastic
d. derisive	e. serene	

2. The writer is surprised at the government's attitude towards its industrialists because the
 - a. government did not need to protect its industrialists
 - b. issue of competition was non-existent
 - c. government looked upon its industrialists as crooks
 - d. attitude was a conundrum
 - e. None of the above
3. The government was compelled to open the economy due to
 - a. pressure from international markets
 - b. pressure from domestic market
 - c. foreign exchange bankruptcy and paucity of funds with the government
 - d. All of the above
 - e. None of the above
4. The writer ends the passage on a note of
 - a. cautious optimism
 - b. pessimism
 - c. optimism
 - d. pragmatism
 - e. sarcasm
5. According to the writer, India should have performed better than the other Asian nations because it had
 - a. adequate infrastructure
 - b. better infrastructure
 - c. better politician who could take the required decisions
 - d. All of the above
 - e. None of the above
6. India was in better condition than the other Asian nations because
 - a. it did not face the ravages of the Second World War
 - b. it had an English speaking populace and good business sense
 - c. it had enough wealth through its exports
 - d. Both (a) and (b)
 - e. None of the above
7. The major reason for India's poor performance is
 - a. economic isolationism
 - b. economic mismanagement
 - c. inefficient industry
 - d. cautious optimism
 - e. None of these
8. One of the features of the government's projectionist policy was
 - a. encouragement of imports
 - b. discouragement of exports
 - c. encouragement of exports
 - d. discouragement of imports
 - e. None of these
9. The example of the Korean Cielo has been presented to highlight
 - a. India's lack of stature in the international market
 - b. India's poor performance in the international market
 - c. India's lack of creditability in the international market
 - d. India's disrepute in the international market
 - e. None of the above
10. According to the writer
 - a. India's politicians are myopic in their vision of the country's requirements
 - b. India's politicians are busy lining their pockets

- c. India's politicians are not conversant with the needs of the present scenario
- d. All of the above
- e. None of the above

Directions (Q.Nos. 11-15) Pick out the most effective word from the given words to fill in the blank to make the sentences meaningfully complete.

11. Two of the fugitives managed to remain free by adeptly avoiding the of the police.
 - a. pursuit
 - b. discovery
 - c. following
 - d. repression
 - e. torture
12. It was hot that day and the cable suffered the burnt of the heat.
 - a. unbelievably
 - b. acceptably
 - c. uncompromisingly
 - d. unflinchingly
 - e. treacherously
13. Jayadev's behaviour is worthy of by all the youngsters.
 - a. following
 - b. emulation
 - c. trial
 - d. experiment
 - e. exploration
14. Jayant's friends had nothing to offer him other than in his grief.
 - a. kindness
 - b. consolation
 - c. friendship
 - d. happiness
 - e. solution
15. Narain the situation quickly and decided on the best course of action.
 - a. measured
 - b. assessed
 - c. finalised
 - d. managed
 - e. accepted

Directions (Q.Nos. 16-20) Rearrange the following seven sentences (A, B, C, D, E, F and G) in the proper sequence to form a meaningful paragraph, then answer the questions given below them.

- A. Another important aspect of stress is that the human body reacts to stress in a stereotyped physiological way.
 - B. But as long as we are alive, we are experiencing stress.
 - C. Besides the fact that stress is unavoidable there are several aspects of stress that one should understand.
 - D. Sometimes the stress is small and sometimes it is large.
 - E. Stress cannot be avoided and our stress level is never at zero.
 - F. One is that both too high and too low stress level is damaging.
 - G. We are always under the stress as long as we are alive.
16. Which of the following would be the **FOURTH** sentence?
 - a. A
 - b. E
 - c. B
 - d. D
 - e. C
 17. Which of the following would be the **FIRST** sentence?
 - a. B
 - b. E
 - c. G
 - d. F
 - e. D
 18. Which of the following would be the **SEVENTH** sentence?
 - a. E
 - b. B
 - c. G
 - d. A
 - e. C

19. Which of the following would be the **FIFTH** sentence?
a. F b. G c. D d. C e. E

20. Which of the following would be the **SIXTH** sentence?
a. B b. A c. D d. C e. F

Directions (Q.Nos. 21-32) *Read each sentence to find out whether there is any grammatical or idiomatic error in it. The error, if any, will be in one part of the sentence. The letter of that part is the answer. If there is 'No error', the answer is 'e'. (Ignore errors of punctuation, if any)*

21. The government has asked individuals (a)/ with income of over ₹ 10 lakh to (b)/ electronic file tax returns for the year 2011-12 (c)/ something which was optional till last year. (d) No error (e)

22. The power tariff had already (a)/ been increased twice in (b)/ the last 15 months and the Electricity Board had also (c)/ levied additional monthly charges to consumers. (d) No error (e)

23. Despite of curfew (a)/ in some areas, minor (b)/ communal incident were reported (c)/ from different areas of the walled city. (d) No error (e)

24. The comes (a)/ at a time (b)/ when fund allocation (c)/ is been doubled. (d) No error (e)

25. As the prison will get (a)/ an official telephone facility soon, the prisoners (b)/ won't have to make calls in discrete manner (c)/ through smuggled mobile phones. (d) No error (e)

26. Since universities have more (a)/space on their campuses, they (b)/have been asked to open fire detection control rooms (c)/as a mandatory measure. (d) No error (e)

27. District police arrested (a)/ a gang of notorious robber (b) who were planning to strike at (c)/a house in the vicinity. (d) No error (e)

28. The actor, that was (a)/ busy meeting and greeting people/(b) made sure that this day became (c)/ an extra special one for his parents. (d) No error (e)

29. Farmhouse owners in the city, (a)/who were till now paid property tax (b)/for only the built-up area of the plot, will soon (c)/ have to pay tax to the government for vacant land also. (d) No error (e)

30. Kamlesh asked the deals (a)/ what was the price (b)/ of that bicycle and whether (c)/ it is really made in Germany? (d) No error (e)

31. While luminaries of the dance world (a)/ has no dearth or opportunities to display their art (b)/ upcoming dancers suffer from (c)/ an unfortunate lack of exposure. (d) No error (e)

32. Scarcely had I (a)/ finished washing the car (b)/than the master come (c)/and asked me to clean the floor of the house. (d) No error (e)

Directions (Q.Nos. 33-37) *A cloze passage is given below and the blanks are numbered. For each blank these are five options. Choose the most appropriate option.*

Come October and you are burnt by the mid-day Sun. the storm and the sizzle is particularly (33) as it comes after the relatively cool monsoon months. Though it is not and muggy, that does not (34) people from coming out on the streets to (35) the traditional festivals. And it must be shopping time also, colourfully decorated showrooms are (36) the passerby to let his hair down, splurge and take a (37) of gifts home for the family. After all, the New Year's just round the corner.

33. a. traumatic b. pleasant c. wonderful
d. sultry e. fantastic

34. a. oppose b. prevent c. ignore
d. deny e. reject

35. a. boycott b. herald c. welcome
d. moot e. invite

36. a. drawing b. pursuing c. achieving
d. fascinating e. exhorting

37. a. token b. bagful c. bundle
d. list e. placement

Directions (Q.Nos. 38-40) *In the questions below, a word with five options has been given. Choose the word which is **most similar** in the meaning to the given word.*

38. Confront
a. Face b. Succumb c. Oppose
d. Tolerate e. Eliminate

39. Vulnerable
a. Insecure b. Risky c. Delicate
d. Indispensable e. Promising

40. Abusing
a. Cursing b. Beating c. Ill treatment
d. Accusing e. Oppressing

Answers & Explanations

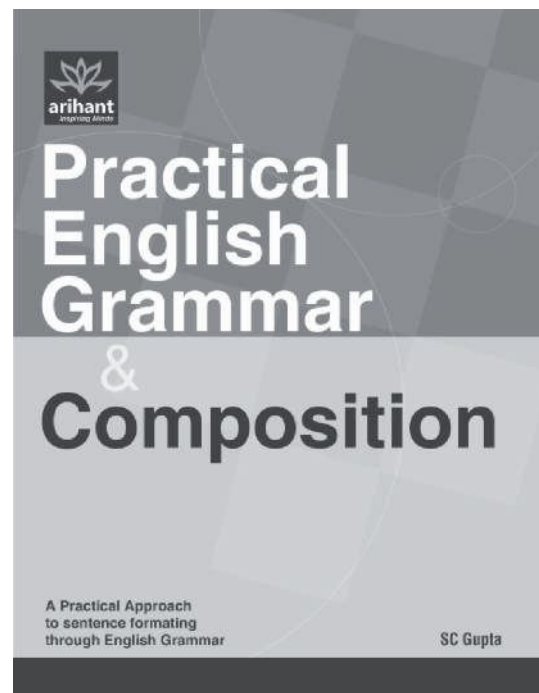
- (a) The passage itself describes that writer's attitude towards the government is critical.
- (c) The passage defines that government viewed that businessmen were little more than crooks who were to be prevented from entering important areas of economy. The rates of tax, licensing of laws, reservation of whole swathes of industry for public sector, granting monopoly to public sector governed this attitude.
- (c) The passage explains that changes that took place were forced by situations and partly by foreign exchange bankruptcy of 1991 and the recognition that government would no longer muster the funds to support the public sector.
- (b) The author says that in another 50 years the world would have moved even further ahead.
- (b) The passage explains that infrastructure in India is far better than most of developing countries have.

6. (d) The passage tells India didn't suffer during World War II. It was because it had advantages like an English speaking elite, quality scientific manpower (including a Nobel laureate and other's who could be ranked among the world's best) and excellent business acumen.
7. (a) The passage reveals that topmost reason for India's poor performance was economic isolationism. The government discouraged imports and encouraged self-sufficiency. The result was creation of inefficient industry that to keep pace with global trends and proved to be uncompetitive.
8. (d) It can be understood from passage that government discouraged imports and encouraged self-sufficiency.
9. (b) The passage states that symbols to show how far India have fallen back can be inferred as Korean Cielos are sold in India, while no one in South Korea is rushing to buy an Indian car.
10. (a) The passage tells that Indian politicians are unable to see beyond their noses. Hence a no-exit policy for labour is equivalent to no-entry policy for business.
11. (a) 'Pursuit' is the correct word that is giving us the idea of getting chased. Hence, option (a) is correct.
12. (a) To show the extent of something that is more than the usual we should use 'unbelievably'. Hence, option (a) is correct.
13. (b) Good behaviour are always worth copying. so 'emulation' is the correct choice here.
14. (b) Only 'consolation' meets the sync of the sentence, and it is therefore the correct option.
15. (b) For situations, we should use 'assess' for its analysis. Hence option (b) is suitable choice.
16. (b) 17. (c) 18. (d) 19. (d) 20. (e)
21. (c) 'Electronic' should be replaced with the word 'electronically' and should be placed after 'returns'.
22. (d) Use 'on' in place of 'to'. Word 'Levy' is followed by 'on'.
23. (a) 'Despite' is never followed by 'of'. So, 'of' should be removed.
24. (d) Use 'has' in place of 'is' to make the correct grammatical construction of the sentence.
25. (e) 26. (e)
27. (c) Remove 'at' which is a superfluous use here.
28. (e)
29. (b) 'Paid' should be replaced by 'paying' as they can pay and can't be paid.
30. (d) Change 'it is really made' to 'it was really made' as the principal clause is in Past tense.
31. (b) Change 'has no dearth of' to 'have no dearth of' because plural subject takes plural verb with them.
32. (c) Change 'than' to 'when'. Expression 'scarcely' is followed by 'when'. 'No sooner' is followed by 'than'.
33. (d) 34. (b) 35. (b) 36. (e) 37. (b)
38. (a) 'Face' and 'Confront' both are synonyms meaning 'To be up to something'.
39. (c) 'Delicate' and 'Vulnerable' are synonyms to each other meaning 'Prone to be hurt'.
40. (c) 'Ill treatment' is the correct synonym of 'Abusing'.



A Practical Approach to Sentence Formating through English Grammar

Practical ENGLISH GRAMMAR & COMPOSITION



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30 Boosters

Computer Knowledge

1. are specially designed computers that perform complex calculations rapidly.
 - a. Servers
 - b. Super computers
 - c. Laptops
 - d. Mainframes
 - e. Tablets
2. What is the name of the program that controls the computers?
 - a. Operating System
 - b. Application System
 - c. Browser
 - d. File Manager
 - e. Compiler
3. Cache memory acts between
 - a. CPU and RAM
 - b. RAM and ROM
 - c. CPU and hard disk
 - d. All of these
 - e. None of these
4. Addition of $(10)_2$ and $(11)_2$ is
 - a. $(100)_2$
 - b. $(101)_2$
 - c. $(111)_2$
 - d. $(110)_2$
 - e. None of these
5. User can use button to cancel the last editing.
 - a. Ctrl + U
 - b. Undo
 - c. Redo
 - d. Shift + U
 - e. None of these
6. Which of the following refers to a small, single-site network?
 - a. LAN
 - b. DSL
 - c. RAM
 - d. USB
 - e. CPU
7. Which of the following will translate images of text, drawings and photos into digital form?
 - a. Digitiser
 - b. Modem
 - c. Scanner
 - d. Keyword
 - e. Monitor
8. The common name for a Modulator-Demodulator is
 - a. Modem
 - b. Joiner
 - c. Networker
 - d. Connector
 - e. Demod
9. Macros are automatically set to use
 - a. relative references
 - b. absolute references
 - c. mixed references
 - d. All of these
 - e. None of these
10. Which of the following is not an example of hardware?
 - a. WORD
 - b. Printer
 - c. Monitor
 - d. Mouse
 - e. Scanner
11. Restarting a computer, that is already on, is referred to as
 - a. logging off
 - b. cold booting
 - c. shutdown
 - d. warm booting
 - e. shutting off
12. In Microsoft Word, if you need to hide some text, how can you do it?
 - a. Paragraph dialog box → Hide
 - b. Font dialog box → Hidden
 - c. Option dialog box → Hidden
 - d. Styles dialog box → Hidden
 - e. Page set-up dialog box → Hide
13. The instructions for starting the computer are housed in
 - a. RAM
 - b. CD-ROM
 - c. ROM chips
 - d. Hard disk
 - e. Floppy disk
14. Which option is used for increasing and decreasing the speed of the cursor of mouse?
 - a. Setting
 - b. Control
 - c. Control Panel
 - d. C Drive
 - e. Help and Support
15. In order to avoid memorising e-mail address, you should use
 - a. Browser
 - b. Search engine
 - c. Link
 - d. Phonebook
 - e. Address book
16. What resides on the motherboard and connects the CPU to other components on the motherboard?
 - a. Input unit
 - b. System bus
 - c. ALU
 - d. Primary memory
 - e. Secondary memory
17. Most commercial software programs enjoy a form of intellectual property protection called
 - a. Digital Rights Management (DRM) technology
 - b. open source
 - c. copyright
 - d. trade mark
 - e. patent
18. A remote batch-processing operation in which data is solely input to central computer would require
 - a. telegraph lines
 - b. simplex lines
 - c. mixedband channel
 - d. half-duplex
 - e. bifax lines
19. Which is the most popular medium for direct-access secondary of a computer?
 - a. Magnetic tape
 - b. Magnetic disk
 - c. RAM
 - d. ROM
 - e. Hard disk
20. What is the name of the operating system for the laptop computer called Maclite?
 - a. Windows
 - b. DOS
 - c. MS-DOS
 - d. OZ
 - e. MAC

21. Which of the following model store the data in database in object form?
a. Network model *b.* Hierarchical model
c. Relational model *d.* Object based model
e. Data model
22. The layer of OSI model can use the trailer of the frame for error detection.
a. physical *b.* data link *c.* transport
d. presentation *e.* application
23. Which protocol is used to find the hardware address of a local device?
a. RARP *b.* ARP *c.* IP *d.* ICMP *e.* Boot P
24. Connection or link to other documents or web pages that contain related information is called
a. dial-up *b.* e-commerce *c.* hyperlink
d. e-cash *e.* domain name
25. When machine instructions are being executed by a computer, the instruction phase followed by the execution phase is referred to as
a. program cycle *b.* machine instruction *c.* execute cycle
d. task cycle *e.* machine cycle
26. Which of the following is false for freeware software?
a. Source code is available.
b. Freeware softwares can be redistributed.
c. These cannot be modified.
d. All of the above
e. None of the above
27. UNICODE is
a. 8 bit *b.* 4 bit *c.* 16 bit *d.* 24 bit *e.* 28 bit
28. In the given URL, <http://www.khoj.com>, what do '.com' means?
a. Protocol *b.* Domain name *c.* Path
d. Route *e.* None of these
29. Which of the following uses light beam in order to transfer data?
a. UTP *b.* Co-axial cable *c.* Optical fibres
d. All of these *e.* None of these
30. Which of the following happens as soon as a computer is turned on?
a. It asks for password. *b.* Booting
c. Applications are started. *d.* All of these
e. None of these

Answers & Explanations

1. **(b)** A super computer is a computer that performs at or near the currently highest operational rate for computers. A super computer typically used for scientific and engineering applications that must handle a great amount of computation.
2. **(a)** Operating system is a software that manages computer hardware resources and provides common services for computer program. it is the most important program that runs on the computer.
3. **(a)** Cache memory is a fast memory placed between the CPU and the RAM.
4. **(b)** 5. **(b)**
6. **(a)** A Local Area Network (LAN) is a computer network that interconnects computers in a limited area such as home, school.
7. **(c)** Scanner allows a user to take an image or text and convert it into a digital file.
8. **(a)** A modem (modulator-demodulator) is a device that modulates an analog signal to encode digital information.
9. **(a)** A Macro in computer science is a rule or pattern that specifies how a certain input sequence should be mapped to replace output sequence.
10. **(a)** WORD is a word processing software, it is not a hardware device.
11. **(d)** Warm Booting refers to restarting a computer that is already turned on via the operating system.
12. **(b)** In Microsoft Word, you can hide some text using Font dialog box → Hidden.
13. **(c)** Read Only Memory (ROM) chip also known as firmware, is an integrated circuit programmed with specific data when it is manufactured. The instructions for starting the computer are housed in ROM chip.
14. **(c)** Control Panel is a part of the Microsoft Windows graphical user interface which allows users to view and manipulate basic system settings and controls such as increase and decrease the speed of cursor.
15. **(e)** An address book is a database that stores names, addresses and other informations.
16. **(b)** A system bus is a single computer bus that connects the major components of a computer system.
17. **(c)** 18. **(b)**
19. **(b)** Magnetic disk is the most popular medium for direct-access secondary storage of a computer. Magnetic disk is a form of non-volatile storage.
20. **(d)** OZ is the name of the operating system for the laptop computer called Maclite.
21. **(d)** Object based model store the data in database in object form. Object based modeling is used at the beginning of the software life cycle.
22. **(b)** Data link layer of OSI model can use the trailer of the frame for error detection.
23. **(b)** The Address Resolution Protocol (ARP) is a telecommunication protocol used to find the hardware address (IP) of a local device.
24. **(c)** A hyperlink is a connection or link to other documents or webpage that contains specific information. It allows the viewer to quickly access another screen on the computer by simply clicking on a text entry or a graphic object.
25. **(e)** 26. **(a)** 27. **(c)**
28. **(b)** '.com' is a domain name which stands for Commercial and is used for commercial firms.
29. **(c)** In optical fibres, the data to be transmitted is modulated onto the light beam using frequency modulation technique.
30. **(b)** Booting is a process or set of operations that loads and hence starts the operating system starting from the point when user switches on the power button.

40 Boosters

Banking and Financial Awareness

- Who among the following set-up the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE)?
 a. SIDBI b. Ministry of MSME c. GoI
 d. All of these e. None of these
- Who among the following can act as Issuing and Paying Agent (IPA) of CP?
 a. Private Banks b. Scheduled Banks
 c. Non-Scheduled Banks d. All of these
 e. None of these
- Which of the following is an unsecured money market instrument issued in the form of a promissory note?
 a. Commercial Paper b. Demand Draft
 c. Primary Lending Certificates d. All of these
 e. None of these
- How many Banking Ombudsmen have been appointed?
 a. 15 b. 10 c. 18
 d. 20 e. None of these
- Is there any limit on the amount of compensation as specified in an Award?
 a. ₹ 10 lakh b. ₹ 15 lakh c. ₹ 20 lakh
 d. ₹ 18 lakh e. None of these
- Which of the following forms are used for registration?
 a. Form GSTR -1 b. Form GST REG-01 c. Form GSTR -2
 d. Form GST REG e. None of these
- As per MSMED Act 2006, In production/Manufacture, Micro Enterprise is an enterprise where investment in plant and machinery does not exceed
 a. ₹ 15 lakh b. ₹ 45 lakh c. ₹ 35 lakh
 d. ₹ 25 lakh e. None of these
- Which of the following categories under priority sector?
 a. Micro, Small and Medium Enterprises
 b. Education c. Housing
 d. All of these e. None of these
- What is the rate applicable under GST to the services by the Reserve Bank of India?
 a. 12% b. 28% c. 5%
 d. No GST e. 18%
- How much % GST levied on services by way of admission to a museum, national park, wildlife sanctuary, tiger reserve or zoo?
 a. 12% b. 28% c. 5%
 d. 18% e. No GST
- What are the taxes levied on an intra-State Supply?
 a. CGST and SGST b. SGST c. CGST
 d. IGST e. None of these
- According to the recovery of tax (Section-79 and 13 of UTGST Act), after how many days, the proper officer may cause the sale of the distressed property?
 a. 120 days b. 90 days c. 60 days
 d. 30 days e. None of these
- Which of the following country implemented GST in 1994?
 a. Australia b. Russia c. China
 d. France e. None of these
- Which of the following Country's GST model is adopted by India?
 a. Canada b. France c. Germany
 d. Switzerland e. None of these
- Approximately, how many countries have implemented GST?
 a. 120 b. 160 c. 150
 d. 180 e. None of these
- How many Alpha Numeric Characters are there in PAN Card
 a. 7 b. 10 c. 9
 d. 8 e. None of these
- Which of the following is the headquarters of Bank for International Settlements?
 a. Switzerland b. Germany c. Italy
 d. The USA e. None of these
- Which of the following is determined by a percentage of total demand and time liabilities?
 a. CRR b. MBS c. SLR
 d. MCLR e. None of these
- Which of the following is an investment to reduce the risk of adverse price movements in an asset?
 a. MCLR b. SPV c. MBS
 d. Hedge e. None of these
- 'Experience Our Expertise' is the tagline/slogan of which of the following Bank?

- a. Yes Bank b. HDFC c. ICICI
d. Federal Bank e. Allahabad Bank
21. Which of the following is the regulator of Housing Finance Company(HFCs)?
a. RBI b. NHB c. GoI
d. SBI e. None of these
22. Which of the following refers to that form of legal tender money, that can be paid in discharge of a debt of any amount?
a. Unlimited Legal Tender Money
b. Full Bodied Money c. Paper Money
d. Fiat Money e. Limited Legal Tender Money
23. Which is the Core Banking Solution (CBS) of Reserve Bank of India?
a. e-auction b. e-cbs c. e-kuber
d. All of these e. None of these
24. Which of the following of Reserve Bank of India Act, 1934 allows the RBI to form rules regarding the exchange of damaged and imperfect notes?
a. Section-17 b. Section-18 c. Section-22
d. Section-24 e. Section-28
25. Which of the following is the regulator for overseeing insolvency proceedings?
a. IBBI b. BBB c. IBA
d. All of these e. None of these
26. Which of the following is the Headquarters of Suryoday Small Finance Bank Limited?
a. Varanasi b. Hyderabad c. Jalandhar
d. Ahmedabad e. Navi Mumbai
27. Which of the following is the Headquarters of Bank of Botswana?
a. Maun b. Gaborone c. Francistown
d. Kanye e. Serowe
28. Which of the following committee recommended the establishment of NABARD?
a. Malhotra Committee b. Hilton Young Commission
c. GN Bajpai Committee d. Shivaraman Committee
e. None of these
29. Recently, Axis Bank has launched 'Buzz Credit Card' in partnership with?
a. Flipkart b. Snap Deal c. Amazon
d. Jabang e. None of these
30. Which of the following is the Slogan of UPI Unified Payment Interface (UPI)?
a. Less Amount More Digital
b. Less Cash More Transaction
c. Less Cash More Digital
d. Less Circulation More Digital
e. Less Cashflow More Digital
31. Which of the following is/are feature(s) of e-stamping?
a. Cost Savings b. Security c. User-friendly
d. All of these e. None of these
32. What is the fullform of eSBTR?
a. Electronic Secured Basic Transaction Receipt
b. Electronic Secured Bank Treasury Receipt
c. Electronic Stamp Bank Transaction Receipt
d. Electronic Stamp Bank Treasury Receipt
e. Electronic Secured Basic Treasury Receipt
33. Which of the following is the only Central Record Keeping Agency (CRA) appointed by the government of India?
a. SHCIL b. NABARD c. SEBI
d. CIBIL e. None of these
34. Which of the following is not available to depositors of NBFCs?
a. Loans and Advances b. Acquisition of Shares
c. Deposit Insurance Facility d. All of these
e. None of these
35. A method of valuing insured property, or the value computed by that method is known as
a. Actual Cost Validity b. Normal Cost Value
c. Replacement Cash Value d. Actual Cash Value
e. None of these
36. Investment in ULIPs is related to which section of the Income Tax Act ?
a. 80C b. 65B c. 58C
d. 78A e. None of these
37. Which of the following will provide 'insurance repository' services ?
a. IRDA b. EXIM Bank c. RBI
d. LIC e. None of these
38. The Indian insurance industry is governed by which of the following act ?
a. IRDA Act, 1999
b. Life Insurance Corporation Act, 1956
c. General Insurance Business(Nationalisation) Act, 1972
d. Insurance Act, 1978
e. All of the above
39. What is the minimum capital required to set-up an insurance business ?
a. ₹ 500 Crore b. ₹ 400 Crore c. ₹ 200 Crore
d. ₹ 100 Crore e. None of these
40. Which is the provision of insurance products by a bank ?
a. Credit b. Loan c. Mortgages
d. Bancassurance e. None of these

Answers

1. (d) 2. (c) 3. (a) 4. (d) 5. (c)
6. (b) 7. (d) 8. (d) 9. (d) 10. (e)
11. (a) 12. (d) 13. (c) 14. (a) 15. (b)
16. (b) 17. (a) 18. (c) 19. (d) 20. (a)
21. (b) 22. (a) 23. (c) 24. (e) 25. (a)
26. (e) 27. (b) 28. (d) 29. (a) 30. (c)
31. (d) 32. (b) 33. (a) 34. (c) 35. (d)
36. (a) 37. (e) 38. (e) 39. (b) 40. (d)

ONE Liner s

BANKING AWARENESS

● BANKING INNOVATION

- The Union Cabinet approved setting up the India Post Payments Bank (IPPB) as a Public Limited Company under the Department of Posts. The equity of Government of India in IPPB is **100%**
- First printing press for bank notes in India was established at **Nasik**
- The first banknote issued by independent India was the one rupee note issued in **1949**
- The RBI was setup on the recommendations of Royal Commission on Indian Currency and Finance also known as **Hilton-Young Commission**
- Two new Savings Bank products for children namely 'Pehla Kadam and Pehli Udaan' introduced by **State Bank of India**
- The private sector bank which launched FACEBOOK based instant fund transfer service to enable users to send money to friends on social media network is **Kotak Mahindra Bank**
- The first bank in India to be given an ISO certification is **Canara Bank**
- Union Government has launched a seven pronged plan called Indradhanush Mission to revamp functioning of **Public Sector Banks**
- To set up 'IT Innovation Start up Fund' with a corpus of Rs 200 crore for start ups in the financial technology (fintech) space in June 2016 by **State Bank of India**
- The first iris recognition powered tablet that can be used for various authentications related processes like e KYC (Know Your Customer), e Sign and other government services like Jan Dhan Yojana and e Citizen is launched by **Samsung**
- RBI uses in order to control the money supply, volume of bank credit and cost of bank credit through **Bank Rate**
- An account opened by an Indian bank in the foreign countries in their banks and in that country currency for settlement in that country's currency is called **NOSTRO Account**

- With effect from July 2012, for calculating of lending rates, the RBI has advised banks to switch over to the **Base Rate systems**
- What is the rate at which banks borrow fund overnight from the Reserve Bank of India (RBI) against approved government securities **Marginal Standing Facility**
- Karnataka Bank has launched the **'KBL-Image Debit Card'**
- According to the Reserve Bank of India FINO Payments Bank has commenced the operations as a **Payments Bank**
- The Reserve Bank of India (RBI) has allowed Non Banking Finance Companies to sell and market the **New Pension Scheme (NPS)**
- MobiKwik and Samsung Pay enable one-tap payment solution for **e-Wallet Users**
- Nepal SBI Bank, a subsidiary of the State Bank of India launched its fully automatic digital banking services **sbiINTOUCH in Kathmandu**
- The SBI has launched 'SBI Realty' **www.sbirealty.in**. It is a one stop integrated website for **home buyers**

● ECONOMY

- The marketing of Food Products in India by FDI is **100%**
- Monetary and Fiscal policy are the policies of India is related to the **Macroeconomic Policy of India**
- The economy of India is the seventh-largest in the world by **Nominal GDP**
- Former Prime Minister Narasimha Rao along with his finance minister Manmohan Singh, initiated the economic liberalisation of **1991**
- India has classified and tracked its economy and GDP as three sectors **Agriculture, Industry and Services**
- According to the World Bank, India's industrial manufacturing GDP output in 2015 was **6th Largest in the World**
- Operation launched by the Income Tax Department to track deposits post demonetization **Operation Clean Money**

- India Post recently became the third entity to receive a national license to start payments bank in India. The other two are **Paytm and Bharti Airtel**
- Coverage of Pradhan Mantri Fasal Bima Yojana will be increased in the FY 2017-18 to **40%**
- Amount of financial assistance that will be granted to the pregnant women who undergo institutional delivery under Maternity Benefit Scheme as per Budget 2017-18 **₹ 6000**
- The Atal Pension Yojana (APY) is open to all Indians between the age of **18 and 40 years**
- Which five year plan is also known as 'Gadgil Yojana'? **Third Five Year Plan**
- Which five year plan focused on 'Growth with social justice and equity' **Ninth Five Year Plan**
- National Development Council was constituted on **August 6, 1952**
- The progress in increase of fish production was called **Blue Revolution**
- Monetary policy is used by RBI for controlling **Inflation or Deflation**
- He was appointed as the head of one man committee to study issues related to gramian dak sevaks **Kamlesh Chandra**
- This project of Kerala Government will bring together different schemes in health sector under one umbrella **Sampoorna Arogya Keralam**

● STOCK MARKET

- Money lent for more than one day but less than 15 days in the money market is known as **Notice Money**
- 'Call Money' is the borrowing or lending of funds for **1 day**
- Treasury bills or T-bills, which are money market instruments, issued by **Government of India**
- Which committee was assigned to recommend reforms in the insurance sector? **Malhotra Committee**
- Which is the oldest stock exchange in world? **Amsterdam Stock Exchange**

▪ What is meant by 'Underwriting', the term frequently used in financial sector?
Under Valuation of the Assets

▪ A promissory note that is not secured by any collateral or not secured by a mortgage or lien marked on any property is
Debenture Instrument

▪ Which is the oldest stock exchange of India?
Bombay Stock Exchange

▪ Accounts in which shares of various companies are traded in electronic form
Demat Accounts

▪ ASBA scheme is related to the purchase of
IPO

▪ Short term Money lending process is known as
Call Money

▪ The GoI notified the merger of commodities market regulator Forward Market Commission with
SEBI

▪ It means a legally binding agreement to buy or sell the underlying security on a future date
Future Contract

▪ MCX-SX is a private stock exchange headquartered in
Mumbai

▪ BSE is the first exchange in India and second in the world to obtain an
ISO 9001 : 2000 certificate

▪ Forward Market Commission merge with
SEBI

▪ Commercial paper can be issued for a maximum period of
365 days or 1 year

● PUBLIC FINANCE

▪ Government implemented GST (Goods & Services Tax) new indirect tax regime from
July 1, 2017

▪ A micro enterprise is an enterprise where the investment in equipment
does not exceed ₹10 lakh

▪ A small enterprise is an enterprise where the investment in equipment
10 lakh to 2 cr

▪ A medium enterprise is an enterprise where the investment in equipment
2 to 5 cr

▪ The state in which the 600 MW Kakatiya Thermal Power Plant Stage-II is located which was commissioned by BHEL
Telangana

▪ AML is a term mainly used in the financial and legal industries. Expand the term AML
Anti Money Laundering

▪ The Justice AP Shah committee looking into the issue of levying minimum alternate tax (MAT) on
Foreign Portfolio Investors (FPI)

▪ Taxation and the government's expenditure policy are dealt under under which policy?
Fiscal Policy

▪ From when was the Zero Base Budgeting in India first experimented?
April, 1987

▪ Public finance is the study of the role of the government in the
Economy

▪ Government revenue is an important tool of the fiscal policy of the government and is the opposite factor of
Government Spending

▪ What is an essential attribute of inflation?
Increase in Prices

▪ Inheritance tax, estate tax, and death tax or duty are the names given to various taxes which arise on the
Death of an Individual

▪ Sales taxes are levied when a commodity is sold to its final
consumer

▪ An excise duty is an
Indirect Tax

▪ What is the situation with increasing unemployment and inflation termed?
Stagflation

▪ CENVAT is associated with which rate?
Rate of indirect tax

● FINANCIAL INSTITUTION

▪ National Housing Bank (NHB), a wholly owned subsidiary of RBI, was set up by an Act of Parliament in
1987

▪ NHB registers, regulates and supervises
Housing Finance Companies

▪ IIFCL is a wholly-owned Government of India company set up in
2006

▪ Export-Import Bank of India is the premier export finance institution of the country. It commenced operations in
1982

▪ Loans of very small amounts given to low income groups is called
Micro Credit

▪ MUDRA Bank is a wholly-owned subsidiary of
SIDBI

▪ SME Rating Agency of India Ltd. (SMERA) operational from
September, 2005

▪ National Bank of agriculture and Rural Development was established in
1982

▪ Industrial Finance Corporation of India is an Indian government owned development bank to cater to the long-term finance needs of the
Industrial Sector

▪ IIFCL is a wholly-owned Government of India company to provide
Long-Term Finance

● INTERNATIONAL ORGANIZATION

▪ The headquarter of BRICS Bank 'The New Development Bank (NDB)' located in
Shanghai (China)

▪ The headquarter of Asian Infrastructure Investment Bank (AIIB) is located in
Beijing (China)

▪ The 'Uruguay Round' negotiations resulted in the establishment of which organization?
WTO

▪ The Food and Agriculture Organization of the United Nations is an agency of the
United Nations

▪ The United Nations Capital Development Fund (UNCDF) is the UN's capital investment agency for the world's
48 Least Developed Countries

▪ WHO was established on 7 April 1948, headquartered in
Geneva (Switzerland)

▪ The Nuclear Energy Agency (NEA) is an intergovernmental agency that is organized under the
Organisation for Economic Cooperation and Development (OECD)

▪ The WTO officially commenced on 1 January 1995 under the Marrakesh Agreement, signed by 123 nations on 15 April 1994, replacing the
General Agreement on Tariffs and Trade (GATT)

▪ The World Bank's official goal is the
Reduction of Poverty

▪ The United Nations Educational, Scientific and Cultural Organization (UNESCO) is a specialised agency of the
United Nations (UN)

▪ Irina Georgieva Bokova is a Bulgarian politician and the Director-General of
UNESCO

● MISCELLANEOUS

▪ Punjab State Government under Chief Minister Captain Amarinder Singh has made Aadhaar Cards mandatory in place of Ration Cards for
All Financial Assistance Schemes

▪ World's highest railway bridge that is expected to be 35 metres taller than the Eiffel Tower will be built on
Chenab River in Jammu & Kashmir

▪ Scheme for Agro-Marine Processing and Development of Agro-Processing Clusters (SAMPADA) is an umbrella scheme incorporating ongoing schemes of the
Ministry of Food Processing Industries

▪ Bollywood actor Amitabh Bachchan launched Drinking Water and Sanitation Ministry'scampaign for promotion of toilet usage across the country.
Darwaza Band

▪ 43rd G7 summit was held in Taormina, Sicily
Italy

▪ Indian Boxer Shiva Thapa won a silver medal at the Asian Boxing Championships in
Tashkent (Uzbekistan)

▪ Satyabrata Rout was selected for the Sangeet Natak Akademi Puraskar for the year
2016

▪ Captain of Indian basketball team Amritpal Singh created history by becoming the first Indian player to be signed by an
Australian Basketball team

▪ The Ministry of Rural Development will launch a new sub-scheme under Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM) which will be named as
Aajeevika Grameen Express Yojana (AGEY)

ECONOMY & BANKING

Q&A

01 What is Denomination ?

Denomination is a classification for the stated or face value of financial instruments, including currency notes and coins, as well as bonds and other fixed-income investments. The denomination can also be the base currency in a transaction or the currency in which a financial asset is quoted.

This further classification helps clarify acceptable payment options in transactions. Denomination is a proper description of a currency amount, usually for coins or banknotes. Denominations may also be used with other means of payment like gift cards.

02 What do you understand by Masala bonds?

The Masala bonds refer to rupee-denominated borrowings by Indian entities in overseas markets. It can raise money from foreign markets in rupee, and not in foreign currency. Basically, they are debt instruments that are typically used by corporates to raise money from investors. The issuance of rupee denominated bonds, Indian entity is protected against the risk of currency fluctuation, typically associated with borrowing in foreign currency.

It also helps in internationalization of the rupee and in expansion of the Indian bond markets. Usually, while borrowing in overseas markets, the currency is a globally accepted one like dollar, euro or yen. These bonds are usually traded on the London Stock Exchange (LSE) and not in India. It was not due to an urge or loyalty to one's country that led to such a colourful christening for the local currency bonds.

The first Masala bond was issued by the International Finance Corporation (IFC), the investment arm of the World Bank called as Uridashi Masala Bonds in November 2014. The Housing Development Finance Corporation (HDFC) was the first Indian company to issue rupee-denominated bonds "masala bonds" on London Stock Exchange (LSE) in July 2016.

International Financial Corporation was first time issued green masala bonds in August 2015 to raise private sector investments. It addressed climate change in India. The British Columbia province of Canada was the first foreign government to issue of masala bonds. Masala bonds are a good idea to shield corporate balance sheets from exchange rate risks. But they are best used in moderation. The after-effects of too much masala are not pleasant.

03 What is Mobile Banking?

Mobile banking allows you to perform many of the same activities as online banking using a smartphone or tablet instead of a desktop computer. However, simply accessing the bank's website on a mobile device is not the only method of mobile banking.

Mobile banking's versatility includes

- Logging into a bank's mobile website
- Using a mobile banking app
- Text message (SMS) banking

While more banks are making their sites easier to use on mobile devices, mobile banking is more commonly associated with accessing your accounts through an app. Apps can offer a wide range of services that are not limited to account access and include the following: Making mobile check deposits, Transferring money, Paying Bills and Locating ATMs.

04 What is Monetization?

Monetization refers to the conversion of an investment into cash, which usually happens via a liquidity event. When investors, such as venture capital or private equity firms, invest in a private company, they expect to get their money back plus a specified return within a certain period of time. The investee may flow some cash out via dividends, but the primary way in which the investors realize their return is by monetizing their investment through a sale. Monetization can occur in several ways, but the more common ones include selling to or merging with another company, or taking the company public via an Initial Public Offering.

05 What is NEFT?

Neft stands for National Electronic Funds Transfer (NEFT) is a payment system which facilitates one-to-one funds transfer. Like RTGS, Neft also transfers funds from one bank, but unlike RTGS the settlement takes place in batches (that may include transfers from various individuals) rather than individually. The batches are settled in hourly time slots.

06 What is RTGS?

RTGS stands for Real Time Gross Settlement (RTGS) enables money to move from one bank to another on a real time and gross basis. Simply put, real time means the beneficiary bank receives the instructions for fund transfer immediately and gross means that it is not bunched with any other transaction and settlements of funds transfer instructions happen individually. Since the funds settlement takes place in the books of the Reserve Bank of India (RBI), keep in mind that the payments are final and irrevocable.



07

What is Foreign Exchange Management Act?

The Foreign Exchange Management Act, 1999 (FEMA) is an Act of the Parliament of India, to consolidate and amend the law relating to foreign exchange with the objective of facilitating external trade and payments and for promoting the orderly development and maintenance of foreign exchange market in India. It was passed in the Winter Session of Parliament in 1999, replacing the Foreign Exchange Regulation Act (FERA).

This act makes offences related to foreign exchange civil offenses. It enabled a new foreign exchange management regime consistent with the emerging framework of the World Trade Organisation (WTO). It also paved the way for the introduction of the Prevention of Money Laundering Act, 2002, which came into effect from 1 July 2005.

08

What do you mean by Voluntary Unemployment?

Voluntary Unemployment is a situation when a person is unemployed not due to unavailability of jobs in the economy, but because of not being able to find employment of his/her own choice. Sometimes people reject employment opportunities if they do not receive desired wages or if they are not offered the kind of work they wish to do. In other words, the voluntary unemployment is when the person decides not to participate in the labour market, not because of the unavailability of jobs, but because of not finding the jobs of his/her choice or is not satisfied with the wage system. The voluntary unemployment also gets created when the worker is neither willing to work nor searches for a job, as he is satisfied with the amount given by the government in the form of unemployment benefits. High-income tax rates could also be one of the reasons behind a worker not choosing to work.

09

What is Online Banking ?

Online banking refers to any banking transaction that can be conducted over the internet, generally through a bank's website under a private profile, and with a desktop or laptop computer. These transactions include services traditionally offered at local branches without having to go to one. Online banking is generally defined as having the following characteristics:

- Financial transactions are conducted over the internet through a bank's secure website.
- The bank may have physical branch locations or it may exist only online.
- The user must register with the financial institution online and create a login ID and password.

Customers can perform financial transactions while banking online, like paying bills or transferring money from one account to another. Other basic activities include: Viewing account balances at any time of day, Viewing or printing statements, Viewing images of checks and Applying for loans or credit cards. In essence, a customer can do almost any activity online that he or she would be able to do in person when visiting a branch.

10

What is Foreign Direct Investment (FDI)?

Investing directly in production of other country either by buying a company or establishing new operations of an existing business. This is done mostly by companies as opposed to financial institutions, which prefer indirect investment abroad such as buying small parcels of a country's supply of shares or bonds. Foreign direct

investment grew rapidly during the 1990s before slowing a bit, along with the global economy, in the early years of the 21st century. Most of this investment went from one country to another, but the share going to developing countries, especially in Asia, increased steadily.

Governments used to be highly suspicious of FDI, often regarding it as corporate imperialism. Now-a-days they are more likely to court it. They hope that investors will create jobs, and bring expertise and technology that will be passed on to local firms and workers, helping to sharpen up their whole economy. Furthermore, unlike financial investors, multinationals generally invest directly in plant and equipment. Since, it is hard to uproot a chemicals factory, these investments, once made, are far more enduring than the flows of hot money that whisk in and out of emerging markets. Mergers and acquisitions are a significant form of FDI. For instance, in 1997, more than 90% of FDI into the United States took the form of mergers rather than of setting up new subsidiaries and opening factories.

11

Why was the International Monetary Fund (IMF) created?

The International Monetary Fund was conceived at a UN conference in Bretton Woods, New Hampshire, United States, in July 1944. The 44 countries at that conference sought to build a framework for economic cooperation to avoid a repetition of the competitive devaluations that had contributed to the Great Depression of the 1930s. The IMF's responsibilities: The IMF's primary purpose is to ensure the stability of the international monetary system—the system of exchange rates and international payments that enables countries (and their citizens) to transact with each other. The Fund's mandate was updated in 2012 to include all macroeconomic and financial sector issues that bear on global stability. A core responsibility of the IMF is to provide loans to member countries experiencing actual or potential balance of payments problems. This financial assistance enables countries to rebuild their international reserves, stabilize their currencies, continue paying for imports, and restore conditions for strong economic growth, while undertaking policies to correct underlying problems. Unlike development banks, the IMF does not lend for specific projects.

12

Do you know about Indian capital market?

The Indian capital market is the market for long term loanable funds as distinct from money market which deals in short-term funds. It refers to the facilities and institutional arrangements for borrowing and lending 'term funds', medium term and long term funds. In principal capital market loans are used by industries mainly for fixed investment. It does not deal in capital goods, but is concerned with raising money capital or purpose of investment. The capital market in India includes the following institutions (i.e., supply of funds for capital markets comes largely from these); (i) Commercial Banks; (ii) Insurance Companies (LIC and GIC); (iii) Specialised financial institutions like IFCI, IDBI, ICICI, SIDCS, SFCS, UTI etc.; (iv) Provident Fund Societies; (v) Merchant Banking Agencies; (vi) Credit Guarantee Corporations. Individuals who invest directly on their own in securities are also suppliers of fund to the capital market.

The Indian capital market is divided into gilt-edged market and the industrial securities market. The gilt-edged market refers to the market for government and semi-government securities, backed by the RBI. The securities traded in this market are stable in value and are much sought after by banks and other institutions.

Portfolio and Person

<i>President</i>	Ram Nath Kovind
<i>Vice-President</i>	M. Venkaiah Naidu
<i>Prime Minister</i>	Narendra Modi

Cabinet Minister

Minister	Portfolio
Rajnath Singh	Home Affairs
Sushma Swaraj	External Affairs
Arun Jaitley	Finance and Corporate Affairs
Nitin Jairam Gadkari	Road Transport and Highways, Shipping; Water Resources, River Development and Ganga Rejuvenation
Suresh Prabhu	Commerce and Industry
DV Sadananda Gowda	Statistics and Programme Implementation
Uma Bharati	Drinking Water and Sanitation
Ramvilas Paswan	Consumer Affairs, Food and Public Distribution
Maneka Sanjay Gandhi	Women and Child Development
Ananth Kumar	Chemicals and Fertilizers, Parliamentary Affairs
Ravi Shankar Prasad	Law and Justice, Electronics and Information Technology
Jagat Prakash Nadda	Health and Family Welfare.
Ashok Gajapathi Raju Puspapati	Civil Aviation
Anant Geete	Heavy Industries and Public Enterprises
Harsimrat Kaur Badal	Food Processing Industries
Narendra Singh Tomar	Rural Development, Panchayati Raj and Mines
Chaudhary Birender Singh	Steel
Jual Oram	Tribal Affairs
Radha Mohan Singh	Agriculture and Farmers Welfare
Thaawar Chand Gehlot	Social Justice and Empowerment
Smriti Zubin Irani	Textiles; Information and Broadcasting
Harsh Vardhan	Science and Technology, Earth Sciences, Environment, Forest and Climate Change
Prakash Javadekar	Human Resource Development
Dharmendra Pradhan	Petroleum and Natural Gas, Skill Development and Entrepreneurship
Piyush Goyal	Railways and Coal
Nirmala Sitharaman	Defence
Mukhtar Abbas Naqvi	Minority Affairs

Ministers of State (Independent Charge)

Minister	Portfolio
Rao Inderjit Singh	Planning, Chemicals and Fertilizers
Mahesh Sharma	Culture, Environment, Forest and Climate Change
Giriraj Singh	Micro, Small and Medium Enterprises
Manoj Sinha	Communications; Railways
Santosh Kumar Gangwar	Labour and Employment
Shripad Yesso Naik	Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homoeopathy (AYUSH)
Jitendra Singh	Development of North-Eastern Region; Prime Minister's Office, Personnel, Public Grievances and Pensions, Department of Atomic Energy, Department of Space

Minister	Portfolio
Rajyavardhan Singh Rathore	Youth Affairs and Sports; Information and Broadcasting
Raj Kumar Singh	Power; New and Renewable Energy
Hardeep Singh Puri	Housing and Urban Affairs
Alphons Kannanthanam	Tourism; Electronics and Information Technology

Ministers of State

Minister	Portfolio
Vijay Goel	Parliamentary Affairs, Statistics and Programme Implementation
Radhakrishnan P.	Finance and Shipping
SS Ahluwalia	Drinking Water and Sanitation
Ramesh Chandappa Jigajinagi	Drinking Water and Sanitation
Ramdas Athawale	Social Justice and Empowerment
Vishnu Deo Sai	Steel
Ram Kripal Yadav	Rural Development
Hansraj Gangaram Ahir	Home Affairs
Haribhai Parthibhai Chaudhary	Mines and Coal
Rajen Gohain	Railways
VK Singh	External Affairs
Parshottam Rupala	Agriculture and Farmers Welfare and Panchayati Raj
Krishan Pal	Social Justice and Empowerment
Jaswantsingh Sumanbhai Bhabhor	Tribal Affairs
Shiv Pratap Shukla	Finance
Ashwini Kumar Choubey	Health and Family Welfare
Sudarshan Bhagat	Tribal Affairs
Upendra Kushwaha	Human Resource Development
Kiren Rijju	Home Affairs
Virendra Kumar	Women and Child Development and Ministry of Minority Affairs
Anant Kumar Hegde	Skill Development and Entrepreneurship
MJ Akbar	External Affairs
Niranjan Jyoti	Food Processing Industries
YS Chowdary	Science & Technology and Earth Sciences
Jayant Sinha	Civil Aviation
Babul Supriyo	Heavy Industries and Public Enterprises
Vijay Sampla	Social Justice and Empowerment
Arjun Ram Meghwal	Parliamentary Affairs, Water Resources, River Development & Ganga Rejuvenation
Ajay Tamta	Ministry of Textiles
Krishna Raj	Agriculture and Farmers Welfare
Mansukh L. Mandaviya	Road Transport and Highways; Shipping; Chemicals & Fertilizers
Anupriya Patel	Health and Family Welfare
CR Chaudhary	Consumer Affairs, Food and Public Distribution; and Commerce and Industry
PP Chaudhary	Law and Justice and Corporate Affairs
Subhash Ramrao Bhamre	Defence
Gajendra Singh Shekhawat	Agriculture and Farmers Welfare
Satya Pal Singh	Human Resource Development, Water Resources, River Development and Ganga Rejuvenation



Important Dignitaries

Post	Name
Chief Justice, Supreme Court	<i>Dipak Mishra</i>
Speaker, Lok Sabha	<i>Sumitra Mahajan</i>
Deputy Speaker, Lok Sabha	<i>M. Thambidurai</i>
Comptroller and Auditor-General of India	<i>Rajiv Mehrishi</i>
Chief Election Commission	<i>Achal Kumar Jyoti</i>
Chairman, Union Public Service Commission	<i>David R. Syiemlich</i>
Deputy Chairman, Rajya Sabha	<i>PJ Kurien</i>

Important National Officials

Designation	Name
Vice-President, NITI Aayog	<i>Rajiv Kumar</i>
Chairperson, NHRC	<i>HL Dattu</i>
Chairperson, NCM	<i>Gairul Hasan Rizvi</i>
Chairperson, National Commission for Scheduled Tribes	<i>Nand Kumar Sai</i>
Chairperson, UGC	<i>DP Singh</i>
Chairperson, National Commission for Scheduled Castes	<i>Ramashankar Katheria</i>
Chairman, ISRO	<i>AS Kiran Kumar</i>
Chairman, Atomic Energy Commission	<i>Shekhar Basu</i>
Chairperson, 14th Finance Commission	<i>YV Reddy</i>
Chairperson, National Highways Authority of India	<i>Yuddhavir Singh Malik</i>
Chairperson, Central Board of Film Certification	<i>Prasoon Joshi</i>
Chairperson, Children's Film Society of India	<i>Mukesh Khanna</i>
Director, National Cadet Corps	<i>A. Chakravarty</i>
Chairperson, Central Board of Secondary Education	<i>Anita Karwal</i>
Chairperson, Press Council of India	<i>CK Prasad</i>
Director General, Border Security Force	<i>KK Sharma</i>
Director General, CRPF	<i>Rajiv Ray Bhatnagar</i>
Director General, ITBP	<i>RK Panchnanda</i>
Chairperson, National Green Tribunal	<i>UD Salvi (Acting)</i>
Director, NCERT	<i>Hrushikesh Senapathi</i>
President, Press Trust of India	<i>Vivek Goenka</i>
President, Staff Selection Commission	<i>Ashim Khurana</i>
Director General, Delhi Metro Rail Corporation	<i>Mangoo Singh</i>
Vice Chancellor, IGNOU	<i>M. Aslam</i>
President, National Commission for Women	<i>Lalitha Kumarmangalam</i>
President, National Commission for Protection of Child Rights	<i>Stuti Narain Kacker</i>
President, Institute of Chartered Accountants (ICAI)	<i>Nilesh Shivaji Vikamsey</i>
Director General, CSIR	<i>Girish Sahani</i>
CEO, Bharat Sanchar Nigam Limited	<i>Anupam Shrivastava</i>
Chairman, IRDAI	<i>TS Vijayan</i>
President, DRDO	<i>S. Christopher</i>
Chairman, FSSAI	<i>Ashish Bahuguna</i>

Bureaucrats

Designation	Name
National Security Adviser	<i>Ajit Kumar Doval</i>
Solicitor General	—
Attorney General	<i>KK Venugopal</i>
Cabinet Secretary	<i>Pradeep Kumar Sinha</i>
Home Secretary	<i>Rajiv Gauba</i>
Foreign Secretary	<i>S. Jaishankar</i>
Defence Secretary	<i>G. Mohan Kumar</i>
Secretary General, Lok Sabha	<i>Snehata Srivastava</i>
Principal Scientific Adviser	<i>R. Chidambaram</i>
Chairman, Railway Board	<i>Ashwini Lohani</i>
Director, Central Bureau of Investigation (CBI)	<i>Alok Kumar Verma</i>
Chief, Intelligence Bureau (IB)	<i>Rajiv Jain</i>
Chief, Research and Analysis Wing (RAW)	<i>AK Dhasmana</i>
Director General, NIA	<i>YC Modi</i>

Governors and Chief Ministers

State	Governor	Chief Minister
Andhra Pradesh	<i>ESL Narasimhan (Add. Charge)</i>	N. Chandrababu Naidu
Arunachal Pradesh	<i>BD Mishra</i>	Pema Khandu
Assam	<i>Jagdish Mukhi</i>	Sarbananda Sonowal
Bihar	<i>Satya Prakash Mallick</i>	Nitish Kumar
Chhattisgarh	<i>Balamji Tandon</i>	Raman Singh
Goa	<i>Mridula Sinha</i>	Manohar Parrikar
Gujarat	<i>OP Kohli</i>	Vijay Rupani
Haryana	<i>Kaptaan Singh Solanki</i>	Manohar Lal Khattar
Himachal Pradesh	<i>Acharya Dev Vrat</i>	Jairam Thakur
Jammu-Kashmir	<i>NN Vohra</i>	Mehbooba Mufti
Jharkhand	<i>Draupadi Murmu</i>	Raghubar Das
Karnataka	<i>Vajubhai R. Vala</i>	K. Siddharamaiah
Kerala	<i>P. Sathasivam</i>	P. Vijayan
Madhya Pradesh	<i>OP Kohli (Add. Charge)</i>	Shivraj Singh Chouhan
Maharashtra	<i>C. Vidyasagar Rao</i>	Devendra Phadnavis
Manipur	<i>Najma Heptulla</i>	N. Biren Singh
Meghalaya	<i>Ganga Prasad</i>	Mukul Sangma
Mizoram	<i>Nirbhaya Sharma</i>	P. Lalthanhawla
Nagaland	<i>PB Acharya</i>	TR Zeliang
Odisha	<i>SC Jamir</i>	Naveen Patnaik
Punjab	<i>VP Singh Badnore</i>	Amarinder Singh
Rajasthan	<i>Kalyan Singh</i>	Vasundhara Raje
Sikkim	<i>Srinivas Patil</i>	Pawan Chamling
Tamil Nadu	<i>Banwarilal Purohit</i>	EK Palanisami
Telangana	<i>ESL Narasimhan</i>	K. Chandrashekhara Rao
Tripura	<i>Tathagat Rai</i>	Manik Sarkar
Uttar Pradesh	<i>Ram Naik</i>	Yogi Adityanath
Uttarakhand	<i>KK Paul</i>	Trivendra Singh Rawat
West Bengal	<i>Keshari Nath Tripathi</i>	Mamata Banerjee

Administration of Union Territories

Union Territory	Lt. Governor (Administrator)	Chief Minister
Andaman and Nicobar Islands	DK Joshi	—
Chandigarh	VP Singh Badnore	—
Dadra and Nagar Haveli	Prafull Patel (Administrator)	—
Daman and Diu	Prafull Patel (Administrator)	—
Delhi	Anij Baijal	Arvind Kejriwal
Lakshadweep	Faruq Khan	—
Puducherry	Kiran Bedi	V. Narayanasamy

Chiefs of Defence Forces

Name of Force	Chief
Air Force	Air Chief Marshal BS Dhanoa
Army	General Bipin Rawat
Navy	Admiral Sunil Lanba
Integrated Defence Staff	Lt. General Satish Dua

Heads of Financial Institutes/Organisations

Person	Designation
Urjit Patel	Governor, Reserve Bank of India
Pankaj Patel	Chairperson, FICCI
SB Mathur	Chairperson, Unit Trust of India
Harsha Kumar Bhanwala	Chairperson, NABARD
Chhatrapati Shivaji	CMD, SIDBI
S. Kalyanaraman	Chairperson, National Housing Bank
Sandeep Jajodia	Chairperson, ASSOCHAM
Rajan Bharati Mittal	Chairperson, International Chamber of Commerce
Saurabh Chandra	Chairperson, Multi Commodities Exchange
Rajeev Rishi	Chairman, Indian Banks' Association
Sujay Bannerjee	CMD, Oriental Insurance Company
Deepak Kumar	Director, Employees State Insurance Corporation
Shyam Agrawat	Chairperson, Institute of Company Secretary of India

Heads of Sports Institutions

Person	Designation
Thomas Bach (Germany)	President, IOC
Gianni Infantino (Switzerland)	President, FIFA
Zaheer Abbas (Pakistan)	President, ICC
Narinder Batra (India)	President, FIH
Sebastian Coe (Britain)	President, IAAF
David Haggerty (USA)	President, ITF
Jean Todt (France)	President, FIA
Poul-Erik Larsen (Denmark)	President, BWF
Thomas Weikert (Germany)	President, ITTF
N. Ramachandran	President, Indian Olympic Association
Prafful Patel	President, Indian Football Association
Brijbhushan Sharan Singh	President, Indian Wrestling Federation
Revanth Reddy	Chairman, Indian Hockey Federation
Mariamamma Koshy	President, Hockey India

Heads of Nationalised Banks

Bank	Head/Chairman/MD
State Bank of India	Rajnish Kumar
Allahabad Bank	Usha Ananta Subrahmaniam
Bank of Baroda	PS Jaya Kumar
Bank of India	Dinbandhu Mahapatra
Canara Bank	Rakesh Sharma
Bank of Maharashtra	Ravindra Prabhakar Marathe
Andhra Bank	Suresh N. Patel
Central Bank of India	Rajeev Rishi
Corporation Bank	Jai Kumar Garg
Indian Bank	Kishor Karat
Dena Bank	Mahesh Kumar Jain
Indian Overseas Bank	R. Subramanian Kumar
Oriental Bank of Commerce	Mukesh Kumar Jain
Punjab National Bank	Sunil Mehta
Punjab and Sind Bank	Jatinderbir Singh
Syndicate Bank	MO Rego
Union Bank of India	G. Rajkiran Rai
United Bank of India	Pawan Kumar Bajaj
UCO Bank	RK Takkar
Vijaya Bank	RA Shankara Narayan
IDBI Bank	Mahesh Kumar Jain

Heads of Maharatna/Navaratna Companies

Maharatna	Chairman/MD
Bharat Heavy Electricals Limited	Atul Sobati
Coal India Limited	S. Bhattacharya
Gas Authority of India Limited	BC Tripathi
Indian Oil Corporation Limited	Sanjiv Singh
Oil and Natural Gas Corporation	Shashi Shankar
Steel Authority of India Limited	PK Singh
National Thermal Power Corporation	Gurdeep Singh
Bharat Petroleum Corporation Limited	D. Rajkumar
Navratna	Chairman/MD
Container Corporation of India Limited	Anil Kumar Gupta
Engineers India Limited	Sanjoy Gupta
National Buildings Construction Corporation	AK Mittal
Bharat Electronics Limited	SK Sharma
Hindustan Aeronautics Limited	T. Suvarna Raju
Hindustan Petroleum Corporation Limited	MK Surana
National Mineral Development Corporation	Narendra Kothari
Mahanagar Telephone Nigam Limited	NK Yadav
Power Finance Corporation	Rajiv Sharma
Power Grid Corporation	IS Jha
Rashtriya Ispat Nigam Limited	P. Madhusudan
Shipping Corporation of India	AK Gupta
Neyveli Lignite Corporation Limited	Sarath Kumar Acharya
Oil India Limited	Utpal Bora
Rural Electrification Corporation Limited	BP Pandey
National Aluminium Company Limited	TK Chand

* Updated till December 30, 2017



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