

# SECTION WISE ENGLISH SET FOR LIC AAO

**Directions (61-70):** Read the following passage carefully and answer the questions given below it. Certain words/phrases in the passage are printed in bold to help you locate them while answering some of the questions.

The Supreme Court has cut straight to the heart of the issue in the Aadhaar petitions. On behalf of all Indian citizens, it asks the current government to address the most basic questions in a democracy governed by the law: what are the privacy rights of its citizens; and are they protected equally, with the same justice for the rich and the poor alike? In the 20th century, governments that recognised no private sphere of thought, expression, and action outside their reach and the ruling party's reach were called "totalitarian". Aware that such governments are antithetical to freedom, the world's democracies were willing to sacrifice tens of millions of their citizens' lives in the Second World War to defeat them militarily. The democratic constitutions that rose on the ashes of European totalitarianism explicitly recognised the integrity of a private sphere that governments may not invade, as the U.S. Constitution's Bill of Rights, as interpreted by its Supreme Court, has also done. The post-Independence Indian Constitution does this as well. In the 21st century, a government that cannot or will not protect its citizens' privacy rights cannot credibly maintain a democratic regime of equal treatment under the rule of law. Freedom of opinion and association; freedom of religion (or irreligion); the ability to make choices and decisions autonomously in society free of surrounding social pressure, including the right to vote — all of these depend on the preservation of the "private sphere." Yet, the Government of India (GoI), speaking through its Attorney-General, has repeatedly declared that it is the government's position that Indian citizens have no constitutional right of privacy. Whether GoI is ultimately prepared to restate that position and risk a political loss before the Supreme Court remains to be seen. The pressure on the government very much increased last week, when the Supreme Court refused simultaneous applications by multiple agencies demanding relief from the Supreme Court's interim order limiting the use of Aadhaar pending the Court's final decision. By referring these government applications to a constitutional bench whose composition has been announced last week, the court has assured Indians that a decision on their fundamental rights will not be long delayed. The Attorney-General argued that the poor, whose welfare is at stake in the continuance of subsidy payments and other benefits, must be prepared to surrender their right of privacy, if any, in order to continue receiving benefits. This argument was sharply rejected by the bench, which recognises that the poor have the same rights as the rich, ad interim as

well as permanently, in any democratic society. This is not, as GoI has been claiming, a conflict between the needs of the poor and "1 or 2 or 10 persons" who care about fundamental right to privacy. everyone's government's most basic obligation is to protect its citizens' rights — both their right to sustenance and their right to the privacy that enables freedom — equally. The ultimate resolution of this present controversy must recognise both the need for Aadhaar — in order to provide efficient and honest government services to citizens — and the need for stringent rules concerning access to and security of citizens' biometric data, in order to preserve their privacy. GoI cannot adopt the posture that only one aspect of government's protective responsibility matters — that the costs of privacy **destruction** can be imposed upon the poor in return for LPG subsidies, or any other social benefit on which they absolutely depend. The Supreme Court's action this week ensures that GoI must respond to both halves of the problem. In particular, the Indian Supreme Court is likely to find itself asking GoI about what in Indian and U.S. law is called the "doctrine of unconstitutional conditions". Both Supreme Courts have held that the government cannot condition receipt of public benefits on waiver of fundamental rights. This is in sharp contradiction to the argument offered in the Supreme Court this week by the counsel for Center for Civil Society, when he told the bench that "a person who has a right to privacy should be allowed to waive it for greater benefit." We are about to begin one of the most important constitutional cases of India's Independence legal history. The good news is that the Supreme Court has shown it knows exactly what's at stake. In any democracy, that's a necessary place to start.

- **61.** What is author's main objective in writing the passage?
- 1) In the 21st century, a government that cannot protect its citizens' right to privacy cannot credibly maintain a democratic regime of equal treatment under the law.
- 2) A person who has a right to privacy should be allowed to waive it for greater benefit.
- 3) The government's most basic obligation is to protect its citizens' rights both their right to sustenance and their right to the privacy that enables freedom equally.
- 4) The right to an adequate standard of living requires, at a minimum, that everyone shall enjoy the necessary subsistence rights.
- 5) None of the above
- **62.** Which of the following can be the most suitable title of the passage?
- 1) Citizenship Rights and Responsibilities
- 2) Aadhaar and the right to privacy
- 3) Aadhaar card: Choice, identity and privacy

- 4) Right to privacy concerns
- 5) None of the above
- **63.** Which of the following does not depend on the preservation of the "private sphere"?
- 1) Freedom of opinion and association.
- 2) Freedom of religion
- 3) Right to vote
- 4) Right to adequate standard of living
- 5) None of the above
- **64.** Which of the following is/are definitely true in context of the passage?
- 1) The Attorney-General argued that the poor, whose welfare is at stake in the continuance of subsidy payments and other benefits, must be prepared to surrender their right of vote.
- 2) The government's most basic obligation is to protect its citizens' rights.
- GoI can adopt the posture that only one aspect of government's protective responsibility matters- that the costs of privacy destruction can be imposed upon the poor in return for LPG subsidies.
- 4) GoI has repeatedly declared that Indians citizens have constitutional right of privacy.
- 5) None of the above
- 65. What does 'totalitarian' mean in context of the passage?
- 1) In the 20th century, governments that recognised no private sphere of thought, expression, and action outside their reach and the ruling party's reach.
- 2) It means a system of government that is centralized and dictatorial and requires complete subservience to the state.
- 3) It means to a government with total power, one that exercises complete, even oppressive control over the people and their activities.
- 4) It
  - is related to a centralized government that does not to lerate parties differing opinion and that exercises dict atorial control over many aspects of life.
- 5) None of these

**Directions (66 - 67):** Choose the word which is most nearly the **SAME** in meaning as the word given in **bold** as used in the passage.

#### 66. Interim

- 1) Provisional
- 2) Permanent
- 3) Continual

- 4) Sovereign
- 5) Subservient
- 67. Simultaneous
  - 1) Asynchronous
- 2) Coexisting 3) Following
  - 4) Intermission 5) Interlude

Directions (68 - 70): Choose the word which is most nearly the OPPOSITE in meaning as the word given in **bold** as used in the passage.

### 68. Autonomously

- 1) Dependently
- 2) Independently
- 3) Uncontrolled
- 4) Informally 5) Relevance
- 69. Destruction
  - 1) Assassination
- 2) Restoration 3) Elimination
- 4) Ravaging
- 5) Slaughter
- 70. Obligation

1) Accountableness 2) Liability

4) Disagreement

3) Constraint 5) Compulsion

**Directions (71-75):** Rearrange the following five sentences (A), (B), (C), (D) and (E) in the proper sequence to form a meaningful paragraph; then answer the questions given below them.

- (A) The socialisation function of the family is a generalised one and is aimed at preparing us for membership of kinship group and the community.
- (B) The family is only one of the varieties of agencies of socialisation.
- (C) In other words, through the socialization process we learn the basic facts necessary for the performance of a variety of social roles in the society in which we grow up.
- (D) Socialisation is the process by which cultural, social and moral values and beliefs are transmitted from one generation to the next.
- (E) The way in which the process operates will depend largely upon the views taken by the parents of what their children ought to be like when they are grown up.
- 71. Which of the following should be the **SECOND** sentence after rearrangement?
  - 2) B 1) A 3) C 4) D 5) E
- 72. Which of the following should be the **FOURTH** sentence after rearrangement?
  - 2) B 3) C 4) D 5) E 1) A
- 73. Which of the following should be the **FIRST** sentence after rearrangement?
  - 2) B 3) C 4) D 5) E
- 74. Which of the following should be the **THIRD** sentence after rearrangement?
  - 1) A 2) B 3) C 4) D 5)E
- 75. Which of following will be the **FIFTH (LAST)** sentence after rearrangement?
  - 2) B 3) C 4) D 5) E 1) A

**Directions (76–80):** Which of the phase (1), (2), (3) and (4) given below each sentence should replace the word/phrase printed in bold in the sentence to make it grammatically correct? If the sentence is correct as it is given and 'No correction is required' mark (5) as the answer.

- 76. A freezing morning accompanied by a dense cover of boy **set the toning** for the coming weekend.
  - (1) keeping tone (2) started the toning
  - (3) kept the tone (4) set the tone
  - (5) No correction required
- 77. The jail is in the news again with the finding of a postal and some bullets.
  - (1) to finding (2) with find (3) finding (4) on found (5) No correction required
- 78. The space-crunched city throws up several stories of struggle that school have had put up with to win playground for their students.
  - (1) have had to put up (2) had put up to
  - (3) have had to put up with

- (4) had to put up to
- (5) No correction required
- 79. **Emotions was high** as both families were taken to the police station last night.
  - (1) Emotions went higher (2) Emotion become high
  - (3) Emotionally high
- (4) Emotions ran high
- (5) No correction required
- 80. Work at all the court complexes was paralysed as lawyers went **on a day-long strike** as a mark of protest.
  - (1) For a one day strike
- (2) For a strike
- (3) On a day's long strike
- (4) On a day-long striking
- (5) No correction required

**Directions (81-85):** In each of the following questions a short passage is given with one of the lines in the passage missing and represented by a blank. Select the best out of the five answer choices given, to make the passage complete and coherent.

- - (1) Azerbaijan and Kazakhstan together hold oil reserves three times the size of America's.
  - (2) The BTC project costs around 2.4 billion, with B.P. leading a consortium of 11 companies.
  - (3) Almost three-quarters of the funding come from back loans with public bodies such as the World Bank providing 350 million.
  - (4) The struggle to dominate the remaining supplies is intense, nowhere more so than in the Caspian basin.
  - (5) None of these
- **82.** Few would deny that one thing that Africa needs is investment.(............) The history of corporate involvement in Africa is one of forced labour, evictions, murder, wars, the under-costing of resources, tax evasion and collusion with dictators.
  - (1) Mr. Gordon Brown's moral crusade encourages us to forget the armed crusade he financed.
  - (2) But investment by many of our multinationals has not enriched its people but impoverished them.
  - (3) Debt, unfair terms of trade and poverty are not causes of Africa's problems but symptoms.
  - (4) The G8 leaders and the business interests their summit promotes can absorb our demands for aid, debt, and fairer terms of trade and lose nothing.
  - (5) None of these
- **83.** (.......................) nowhere else is this in greater evidence than in the Indian passenger car industry. Late to mature in India, the fast growing automobile industry has, since the mid-1990s, been giving Indian consumers a meaningful choice of cars across different price points and models.

- (1) The traditional conservative mindset has been broken and borrowing against future income is now a widespread phenomenon in India, releasing the pent up demand for various types of consumer goods.
- (2) No one disputes the fact that an exponential growth in the availability of car loans has made it more likely for a middle class consumer to graduate from a scooter to a car.
- (3) The widespread need for means of personal transportation has long been felt in India.
- (4) Retail lending has become the most spectacular innovation in the commercial banking sector in recent years.
- (5) None of these
- **84.** The main purpose of an Employment Guarantee Act is to enable people to claim from the state a basic aspect of their constitutional right to work. (......) it should aim at empowering the disadvantaged, and include extensive safeguards against any dereliction of duty by the authorities.
  - (1) This is the spirit in which a draft has been prepared by concerned citizens and revised by the National Advisory Council.
  - (2) An essential feature of the National Advisory Council draft is that it is based on the twin principles of university and self selection.
  - (3) For this to happen, the act must give them effective and durable entitlements.
  - (4) A benign state could certainly use this legislation with good effect to provide massive work opportunities to the rural poor
  - (5) None of these
- **85.** The Parihar is, for all practical purposes, a functional, fully fitted out submarine. After this brief ceremony, the submarine is to be towed out for the first time across the naval dockyard and moored in an enclosed pier called Site Bravo (...............) Over the next few months, it will commence a series of harbor trials .the primary system, a nuclear reactor, generates the heat which drives the secondary system, a steam turbine which spins the submarine's propeller, are to be tested separately. First, the steam turbine is to be jump started with shore based supply. The next significant step will be starting up the submarine's nuclear reactor where Zirconium rods in the core of the submarine's pressurized water reactor will be slowly raised
  - (1) It is the advent of new technology in India
  - (2) It has entered in chain reaction chamber
  - (3) It is like coming out from maternity ward to nursery
  - (4) It is unprecedented step to start such a sequence of processes
  - (5) It is very critical for a nuclear submarine

**Directions (86-90):** Each question below has two blanks, each blank indicating that something has been omitted. Choose the set of words for each blank that best fits the meaning of the sentence as a whole.

**86.** Many teachers ....... the lack of professional freedom as the ...... for leaving the job.

- (1) cited, reason (2) explained, force (3) claimed, understanding (4) argued, culprit (5) believe, ground 87. Skeptics would not ..... that the earth actually moves, let alone that it ..... around the sun. (1) permit, orbits (2) accept, revolves (3) experience, circles (4) assume, went (5) challenge, spins 88. Unpredictable ...... of the child could not lead the consultants to any..... (1) performance, setting (3) operation, purpose
- (2) belief, judgement (4)behaviour, conclusion
  - (5) react, decision
- 89. A public servant who is guilty will not ...... punishment and no ..... person will be punished.
  - (1) be, sincere (3) defend common
- (2) flee, guilty
- (4) avoid, uniformed
- (5) escape, innocent
- 90. Few professions can ..... the sheer variety and constant ..... of being a doctor.
  - (1) like, struggle
- (2) share, enthusiast
- (3) match, challenge
- (4) draw. work-load
- (5) justify, exception

**Directions (91-100):** In the following passage there are blanks, each of which has been numbered. These numbers are printed below the pas-sage and against each, five words are suggested, one of which fits the blank appropriately. Find out the appropriate words without changing the meaning of the passage.

Lately, the media seems to have gone berserk in (91) everything that pertains to the New Economy. Behind the great hulk of the articles on the subject are two (92) assumption. First, that the New Economy businesses are likely to push Old Economy industries all the way into oblivion. Second, that (93) about the New Economy is far superior to that of the Old Economy.

Both those emphatic assumptions could be (94) flawed. Physical products—the cornerstone of the Old

Economy—are hardly likely to (95) out in importance even in the age of the Internet. After all, the consumption of physical goods is hardly going down. In everything from steel automobiles (96) is only going up. But above and beyond all this, the New Economy also needs Old Economy products to survive. You can sell goods on the Internet, after all, only if (97) is producing those goods. Besides which, people still want all those Old Economy goods. As far as the second point is concerned, the one big weakness about the new Economy is that it is (98) more volatile than the Old Economy. The rate of evolution of products—the crux of the Old Economy—will (99) always be slower than the rate of the growth and proliferation on new ideas on any given subject. And hence, the Old Economy (based on products) will always be relatively more (100) than the New Economy (based largely on ideas).

**91.** (1) listening (2) advocate (3) ignoring (4) adopting (5) viewing (2) emphasizing (3) underlying **92.** (1) bold (4) over-riding (5) overlapping

**93.** (1) glitter (2) everything (3) each thing (4) proceed (5) highlight

**94.** (1) thinking (2) deliberately (3) casually (4) carelessly (5) seriously

**95.** (1) lose (2) charm (3) iron

(5) bear (4) stand (3) consumption **96.** (1) trend (2) movement (4) cost (5) production

**97.** (1) mass (2) someone (3) none (4) person (5) marketing

**98.** (1) obviously (2) reportedly (3) naturally

(4) intrinsically (5) abysmally (2) deliberately (3) have **99.** (1) subjectively

(4) accordingly (5) necessarily **100.** (1) stable (2) dogmatic (3) fragile

(4) volatile (5) specific

## **COMPUTER**

- **101.** Which of the following printer can be classified as a page-at-a time printer?
  - (a) Laser printer
- (b) Dot-matrix printer
- (c) Thermal printer
- (d) Inkjet printer
- (e) None of these
- 102. What is the function of the 'home key' in a microcomputer gwerty keyboard?
  - (a) To capitalize letters
  - (b) To reposition the cursor
  - (c) To interrupt executions
  - (d) To cancel the entry
  - (e) None of these
- **103.** Most of the errors blamed on computers are actually due to
  - (a) programming errors
- (b) hardware fatigue
- (c) defects in floppy disks
- (d) data entry errors
- (e) None of these
- **104.** File specification books are created primarily for the use of

- (a) systems analysts (b) programmers (c) operators (d) managers
- (e) None of these
- 105. The storage within the addressing scheme of the computer but exceeding the physical capacity is called
  - (a) address space
- (b) overlay storage
- (c) secondary storage
- (d) scratchpad memory
- (e) None of these
- **106.** How many function keys are in a standard keyboard?
  - (a) 10
- (b) 12
- (c) 11

- (d) 14
- (e) None of these
- **107.** Which generation of computers used transistors?
  - (a) First generation
- (b) Second generation
- (c) Fourth generation
- (d) All of these
- (e) None of these
- 108. In MODEMS
  - (a) several digital signals are multiplexed

(b) a digital signal changes some characteristic of a **121.** In acquiring new oraganisation carrier wave (c) digital signal is amplified (a) may choose to rent a machine since this is the (d) All of these least expensive acquisition method (b) may buy the equipment to reduce the risk of (e) None of these **109.** In digital data transmission technological obsolescence (a) baud rate is equal to bit rate (b) baud rate is always smaller than the bit rate (c) baud rate is always higher than the bit rate (d) baud rate is not constant (e) None of these 110. Information retrieval is fastest from (b) magnetic tape (a) floppy disk (c) hard disc (d) All of these (e) None of these **111.** The process of entering data into a storage location (a) adds to the contents of the location (b) cause variation in its address number (c) is known as a readout operation (d) is destructive of previous contents. (e) None of these **112.** Which of the following topologies is highly reliable? (a) Star (b) Bus (c) Fully connected mesh applications (d) All of these (e) None of these 113. Which of the following topologies is not broadcast type? (a) Star (b) Bus (c) Ring (e) None of these (a) Address (d) Tree 114. A magnetic tape volume that is used on a data (d) label processing operation without any change to its contents is units is (a) magnetic disk (b) punched paper tape (d) card reader (c) master tape (e) None of these **115.** A device that both transmits and receives data, is (a) PROLOG (a) transducer (b) trapdoor (c) translator (d) transceiver (e) None of these

(c) ACM

(c) Bug

(c) may lease a machine in order to avoid a large purchase price (d) may choose to build its own system from bins of integrated circuits (e) None of these **122.** Which of the following is not a factor affecting the processing capability of performance of a PC system? (a) The clock speed of the microprocessor (b) The revolutions per minute of the printer disk (c) The primary storage capacity of the processor (d) The built-in instruction set available to the microprocessor (e) None of these **123.** Super-computers (a) are found at thousands of sites around the world (b) can now fit on a single silicon chip (c) are usually designed to process accounting (d) are not fast enough for some applications (e) None of these 124. Which hole is used to mark the location of the first sector in a soft-sectored disk? (c) Index (b) Location (e) None of these 125. A data item which is not broken down into smaller (b) elementary data item (a) data element (d) database management (c) data entry (e) None of these **126.** A language based on graphics for use in education is (b) LOGO (c) COBOL (d) BASIC (e) None of these **127.** Codes which do not require to be frequently updated also promote user efficiency due to (b) sortability (c) stability (a) simplicity (d) expansibility (e) None of these (c) Multiple chain (e) None of these magnetic tape cartridge?

mainframe hardware,

116. Which of the following is an abbreviation for a

(b) AFL

**117.** Which of the following is a mechanism for separating continuous fan folded paper used in fine printers?

118. A group of signal lines used to transmit data in

(b) Burster

parallel from one element of a computer to another is

(e) None of these

(e) None of these

hardware programming language?

(a) AHPL

(a) Buffering

(d) Card reader

(d) APL

#### GENERAL AWARENESS

	day? It commemorates the start of Operation Trident
	during the India-Pakistan War of 1971.
	1. 2 Dec 2. 4 Dec 3. 5 Dec
	4. 6 Dec 5. 7 Dec
133.	Accounts are allowed to be operated by cheque in
	respect of
	1. Both savings bank accounts and fixed deposit
	accounts
	2. Savings bank accounts and current accounts
	3. Both savings bank accounts and loan accounts
	4. Both savings bank accounts and cash accounts only
	5. Both Current accounts and fixed deposit accounts
121.	Largest shareholder (in percentage shareholding) of
134.	a nationalized bank is
	1. RBI 2. NABARD 3. LIC
105	4. Govt. of India 5. IBA
135.	Insurance cover for bank deposits in our country is
	provided by?
	1. SBI 2. Govt. of India
	3. GIC 4. LIC 5. DICGC
136.	The committee on the goods and services tax (GST)
	has recommended a revenue neutral rate range of 17-
	18 per cent for the proposed GST. The committee was
	headed by Chief Economic Advisor
	1. Arvind Subramanian 2. Arvind Mayaram
	3. Rajiv Mehrishi 4. Arvind Panagariya
	5. None of these
137.	Who among the following is the current Union
	Minister of Environment, Forests and Climate
	Change?
	1. Venkaiah Naidu 2. Nirmala Sitharaman
	3. Ravi Shankar Prasad 4. Piyush Goyal
	5. Prakash Javadekar
138.	The RBI revised priority sector lending (PSL) for
	Regional Rural Banks (RRBs) recently. Now, what per
	cent of RRBs' outstanding advances should be for
	PSL?
	1. 25 per cent 2. 40 per cent
	3. 50 per cent 4. 70 per cent 5. 75 per cent
139.	The approach of 'Micro-Credit' or 'Banking with the
	poor' is comparatively a new concept in the field of
	rural credit. This approach has been tried very
	successfully in which of the following countries?
	1. Bangladesh 2. India 3. China,
	4. Japan 5. None of these
140	The lowering of Bank Rate by the Reserve Bank of
110.	India leads to
	1. More liquidity in the market
	2. Less liquidity in the market
	3. No change in the liquidity in the market,
	4. Mobilization of more deposits by commercial
	TI PRODUITATION OF THOSE ACPUSITS BY CONTINUE CIAL

131. The United Nations (UN) annually observes the

2. 2 Dec

5. 5 Dec

132. The 44th Navy Day was observed recently on which

Development on

1. 1 Dec

4. 4 Dec

International Volunteer Day for Economic and Social

3. 3 Dec

- 5. None of the above **141.** Which of the following is NOT an associated bank of the State Bank of India (SBI) at present?
  - 1. State Bank of Bikaner & Jaipur
  - 2. State Bank of Hyderabad
  - 3. State Bank of Mysore 4. State Bank of Patiala
  - 5. None of these
- 142. Ashwani Kumar is the present CMD of which of the following public sector banks? The bank is likely to issue 65 cr shares to bring down govt's stake to 52 per cent.
  - 1. Canara Bank
- 2. Punjab National Bank
- 3. Corporation Bank
- 4. Bank of India
- 5. Dena Bank
- **143.** Chinese President Xi Jinping announced what amount of assistance and loans for Africa at a summit in Johannesburg recently?
  - 1. \$20-bn
- 2. \$40-bn
- 3. \$50-bn

- 4. \$60-bn
- 5. \$80-bn
- 144. A general decline in prices, often caused by a reduction in the supply of money or credit is termed
  - 1. inflation
- 2. Deflation
- 3. Recession

- 4. stagflation
- 5. retardation
- **145.** In a landmark change, the central govt is set to begin direct transfer of cash into farmers' accounts, instead of physical procurement of from wholesale
  - markets. 1. pulse 2. Wheat 3. cotton
  - 4. maize 5. paddy
- 146. The RBI revised rules regarding priority sector lending for RRBs recently. As of Mar 2015, there are \_ RRBs operating in the country.
  - 1. 51
- 2. 52
- 3. 56

- 4. 62
- 5. 81
- 147. The manned electric aircraft RX1E was given a licence for production in which of the following countries recently? The aircraft can operate for around 45-60 minutes on one full charge.
  - 1. Switzerland
- 2. Sweden
- 3. Singapore

- 4. Iapan 5. China
- 148. The name of Kidambi Srikanth is associated with which of the following games?
  - 1. Tennis
- 2. Badminton 3. Squash
- 5. Snooker 4. Table tennis
- **149.** Which of the following teams won the title of Hockey World League Final at Sardar Vallabh Bhai Patel
  - Stadium, Raipur recently? 1. Netherlands
    - 2. India
- 3. Belgium

- 4. Australia
- - 5. Malaysia
- **150.** Which of the following is not a part of the scheduled banking structure in India?
  - 1. Moneylenders,
- 2. Public Sector Banks
- 3. Private Sector Banks
- 4. Regional Rural Bank
- 5. State Co-operative banks
- 151. The rate of interest on Savings Bank Account is stipulated by 2. RBI
  - 1. The concerned bank

banks

- 3. Indian Banks Association 4. Government of India
- 5. Banking Codes and Standards Board of India
- 152. Many times we read a term CBS used in banking operation. What is the full from of the letter 'C' in the term 'CBS'?
  - 1. Core
- 2. Credit
- 3. Continuous

- 4. Complete
- 5. None of these
- 153. The External Affairs Minister Sushma Swarai led Indian delegation for 'Heart of Asia' 5th Ministerial Meeting on Afghanistan held on Dec 9 in
  - 1. Kabul
- 2. Tehran
- 3. Shanghai

- 4. Tokyo
- 5. Islamabad
- **154**. has replaced Mauritius as the top source of foreign direct investment into India during the first half of the current fiscal.
  - 1. US
- 2. Netherlands
- 3. Singapore
- 4. Japan
- 5. China
- 155. A high-intensity earthquake (7.2 magnitude) hit which of the following Central Asian countries on 6 Dec?
  - 1. Tajikistan
- 2. Kazakhstan
- 3. Turkmenistan
- 4. Kyrgyzstan
- 5. Turkmenistan
- **156.** Storm Desmond hit which of the following countries recently bringing heavy rain and strong wind?
  - 1. US
- 2. UK
- 3. Mexico
- 4. Japan
- 5. Philippines
- **157.** Alexis Tsipras is the present Prime Minister of which of the following countries? The country approved the 2016 budget amid economic recession recently.
  - 1. Greece
- 2. Portugal
- 3. Egypt

- 4. Denmark
- 5. Spain
- **158.** The newly launched IDFC Bank has inked a pact with which IT services major to use its BaNCS system for bank's core banking solutions?
  - 1. Infosvs
- 2. Wipro
- 3. HCL
- 4. Tata Consultancy Services 5. Tech Mahindra **159.** Expand the term ALM as used in Banking/ Finance
- sector:
  - 1. Asset Liability Management
  - 2. Asset Liability Maturity
  - 3. Asset Liability Mismatch
  - 4. Asset Liability Manpower
  - 5. Asset Liability Maintenance
- **160.** For repayment of loan availed from Banks/ NBFC we come across a term known as EMI. What does it stand for?
  - 1. Equated Money index
  - 2. Easy Money Installment
  - 3. Equated Monthly Installment
  - 4. Equal Monthly Installment,
  - 5. Equal Minimum Installment



MNI COMPA