

COMPETITION POWER

Your Guide to Government Jobs & Competitive Exams

March 2016 - ₹ 40

What's There

Tips for Banking Interview
GK Hindu Review : January
Current Affairs Zinger
All about Railway Jobs
Handy Notes :
- Time & Distance
- Gerunds
- Lines & Angles
- Sitting Arrangement
- Small & Payment Banks
Civics Tricky Notes
Twisted Ones
LIC AAO Practice Set
Railways Practice Set
Syndicate Manipal PO Mock 2016



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- ➔ The Pm's Start Up Initiative Launched On 16th January
- ➔ Kerala, the first state to achieve 100% primary education
- ➔ India's fifth navigation satellite IRNSS-1E successfully put into orbit
- ➔ Indigenously Built ASW Corvette 'Kadmatt' was inducted by the Indian Navy
- ➔ The 9th BCCI Awards were presented to the cricketers for the year 2014-15

Content Partners

From the Editor's Desk

Dear Readers,

Bankers Adda in collaboration with Career Power brings to you Competition Power. The reason why this collaboration is so important and a landmark event as both BA and Career Power has had a long and extremely successful association with students appearing for competitive exams.

This magazine includes various initiatives that cover various aspects of Banking and SSC exams in an exhaustive manner. Keeping in mind the upcoming exams, we have covered Current Affairs for not only the month of **January** but also for the month of **December** under the name "**Current Affairs Zinger**". To make learning easy for the students we have also introduced another initiative by the name "**NEWS MAKER OF THE MONTH**" which covers all the important people, appointments, awards, etc that have made news.

Having covered the GK and CA portion in an exhaustive manner, we have also given equal importance and focus to the other subjects of the exams, be it Reasoning, Quant, English, Banking, Computers, Advanced Maths, Interview Preparation or Guidance and boosting the confidence of students. We have also given **Mock Papers** on **Syndicate Manipal PO, LIC AAO and SSC CGL** for practice for our readers, so that they can increase their speed and accuracy. This edition of Magazine also includes a new series named "**Twisted Ones**" which will have questions with higher difficulty level.

We believe that each and every student has the hidden potential to reach the unattainable heights, and it is our responsibility to provide them with a platform that hones their skills enabling them to overcome each and every challenge that comes their way while appearing for these exams.

Having said this I would like to give special thanks to the specialized mentors of Bankers Adda and Career Power team for providing us with the needed support and making this magazine a success.

Good Luck And God Bless

Team Competition Power !!

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MOTIVATIONAL - TIME TO FACE YOUR FEARS

Fear a four letter word but when catches up with us... it creates a havoc in our minds which then transfers into every inch of our body. It makes us shiver, takes away our ability to think rationally. All in all Fear ruins more bright lives much more than we might imagine. Each of us faces different kinds of fear..like whether we will get a bank job, will we be able to give right answers in the interview, fear about the uncertainty in the future....so on and so forth!!

Fears are
stories we
tell ourselves

Each of us, by virtue of our very human nature, has the potential to lead and achieve great things that elevate everyone around us. But the chattering voice of fear in our heads stop us from playing big. It robs us of our energy, our dreams and our opportunity for redemption. They are very much like rubber bands flinging us back and forth into our comfort zones the moment we try and expand the possibilities.

So why does this fear do what it does?? Our fears are indeed horrible figments of our imaginations, much like dreams — seemingly real, yet completely fictional occurrences taking shape within our minds. So our suffering is always about that which does not exist, simply because we are not rooted in reality, we are always rooted in our mind and in our imagination. If we were rooted in reality, there would be no fear.

Our fear is always about what's going to happen next (whether we will make it in life, fear of failure, will I be appreciated by people).

Just think about it we people are always suffering from either what happened yesterday(mistakes we might have made, something we might have achieved, people we might have met, discussions we might have had) or what may happen tomorrow , so basically in this process of past and future, we forget to live TODAY i.e. the PRESENT!!Today comes to us with so much beauty and hope, an opportunity that we often forget to cease. The

fact that we are alive today is in itself a blessing in disguise...something to be excited about, something to cherish and celebrate with the task in hand!! What would be our lives like if we lived each day like it was our last!! worked like we needed to give a return gift to life for the gift of TODAY!! must decide whether you have come here to experience life or to avoid life Just think about it...

So let us all promise to ourselves to daily practice this philosophy of being excited about our work, about relationships with our loved ones, experiences that life throws at us absorbing all we can from it even if it failure. Remember failure is not the end of life merely a stepping stone. !

Jaan Hai To Jahaan Hai!!

"The brave man is not he who does not feel afraid, but he who conquers that fear."

--Nelson Mandela

So lets go out there and face your fears!

**You don't have to be
great to start.
But you DO have to
start
To be great**

NEWS MAKERS OF THE MONTH – JANUARY 2016

The Pm's Start Up Initiative Launched On 16th January



Prime Minister Narendra Modi launched Start-up India initiative to begin startup ecosystem in the country. The initiative was launched in New Delhi. To promote a culture of entrepreneurship, the government announced a slew of incentives including a Rs10,000-crore corpus for innovation-driven enterprises, a three-year break from paying income tax on profits, a Rs500-crore per year credit guarantee mechanism, and exemption from capital gains tax for start-ups. After a full day of discussions at the launch of the 'Start-up India' programme attended by hundreds of young entrepreneurs, Prime Minister Narendra Modi unveiled his government's action plan to help entrepreneurs, and asked them to play a transformative role in India's development.

He unveiled a 19-point action plan for start-up enterprises in India & also stated that there would be no inspection of the enterprises during the first three years of the launch.

The 19 point action plan includes the following agendas:

1. Self certification : The start-ups will adopt self-certification to reduce the regulatory liabilities. The self-certification will apply to laws including payment of gratuity, labour contract, provident fund management, water and air pollution acts.

2. Start-up India hub : An all-India hub will be created as a single contact point for start-up foundations in India, which will help the entrepreneurs to exchange knowledge and access financial aid.

3. Register through app : An online portal, in the shape of a mobile application, will be launched to help start-up founders to easily register. The app is scheduled to be launched on April 1.

4. Patent protection : A fast-track system for patent examination at lower costs is being conceptualised by the central government. The system will promote awareness and adoption of the Intellectual Property Rights (IPRs) by the start-up foundations.

5. Rs 10,000 crore fund : The government will develop a fund with an initial corpus of Rs 2,500 crore and a total corpus of Rs 10,000 crore over four years, to support upcoming start-up enterprises. The Life Insurance Corporation of India will play a major role in developing this corpus. A committee of private professionals selected from the start-up industry will manage the fund.

6. National Credit Guarantee Trust Company : A National Credit Guarantee Trust Company (NCGTC) is being conceptualised with a budget of Rs 500 crore per year for the next four years to support the flow of funds to start-ups.

7. No Capital Gains Tax : At present, investments by venture capital funds are exempt from the Capital Gains Tax. The same policy is being implemented on primary-level investments in start-ups.

8. No Income Tax for three years : Start-ups would not pay Income Tax for three years. This policy would revolutionise the pace with which start-ups would grow in the future.

9. Tax exemption for investments of higher value : In case of an investment of higher value than the market price, it will be exempt from paying tax

10. Building entrepreneurs : Innovation-related study plans for students in over 5 lakh schools. Besides, there will also be an annual incubator grand challenge to develop world class incubators.

11. Atal Innovation Mission : The Atal Innovation Mission will be launched to boost innovation and encourage talented youths.

12. Setting up incubators : A private-public partnership model is being considered for 35 new incubators and 31 innovation centres at national institutes.

13. Research parks : The government plans to set up seven new research parks, including six in the Indian Institute of Technology campuses and one in the Indian Institute of Science campus, with an investment of Rs 100 crore each.

14. Entrepreneurship in biotechnology : The government will further establish five new biotech clusters, 50 new bio incubators, 150 technology transfer offices and 20 bio-connect offices in the country.

15. Dedicated programmes in schools : The government will introduce innovation-related programmes for students in over 5 lakh schools.

16. Legal support : A panel of facilitators will provide legal support and assistance in submitting patent applications and other official documents.

17. Rebate : A rebate amount of 80 percent of the total value will be provided to the entrepreneurs on filing patent applications.

18. Easy rules : Norms of public procurement and rules of trading have been simplified for the start-ups.

19. Faster exit : If a start-up fails, the government will also assist the entrepreneurs to find suitable solutions for their problems. If they fail again, the government will provide an easy way out.

73rd annual Golden Globe Awards announced



The 73rd Golden Globe Awards honored the best in film and American television of 2015 and was presented on January 10, 2016. The ceremony was produced by Dick Clark Productions in association with

the Hollywood Foreign Press Association. Mr. Robot, Mozart in the Jungle, The Revenant, The Martian and Steve Jobs were among the films and television shows that received multiple awards. The Revenant was only three-time winner at the 73rd annual awards, taking Best Actor for star Leonardo DiCaprio and Best Director for Alejandro G. Iñárrito along with Best Picture.

Complete List of Winners at the 2016 Golden Globe Awards:

- 🏆 **Best Motion Picture – Drama:** The Revenant
- 🏆 **Best Performance by an Actor in a Motion Picture – Drama:** Leonardo DiCaprio, The Revenant
- 🏆 **Best Performance by an Actress in a Motion Picture – Drama:** Brie Larson, Room
- 🏆 **Best Motion Picture – Musical or Comedy:** The Martian
- 🏆 **Best Performance by an Actress in a Motion Picture – Musical Or Comedy:** Jennifer Lawrence, Joy
- 🏆 **Best Performance by an Actress in a Television Series – Drama:** Taraji P. Henson, Empire
- 🏆 **Best Director – Motion Picture:** Alejandro Gonzalez, The Revenant
- 🏆 **Best Television Series – Drama:** Mr. Robot (USA Network)
- 🏆 **Best Original Song – Motion Picture:** “Writing’s On The Wall” — Spectre
- 🏆 **Best Performance by an Actress in A Limited Series or Motion Picture Made For Television:** Lady Gaga, American Horror Story: Hotel
- 🏆 **Best Motion Picture – Foreign Language:** Son Of Saul (Hungary)
- 🏆 **Best Performance by an Actor in a Television Series – Musical Or Comedy:** Gael García Bernal, Mozart In The Jungle
- 🏆 **Best Screenplay – Motion Picture:** Aaron Sorkin, Steve Jobs
- 🏆 **Best Performance by an Actor in a Supporting Role in Any Motion Picture:** Sylvester Stallone, Creed
- 🏆 **Best Motion Picture – Animated:** Inside Out
- 🏆 **Best Performance by an Actor in a Motion Picture – Musical Or Comedy:** Matt Damon, The Martian
- 🏆 **Best Performance by an Actor in a Television Series – Drama:** Jon Hamm, Mad Men
- 🏆 **Best Original Score – Motion Picture:** Ennio Morricone, The Hateful Eight
- 🏆 **Best Performance by an Actor in a Supporting Role In A Series, Limited Series Or Motion Picture Made For Television:** Christian Slater, Mr. Robot

- ❑ **Best Performance by an Actor in a Limited Series Or Motion Picture Made For Television:** Oscar Isaac, Show Me A Hero
- ❑ **Best Television Limited Series or Motion Picture Made For Television:** Wolf Hall Pbs
- ❑ **Best Television Series – Musical or Comedy:** Mozart In The Jungle
- ❑ **Best Performance by an Actress In A Television Series – Musical Or Comedy:** Rachel Bloom, Crazy Ex-Girlfriend
- ❑ **Best Performance by an Actress in a Supporting Role In A Series, Limited Series Or Motion Picture Made For Television:** Maura Tierney, The Affair
- ❑ **Best Performance by an Actress in a Supporting Role In Any Motion Picture:** Kate Winslet, Steve Jobs

Indigenously Built ASW Corvette 'Kadmatt' was inducted by the Indian Navy

INS Kadmatt, the second indigenous stealth Anti-Submarine Warfare (ASW) Corvette built by M/s Garden Reach Shipbuilders and Engineers Ltd (GRSE) was commissioned by Admiral RK Dhowan, the Chief of the Naval Staff at Naval Dockyard, Visakhapatnam.



The ship has been indigenously designed by the Indian Navy's in-house organisation, Directorate of Naval Design and constructed by Garden Reach Shipbuilders and Engineers Limited, Kolkata.

Important Points on Kadmatt

- 1) Kadmatt is the latest indigenous ship after Shivalik class, Kolkata class and INS Kamorta wherein a plethora of weapons and sensors have been integrated to provide a 'Common Operational Picture (COP)'.
- 2) This second ship of Project 28 has a low radio, acoustic, magnetic and IR signature owing to a 'X' shaped hull form, raft mounted engines and an IR suppression system.
- 3) With a displacement of 3500 tonnes, the sleek and magnificent ship spans 109 meters in length and 14 meters at the beam and is propelled by four diesel engines to achieve speeds in excess of 25 knots with an endurance of 3450 nautical miles.

- 4) The ship had a potent strike capability with guns, close in weapon system, heavy weight torpedoes and anti-submarine rockets. Very soon the ship will also be fitted with vertically launched Surface to Air Missiles to neutralise enemy missiles.
- 5) The ship also boasts of an advanced 3D Medium Range Air/ Surface Surveillance Radar developed by DRDO and produced by Bharat Electronics.
- 6) The ship will be manned by 13 officers and 180 sailors with Commander Mahesh Chandra Moudgil at the helm as her first Commanding Officer.

Kerala, the first state to achieve 100% primary education



Kerala has become the first state in the country to achieve total primary education. This has been achieved through the primary education equivalency drive of the state literacy mission — Athulyam. The declaration of this achievement was made by the Vice President Hamid Ansari during his speech at special ceremony organised at Thiruvananthapuram.

Athulyam is a programme which offers a chance for those who failed to get primary education due to various reasons to achieve the education qualification equivalent to fourth standard. The beneficiaries of the programme were between the age group of 15 to 50 years. The mission majorly focused the deprived sections i.e the scheduled caste, scheduled tribe, physically, financially weak and mentally disabled among others. The second stage of the scheme was Mission 676 that also aimed at targeting those who had dropped out of the formal education process.

Also, Kerala's success is attributed to its high literacy rate in the country. In the state, the Schools and colleges are mostly administered by the government, private trusts, or individuals.

India's fifth navigation satellite IRNSS-1E successfully put into orbit

Indian Space Research Organisation (Isro) successfully put the IRNSS-1E in orbit using Polar Satellite Launch Vehicle PSLV-31. The 1,425 kg satellite was the fifth to be launched as part of the Indian Regional Navigation Satellite System (IRNSS) which will consist of a constellation of seven satellites.



After the PSLV-C31 lift-off from the Satish Dhawan Space Centre in Sriharikota and a flight of about 18 minutes 43 seconds, IRNSS-1E Satellite was injected to an elliptical orbit

and successfully separated from the PSLV fourth stage. Once in orbit, the solar panels of IRNSS-1E were deployed automatically so that it can be controlled by Isro's Master Control Facility at Hassan, Karnataka.

The four satellites already launched include IRNSS-1A on July 1, 2013, IRNSS-1B on April 4, 2014, IRNSS-1C on October 16, 2014, IRNSS-1D on March 28, 2015.

ISRO scientists plan to put all the seven navigation satellites in to the orbit by March 2016. The mission life of IRNSS-1E is 12 years.

IRNSS -1E carries two types of payloads – navigation payload and ranging payload. The navigation payload of IRNSS-1E will transmit navigation service signals to the users. This payload will be operating in L5-band and S-band. The ranging payload of IRNSS-1E consists of a C-band transponder which facilitates accurate determination of the range of the satellite. IRNSS-1E also carries Corner Cube Retro Reflectors for laser ranging.

What is IRNSS?

IRNSS is an independent regional navigation satellite system designed to provide position information in the Indian region and 1500 km around the Indian mainland. IRNSS would provide two types of services, namely Standard Positioning Services available to all users and Restricted Services provided to authorised users.

The 9th BCCI Awards were presented to the cricketers for the year 2014-15

The Board of Control for Cricket in India (BCCI) presented the



ninth BCCI Awards 2014-15 at a ceremony held in Mumbai. The awards were presented by the BCCI president, Shashank Manohar. The awards recognize and honour the best Indian international

and domestic cricketers of the past year. The BCCI International Cricketer-of-the-Year (Polly Umrigar Trophy) Award 2014-15 was given to Test Captain Virat Kohli while the Col. C.K. Nayudu Lifetime Achievement Award was presented to former India stumper, Syed Kirmani. He was given the award for his contribution to Indian cricket.

The Complete list of the BCCI annual award winners are as follows:

- ❑ **Col. C K Nayudu Lifetime Achievement Award:** Syed Kirmani
- ❑ **Polly Umrigar Award (for Cricketer of the Year):** Virat Kohli

Lala Amarnath Awards:

- ❑ **Best all-rounder in the Ranji trophy, 2014-15:** Jalaj Saxena, Madhya Pradesh (583 runs and 17 wickets from 8 games)
- ❑ **Best all-rounder in domestic limited-overs competitions, 2014-15:** Deepak Hooda, Baroda

Madhavrao Scindia Awards for feats in Ranji Trophy, 2014-15:

- ❑ **Highest run-getter:** Robin Uthappa, Karnataka (912 runs from 11 games)
- ❑ **Highest wicket-takers:** R Vinay Kumar, Karnataka (48 wickets from 10 games and Shardul Thakur, Mumbai (48 wickets from 10 games)

M A Chidambaram Trophy awards for 2014-15:

- ❑ **Best under-23 cricketer:** Almas Shaukat, Uttar Pradesh
- ❑ **Best under-19 cricketer:** Anmolpreet Singh, Punjab
- ❑ **Best under-16 cricketer:** Shubman Gill, Punjab
- ❑ **Best senior woman cricketer:** Mithali Raj, Railways
- ❑ **Best junior woman cricketer:** Devika Vaidya, Maharashtra

Other Awards

- ❑ **Best umpire in domestic cricket in 2014-15:** O Nandan, Karnataka.
- ❑ **Best overall performance in 2014-15:** Karnataka State Cricket Association - 14 points.

SUCCESS STORY

Who says one can not selected in banking within 6 months?

Dear Readers,

Here we are sharing the success story of one of our readers named **JIT SARKAR**, who belonged to **Asansol, Kolkata**.

Yes guys this is another success story of a B.Tech Student. I completed my B.Tech in Mechanical Engineering in 2015. Frankly speaking never thought of banking till March 2015. But when no good reputed company visited our college though it is a renowned college in west Bengal, I lost hopes and tend towards banking. Rigorously started preparing from April 2015. Gave 7 exams till now and selected in RRB OS1 and RRB OA. IBPS PO and CLERK results are awaiting. Now move to the preparation section-

QUANT- arun sharma, M Tyra, R S Agarwal. Finished all books. because I don't know what would come but I knew I can finish all these. so did it. Seriously try this guys. This is gonna give you a edge.

G.A- Completely dependent on Bankersadda. Noted down every day's G.A, so capsule is a piece of cake for me.

Computer- Never find a perfect material... just did old question sets

Reasoning- Previous years question set and practice sets of B.A. make this part your strong area.

English- apna bhi haal waisa hi hai. Just practiced BA speed test questions and revised them.

Speed Test- This is the brahmahstra for selection. I purchased the CP st series.. and never missed it. and result is now in your hand. This is necessary guys, do believe.

Now come to the marks

SBIPO-not selected

RRB OS1-121, attempt (148), finally selected

RRB OA-148, attempt (172), finally selected

OICL ASST-not selected, attempt (172)

UIICL ASST-marks not declared, attempt (181),

selected for interview, finally not selected

IBPS PO-attempt (116), results awaiting

IBPS CLERK-attempt (191), results awaiting

Last suggestion for fast selection remove 3 things from your life for 6 months and you will be definitely selected-

1. TV, Movies, shadi ghar, reception, party, masti etc
 2. Facebook, Whatsapp, Hike, social networking etc
 3. Boyfriend or Girlfriend whatever applicable.
- He/She can wait if they really love you.....

Best of Luck Guys. Dua mein Yaad Rakhna



INTERVIEW ZING FOR PO: An Introduction

We know you all are preparing hard for your interviews. Well you should after all it is an Opportunity for which you all have been working hard for.



So how do we make the most of this opportunity and convert it into a job?

Before we get there we need to understand the answers to a few questions.

- **What is the purpose of taking an interview?**
- **What are the questions that the interviewers usually ask?**
- **How to be the driver of the interview?**
- **How much to say, what to say and when to say?**

See the main purpose of these interviews is to have a look at the candidate's mindset, abilities, confidence and clarity of mind.

To see whether the person is fit to fill the position, is the person able to handle the pressure of the interview and at the same time hold his own inside the room..

The interviewers do not have a list of questions per say that they stick to, in fact they like to keep the interview very organic, i.e they like it when the candidate themselves drive the interview. This gives them an insight into the candidates mind. They usually frame their questions based on the words and answers that the candidates use, keeping a close track of what you say.

So how can you be the sole driver of the interview?

You need to frame your answers in such a way that YOU lead the interviewer to the next question that YOU want them to ask and not what they would ask you. So basically use those words and topics which you are sure of and can easily handle questions on them.

Say for example- they ask you about your hobbies.

Suppose You like listening to music ,

Now on an average there are 2 types of people:

One who are very passionate about music, i.e the know everything about what they listen to, be it the singer, the music director, etc. If you fall in this category, then feel free to confidently frame your answer in a way that they ask more about this field.

Now for the 2nd category of people, who just like listening to music, should frame your answer in such a way that it becomes clear to them that you just enjoy good music be it from any genre.

By saying this you give direction to their mind, silently you make them aware of your preference.

This should be the case for every other question. Basically you have to take charge of your interview silently, yet humbly.

Now what should be your role in an interview?

- Your role is basically to go out there and market yourself, have to prove them that you are the person for the job. But this does not mean that you go out and boast. Rather you have to present your qualities in a way that they get a glimpse into your persona through your eyes.
- Prepare well but speak in a limited way.
- Also never assume anything in advance, listen to the interviewers carefully, trying to analyze the intention of their question, and what is it that they want to hear.

We understand that many of you face the problem of nervousness, under confidence and other issues. But dear friends you need to keep in mind that this interview is a very important opportunity for you, and it is not worth it to lose out despite having the capability, just because you get nervous.

Remember friends you are just one step away from becoming a PO, so might as well prepare yourself for the post.

Some commonly asked introductory questions:

Q1. Introduce yourself.

First impressions are important, so take some time to hone your introduction, and then tweak it depending upon the audience. This question is often asked in interviews, so prepare for it.

Nailing the introduction will break the ice and improve your chances of moving to the next steps. I've interviewed hundreds of people over the years, and often I can tell in the first few minutes if I'm interested in hiring a person.

Your main goals in the introduction are fairly simple. You need to show that you:

- Have the ability and desire to do the job
- Will fit into the company culture, and be good to work with
- Won't quit shortly after being hired

- First off, you want to keep your introduction positive and simple. Don't ramble on for too long. For instance, highlight aspects of your career, interests, accomplishments, education, and / or hobbies that match that of the company and interviewer.
- Focus on what is directly relevant to the job you are interviewing for and for the person interviewing you. Keep in mind an interview is generally not about how smart you are, or how great of a person you are. It is about your fit for a specific job.
- Most interviewers don't have long attention spans, so use this time wisely. Don't assume that your interviewer has read your resume. However, don't simply recite your resume verbatim to your interviewer. Sadly many interviewers are not that well prepared, and don't let that sidetrack you.
- You can answer this question by giving a brief introduction of yourself - including your name, how many family member are there in your family, family profession, about your education and professional qualification if any, brief work experience if any, and career interest.

Q2. What is the meaning of your name?

This is a very common question that the candidates face at a bank interview. You must know the meaning of your name and mythological importance of your name. In fact, if the name of any of your family members has a special connection, you must know about that also.

Q3. What is the speciality of the place you belong to?

- You must be aware of the good/ bad things related to their home town or the place they live.
- You must know the history of the place like - what is the meaning of the name of your city, what is the history behind it.
- What was the old name of your place etc. or anything special that the city is/ was famous for like saris, bangles, marbles etc.
- If there's nothing special about the city, try to explore famous places nearby. For example if a person belongs to any village in Rajasthan, then he/she can give a view of Jaipur or Jaisalmer or any other famous place near to his/her town or city or village.
- It can be the nature's beauty, food, clothes, industries etc.

Q4. What are your hobbies?

Hobbies give an insight into your personality. So, mention them carefully and once you have mentioned them, you must know well about them.

For example if the candidate says that playing cricket is his/her hobby, then the candidate must know about the number of players, rules and regulations, about the recent cricket match, a little about cricket players also and all current news related with it.

Mentioning a hobby just for the sake of doing it without a proper knowledge about it will be disastrous.

If you do have a hobby, but you are not very intense about it, then make it clear to them.

Like you like playing cricket just for recreation, but do not like watching it, or a diehard fan of it, then make it clear to them very subtly. So that they do not question you further.

Q5. Tell us something about yourself or narrate your CV.

Objective: These questions are most significant in an interview. These questions are posed right at the beginning of the interview and act as ice breakers. Among all questions put in the interview, these questions require the longest answer. The answer sets the stage for further questions, rather sets the agenda for the interview. Hence a smart interviewee will tactfully give a slant through his answer so as to steer the interview to a favorable direction.

The answer should be scripted beforehand and practiced at home.

Your answer should be customized according to the situation.

Why this question?

The interviewer want to check your communication skills, confidence, self-view, recall, sequencing, choice of words, attitudes and your emotional mood. Hence this question deserves a very structured and accurate treatment. Each word should be properly weighed and delivered with the right intonation (pitch) and modulation of voice. The order of information should be either logical or chronological or a proper mix of both.

Suggested guidelines:

- Build your answer on four points, without repetition, in a logical, a sequential and chronological manner overplaying your high points.
- family background
- Schooling and academics
- training / article-ship and skills development
- Road map for future

-Try to give a particular flavor to your answer overplaying your high points of family, education, schooling, training and article-ship. You have a good opportunity to mention your strengths. But instead of mentioning your strengths directly, appreciate your parents, teachers, senior's ans principal by

highlighting their qualities which you learned from them.

-Approximately you should have around 20 sentences of information. Low points of your candidature should be downplayed.

-Try to close your answer at a point where the interviewer is provoked to ask a question on the topic related to your closure point. (i.e. you should be the driver of your interview, you should steer it in the direction you want the interviewers to go in) make sure you navigate the direction of your interview.

Will giving your introduction, you may be stopped by the interviewer in between, and then be prepared to close at a high and a positive note like mentioning your road map for the future.

Basically be prepared for all kinds of situations and at all points you should be in control (does not mean that you become domination, it should be done so subtly that the interviewer does not get to know).

Remember it is not what you say that matters, but how you say matters. You are there to sell yourself, and make them like you and eventually choose you from the lot.

Q6. Tell us something that is not given in your CV.

Objective:

This question is different from the above question. The question is intended to check your articulation, value system, analytical power and discriminating abilities.

Suggested Guidelines:

- Tell briefly 1 or 2 things you learned from your teachers, seniors and parents.
- Mention the assignments you enjoyed most during your studies / training / article-ship suiting the job profile.
- Tell something related to your hobbies, extracurricular activities or special interests. But the answer should be in conformity to the requirements of the job. Avoid giving any negative traces in your answer like your disliking, failures or events which show you in a negative light.

Q7. Tell us some joke or a humorous incident from your life.

Objective:

They usually ask this question to check your sense of humor, communication skills, narration and spontaneity.

Suggested Guidelines:

- Do not push or narrate something in an unnatural manner. In case you are comfortable, share the incident.

Be careful that you do not lose your dignity. Otherwise politely with a smile, brush off the question by saying, "*Sir, many amusing things happen but I cannot recall anything right now*".

- It will be desirable to avoid the answer to this question politely and smilingly because even if you have a good sense of humor, interview is not the right platform to narrate a joke. In all likelihood you will not be able to present the joke and after the poor narration your confidence will dip down.

Q8. How was your experience at the last job?

Objective:

The purpose of this question is to check your relationship and attitude with others. What in specific de-motivated you?

Suggested guidelines:

Never speak anything negative or derogatory for your past employers or past superiors.

Q9. Tell us 3 news of today.

Objective:

This question is asked to check your general / current awareness, communication skills, narration and spontaneity.

Suggested Guidelines:

- Make sure that you have a good glance on the today's newspaper. Briefly narrate all three, otherwise one or two will also do. The kind of news you read first gives an idea about your likings and your personality orientation.
- Try to cover the current issue, political, sports, and business news thus giving the impression of a balanced person.
- Avoid giving frivolous, provocative and disgusting happenings in the society.

10) Where do you see yourself after 5 / 10 years?

11) Why do you want to work in the banking industry?

12) What is more important to you, money or work or family?

13) What drives you in life?

14) What are your career goals?

Answers to questions 10- 14

Objective:

The aim of such questions is to take out your focus, vision, motivation, objectivity and desires for the future. A person who has no focus for himself will not be able to create a

focus for the organization. Today the ability to foresee your own future and the forecast for the organization is considered to be a skill of high order.

Suggested guidelines:

Question number 6 is an extremely relevant question in the interview. The interviewer wants to find out whether you have a road map for your future or not. The answer will reveal that whether your personal goals are in alignment (in sync) with the organizational objectives.

Your answer should comprise the following steps:

STEP 1: Looking forward to a position of responsibility in the functional area of banking / audit / accounts / HR etc, and prove my credential as a professional.

STEP 2: My contribution to the organizational objective should increase year after year.

STEP 3: I look forward to lead larger teams which are multi-functional, multi business and multi-location.(As per your comfort)

STEP 4: I look forward for a greater responsibility and accountability of key result areas and resources.

STEP 5: I look forward to a participation in strategic planning and decision making of the organization.

These 6 steps should be remembered and customizes by each participant and can be appropriately used in copy / paste manner for various question / occasions.

Suggested Guidelines for question 10:

State only step number 1 and any other from step no. 2-6.

Step number 1 & 2: Short term goals

Step number 3 & 4: medium term goals

Step number 5 & 6: Long term goals

Suggested guidelines for question 11:

11) Why do you want to work in the banking industry?

State step number 1, add further with an optimistic tone and emotion that you see a good future of the banking industry or organization and your role as a significant contributor, hence you see a long term relationship with the organization.

Suggested guidelines for question 12:

12) What is more important to you, money or work or family?

Discussion:

- In such questions never take an extreme stand, you cannot justify. taking a position in favor of one will put you into trouble, hence take a conciliatory / balanced view.
- Money and work will go together. Without good work one cannot make good money. your preference has to be work first and money second as you feel that a good work always attracts more money while more money with less work is neither in your interest nor in the interest of your employer.
- Family and career are complimentary to each other. you need a good family to support you in your career and you need a good career to have a happy family.

Suggested guidelines for question 13:

13) What drives you in life?

DISCUSSION:

- A professional organization will prefer a self-driven employee. An externally driven employee only performs in response to carrots and sticks offered by the organization.
- Hence your driving force should be internal like achieving higher standards for understanding the growing and changing needs of the organization and result orientation.
- Use step number 2 with suitable expansion and modification, say that you need to understand the growing and changing needs of your organization and keep contribution to the organizational objective as you consider your growth to be a part of organizational growth.

Suggested guidelines for question 14:

14) What are your career goals?

Step number 5 & 6 are useful with suitable expansion. Emphasize the team playing at the top. Do not insist that you are keen to become the CEO / CFO. This is a common mistake made by many.

Make sure you use these points to make your own answers, and not use them exactly. They should be modified to suit your personality.

**TAKE TIME TO DELIBERATE,
BUT WHEN THE TIME FOR ACTION HAS ARRIVED,
STOP THINKING AND ACT!**

Good luck

PADMA AWARDS 2016 ANNOUNCED

Padma Awards - one of the highest civilian Awards of the country, are conferred in three categories, namely, Padma Vibhushan, Padma Bhushan and Padma Shri. The Awards are given in various disciplines/ fields of activities, viz.- art, social work, public affairs, science and engineering, trade and industry, medicine, literature and education, sports, civil service, etc. 'Padma Vibhushan' is awarded for exceptional and distinguished service; 'Padma Bhushan' for distinguished service of high order and 'Padma Shri' for distinguished service in any field. The awards are announced on the occasion of Republic Day every year.

This year the President of India has approved conferment of Padma Awards to 112 persons as per the list below. The list comprises of 10 Padma Vibhushan, 19 Padma Bhushan and 83 Padma Shri Awardees. 19 of the awardees are women and the list also includes 10 persons from the category of foreigners, NRIs, PIOs (include one posthumous) and 4 Posthumous awardees.

Padma Vibhushan

1. **Ms. Yamini Krishnamurthi** — Art-Classical dance — Delhi
2. **Shri Rajinikanth** — Art-Cinema — Tamil Nadu
3. **Smt Girija Devi** — Art-Classical Vocal — West Bengal
4. **Shri Ramoji Rao** — Literature & Education-Journalism — Andhra Pradesh
5. **Dr Viswanathan Shanta**-Medicine-Oncology-Tamil Nadu
6. **Shri Shri Ravi Shankar**-Others-Spiritualism — Karnataka
7. **Shri Jagmohan** — Public Affairs — Delhi
8. **Dr Vasudev Kalkunte Aatre** — Science & Engineering — Karnataka
9. **Shri Avinash Dixit(Foreigner)**-Literature & Education-USA
10. **Late Shri Dhiru Bhai Ambani (Posthumous)**-Trade & Industry-Maharashtra

Padma Bhushan

11. **Shri Anupam Kher** — Art-Cinema — Maharashtra
12. **Shri Udit Narayan Jha** — Art-Playback Singing — Maharashtra
13. **Shri Ram V Sutar** — Art-Sculpture — Uttar Pradesh
14. **Shri Heisnam Kanhailal** — Art-Theatre — Manipur
15. **Shri Vinod Rai** — Civil Service — Kerala
16. **Dr Yarlagadda Lakshmi Prasad** — Literature & Education — Andhra Pradesh

17. **Prof NS Ramanuja Tatacharya** — Literature & Education — Maharashtra
18. **Dr Barjinder Singh Hamdard** — Literature & Education - Journalism — Punjab
19. **Prof D Nageshwar Reddy** — Medicine-Gastroenterology — Telangana
20. **Swami Tejomayananda**-Other-Spiritualism-Maharashtra
21. **Shri Hafeez Contractor**-Others-Architecture-Maharashtra
22. **Shri Ravindra Chandra Bhargava** — Public Affairs — Uttar Pradesh
23. **Dr Venkata Rama Rao** — Alla Science & Engineering — Andhra Pradesh
24. **Ms Saina Nehwal** — Sports-Badminton — Telangana
25. **Ms Sania Mirza** — Sports-Tennis — Telangana
26. **Ms Indu Jain** — Trade & Industry — Delhi
27. **Late Swami Dayanand Sarawasati (Posthumous)** — Others-Spiritualism — Uttarakhand
28. **Shri Robert Blackwill (Foreigner)** — Public Affairs — USA
29. **Shri Pallonji Shapoorji Mistry (NRI/PIO)** — Trade & Industry — Ireland

Padma Shri

30. **Smt Prathibha Prahlad** — Art- Classical Dance — Delhi
31. **Shri Bhikhudan Gadhvi** — Art- Folk Music — Gujarat
32. **Shri Sribhas Chandra Supakar** — Art- Textile Designing — Uttar Pradesh
33. **Shri Ajay Devgn** — Art-Cinema — Maharashtra
34. **Ms Priyanka Chopra** — Art-Cinema — Maharashtra
35. **Pt Tulsidas Borkar** — Art-Classical Music — Goa
36. **Dr Soma Ghosh** — Art-Classical Vocal — Uttar Pradesh
37. **Shri Nila Madhab Panda** — Art-Film Direction and Production — Delhi
38. **Shri SS Rajamouli** — Art-Film Direction and Production — Karnataka
39. **Shri Madhur Bhandarkar** — Art-Film Direction and Production — Maharashtra
40. **Prof M Venkatesh Kumar** — Art-Folk Artist — Karnataka
41. **Ms Gulabi Sapera** — Art-Folk Dance — Rajasthan
42. **Smt Mamta Chandrakar**- Art-Folk Music — Chhattisgarh
43. **Ms Malini Awasthi** — Art-Folk Music — Uttar Pradesh
44. **Shri Jai Prakash Lekhiwal** — Art-Miniature Painting — Delhi
45. **Shri K Laxma Goud** — Art-Painting — Telangana
46. **Shri Bhalchandra Dattatray Mondhe** — Art-Photography — Madhya Pradesh
47. **Shri Naresh Chander Lal** — Art-Theatre & Cinema — Andaman & Nicobar

48. **Shri Dharendra Nath Bezbaruah** — Literature & Education — Assam
49. **Shri Prahlad Chandra Tasa** — Literature & Education — Assam
50. **Dr Ravindra Nagar** — Literature & Education — Delhi
51. **Shri Dahyabhai Shastri** — Literature & Education — Gujarat
52. **Dr Santeshivara Bhyrappa** — Literature & Education — Karnataka
53. **Shri Haldar Nag** — Literature & Education — Odisha
54. **Shri Kameshwaram Brahma** — Literature & Education - Journalism — Assam
55. **Prof Pushpesh Pant** — Literature & Education-Journalism — Delhi
56. **Shri Jawaharlal Kaul** — Literature & Education-Journalism — Jammu & Kashmir
57. **Shri Ashok Malik** — Literature & Education — Delhi
58. **Dr Mannam Gopi Chand** — Medicine-Cardio Thoracic Surgery — Telangana
59. **Prof Ravi Kant** — Medicine-Surgery — Uttar Pradesh
60. **Prof Ram Harsh Singh** — Medicine- Ayurveda — Uttar Pradesh
61. **Prof Shiv Narain Kureel** — Medicine- Paediatric Surgery — Uttar Pradesh
62. **Dr Sabya Sachi Sarkar** — Medicine -Radiology — Uttar Pradesh
63. **Dr Alla Gopala Krishna Gokhale** — Medicine-Cardiac Surgery — Andhra Pradesh
64. **Prof TK Lahiri** — Medicine-Cardio Thoracic Surgery — Uttar Pradesh
65. **Dr Praveen Chandra** — Medicine-Cardiology — Delhi
66. **Prof (Dr) Daljeet Singh Gambhir** — Medicine-Cardiology — Uttar Pradesh
67. **Dr Chandrasekar Shesadri Thoguluva** — Medicine-Gastroenterology — Tamil Nadu
68. **Dr (Mrs) Anil Kumari Malhotra** — Medicine-Homeopathy — Delhi
69. **Prof MV Padma Srivastava**-Medicine-Neurology — Delhi
70. **Dr Sudhir V Shah** — Medicine-Neurology — Gujarat
71. **Dr MM Joshi** — Medicine-Ophthalmology — Karnataka
72. **Prof (Dr) John Ebnezar** — Medicine-Orthopaedic Surgery — Karnataka
73. **Dr Nayudamma Yarlagadda** — Medicine-Paediatric Surgery — Andhra Pradesh
74. **Shri Simon Oraon** — Other -Environment Conservation — Jharkhand
75. **Shri Imitiaz Qureshi** — Other-Culinary — Delhi
76. **Shri Piyush Pandey** — Others-Advertising & Communication — Maharashtra
77. **Shri Subhash Palekar** — Others-Farming — Maharashtra
78. **Shri Ravinder Kumar Sinha** — Others-Wildlife Conservation — Bihar
79. **Dr HR Nagendra** — Others-Yoga — Karnataka
80. **Shri MC Mehta** — Public Affairs — Delhi
81. **Shri MN Krishna Mani** — Public Affairs — Delhi
82. **Shri Ujjwal Nikam** — Public Affairs — Maharashtra
83. **Shri Tokheho Sema** — Public Affairs — Nagaland
84. **Dr Satish Kumar** — Science & Engineering — Delhi
85. **Dr Mylswamy Annadurai** — Science & Engineering — Karnataka
86. **Prof Dipankar Chatterji** — Science & Engineering — Karnataka
87. **Prof(Dr) Ganapati Dadasaheb Yadav** — Science & Engineering — Maharashtra
88. **Smt (Prof) Veena Tandon** — Science & Engineering — Meghalaya
89. **Shri Onkar Nath Srivastava** — Science and Engineering — Uttar Pradesh
90. **Ms Sunita Krishnan** — Social Work — Andhra Pradesh
91. **Shri Ajoy Kumar Dutta** — Social Work — Assam
92. **Shri M Pandit Dasa** — Social Work — Karnataka
93. **Shri PP Gopinathan Nair** — Social Work — Kerala
94. **Smt Madeleine Herman de Blic** — Social Work — Puducherry
95. **Shri Srinivasan Damal Kandalai** — Social work — Tamil Nadu
96. **Shri Sudhakar Olwe** — Social Work — Maharashtra
97. **Dr TV Narayana** — Social Work — Telangana
98. **Shri Arunachalam Murugantham** — Social Work — Tamil Nadu
99. **Ms Deepika Kumari** — Sports-Archery — Jharkhand
100. **S Shri Sushil Doshi** — Sports-commentary — Madhya Pradesh
101. **Shri Mahesh Sharma** — Trade & Industry — Delhi
102. **Shri Saurabh Srivastava** — Trade & Industry — Delhi
103. **Sh Dilip Sanghvi** — Trade & Industry — Maharashtra
104. **Dr Keki Hormusji Gharda** — Trade & Industry — Maharashtra
105. **Late Shri Prakash Chand Surana (Posthumous)** — Art - Classical Music — Rajasthan
106. **Late Shri Saeed Jaffrey (NRI/PIO/Posthumous)** — Art-Cinema — UK
107. **Shri Michael Postel (Foreigner)**-Art-Archaeology- France
108. **Shri Salman Amin Sal Khan (NRI/PIO)** — Literature & Education — USA
109. **Smt Hui Lan Zhang (Foreigner)** — Others-Yoga — China
110. **Shri Predrag K Nikic (Foreigner)** — Others-Yoga — Serbia
111. **Dr Sundar Aditya Menon (NRI/PIO)** — Social Work — UAE
112. **Shri Ajaypal Singh Banga (NRI/PIO)** — Trade & Industry — US

CURRENT AFFAIRS : JANUARY 2016

INDIA IN NEWS

Somnath Temple will participate in Gold Monetisation Scheme

The Somnath Temple Trust is all set to become Gujarat's first temple to deposit its idle gold in the Gold Monetisation Scheme as its trustees including Prime Minister Narendra Modi have given their nod to invest the yellow metal reserves in the scheme. The trust has around 35 kg of gold and will deposit the gold which is not in day-to-day use of the temple.



U-Win card for Unorganised Workers

The Union Government is working on issuing a unique identification number for the workforce engaged in unorganised sector to facilitate them to access social schemes and benefits. "We are working to issue a smart card 'Unorganised Workers Identification Number' (U-WIN card) for the workforce engaged in unorganised sector soon in the country," P P Mitra, Principal Labour and Employment Adviser, Union Ministry of Labour and Employment, told reporters. Mitra, who was in the steel city to take part in a function, said 93 per cent of the workforce (approx 40 crore) were engaged in the unorganised sector in the country. The benefits of the Union government schemes such as pension scheme, old age scheme would be linked with the U-WIN cards, he said.

Bharat Stage VI from 1st April 2020

In a bid to curb vehicular pollution, the government decided to implement stricter emission norms of Bharat Stage (BS) VI from April 1, 2020 by skipping BS-V altogether. At present, BS IV norms are followed in parts of India and by April 1, 2017, the whole of the country is scheduled to be covered under it. The decision to leapfrog to BS-VI was taken at an inter-ministerial meeting chaired by Road Transport and Highways Minister Nitin Gadkari, which was attended by Oil Minister

Dharmendra Pradhan, Heavy Industries Minister Anant Geete and Environment Minister Prakash Javadekar.

Sikkim declared as First Organic state

Prime Minister Narendra Modi declared Sikkim as the first organic state in the country, saying it will soon become the harbinger of organic farming not only in India but around the world. The Prime Minister also handed over the Organic Certificate to Chief Minister Pawan Chamling.

Subsidy ended in Parliament Canteen

Food items served in the Parliament canteen will be dearer, with rates being revised in varying degrees in the wake of controversies over hugely subsidised costs of eatables in times of ballooning prices. With the canteen working on 'no-profit, no-loss' basis, a veg platter which earlier cost Rs.18 will now be sold for Rs. 30 and non-veg thali will cost Rs. 60 instead of Rs. 33 earlier. A three-course meal will cost Rs. 90 instead of Rs. 61 earlier and chicken curry, which earlier cost Rs. 29, will be sold for Rs. 40. Also, tea and coffee vending machines will be placed to reduce the burden on manpower.

Deendayal Upadhyaya Gram Jyoti Yojana

The government has electrified 20 per cent of the villages that were without power at the start of this financial year, according to an analysis by of the data provided by the Deendayal Upadhyaya Gram Jyoti Yojana (DDUGJY). As of January 2, 2016 the DDUGJY had electrified 3,656 or 20 per cent of the 18,452 villages without power at the start of this financial year. The scheme had an outlay of Rs 76,000 crore out of which the Centre committed to provide a grant of Rs.63,000 crore.

World's first slum museum

Dharavi in Mumbai is to get the world's first slum museum, organisers said. The museum will showcase some of the myriad objects that are produced every year in Dharavi, one of Asia's biggest slums and the setting for Danny Boyle's hit 2008 movie Slumdog Millionaire.

First batch of Smart cities

Twenty cities will be selected on January 26, 2016 and become the first lot of cities on their way towards being

“Smart”. The remaining 77 applicant-cities will go back to the drawing board to enhance their potential and plan better to qualify in the next phase of selection. The stakes are high as each selected city will get Rs 200 crore every year for the next five years. Rs 100 crore will be given by the Centre per year while the remaining will come from contribution by the concerned state. In all, each city will get Rs 1,000 crore in next five years for the metamorphosis.

Indian Report on Greenhouse

India's greenhouse gas (GHG) emission in 2010 was more than 2,000 million tonnes of CO₂ equivalent with the energy sector being the prime contributor, the first Biennial Update Report (BUR) submitted by India to the United Nations Framework Convention on Climate Change (UNFCCC) said. India submitted the report to the UNFCCC to fulfill its reporting obligation under the convention. The BUR said India's per capita GHG emission in 2010 was 1.56 tonnes of CO₂ equivalent, which is less than one-third of the world's per capita emissions and far below that of many developed and developing countries.

Smart villages in Maharashtra

Maharashtra government will soon transform 50 villages in the state into 'smart villages', Chief Minister Devendra Fadnavis said. Village Harisal in Melghat region in Amravati district, which has the dubious distinction of being the malnutrition capital, will be the first one to become 'smart village'. It will be done with the assistance of Microsoft company," Fadnavis said.

Global Investor Summit

The Government of Haryana in association with the Confederation of Indian Industry (CII) is all set to unfold 'The Happening Haryana Global Investors' Summit 2016' slated to be held at Gurgaon on March 7 and 8, 2016. The summit will bring together leading investors from all over the world for interacting with policy makers, including the political leadership on the investment environment and opportunities in Haryana. Besides, Pravasi Haryana Divas is also being organised on March 9 to attract investments from such entrepreneurs from Haryana who have set up business ventures abroad.

Eighteen per cent pollution reduced during odd-even scheme

The volume of respirable pollutants in the city's air reduced by 18 per cent during the odd-even scheme that regulated the plying of four-wheelers on Delhi roads for a fortnight, a new study has claimed. While absolute pollution levels increased across the National Capital Region (NCR) in January as compared to the previous month, the levels in Delhi saw a "smaller increase" owing to the pilot license plate policy, the US-based study stated.

Rajasthan topped in Solar Power generation

India's grid-connected solar power generation capacity has crossed the 5,000 MW mark, with Rajasthan on top with 1,264.35 MW capacity followed by Gujarat. The total grid-connected solar power generation capacity in the country is 5,129.81 MW, a statement by the Ministry of New and Renewable Energy said. According to the statement, Rajasthan has the maximum grid-connected capacity, followed by Gujarat (1,024.15 MW) and Madhya Pradesh (678.58 MW).

ISRO and NHAI signed agreement

NHAI has signed a Memorandum of Understanding (MoU) with National Remote Sensing Centre (NRSC) under Indian Space Research Organisation (ISRO) and NECTAR for use of spatial technology for monitoring and managing National Highways, the Road, Transport and Highways Ministry said in a release. A 24x7 technical cell would also be set up to provide relevant project specific data using the technology to project report Consultants, Engineers, staff and users.



Government's Target to increase Internet subscribers

Government is targeting to reach the 50-crore internet subscribers mark in the next 6-7 months, besides installing 2,500 wi-fi hotspots at 256 places by the next fiscal, Telecom Minister Ravi Shankar Prasad said. The minister was speaking at the inauguration of stock exchange BSE's free wi-fi service to public, which has been launched in partnership with Tata Docomo.

Aadhaar card will be used in Government complaint

To reduce the number of vexatious and malicious complaints the government has decided to encourage the complainants to mention their Aadhaar card numbers while filing grievances on governance-related matters through an online platform. People can visit public grievance website www.pgportal.nic.in to file their complaints.

Domestic Efficiency Lighting Programme

The government's decision to switch over to LED bulbs by 2018 under the energy efficiency mission would result in saving of up to USD 6 billion per annum, Union Minister Piyush Goyal said. Under the Domestic Efficient Lighting Programme (DELP), nearly 4.59 crore LED bulbs have been distributed so far. "When all the 71 crore conventional bulbs are replaced by LED bulbs it will result in a saving of 100 billion units of electricity," Goyal, the Minister for Power, Coal, New and Renewable Energy, said at the Harvard College US India Initiative Conference.

Delhi and Mumbai in Most Powerful cities

Delhi and Mumbai are the two Indian cities that have made it to a top-30 list of the world's most powerful, productive and connected cities. According to the study conducted by international real estate consultancy JLL, India's financial capital Mumbai has been ranked 22nd while the national capital Delhi is placed at 24th. The list is topped by Tokyo, which along with New York, London and Paris, make the top four 'super cities'.

Self Help Group will provide Food in Train

Passengers travelling in trains will now have the option of enjoying food prepared by some women's self help groups as Indian Railway Catering and Tourism Corporation (IRCTC) is planning to tie up with them to enhance its e-catering portfolio. The empanelled SHGs will be displayed on e-catering websites with their menu and prices.

Rs. 5000 Cr for National Solar Mission

The Cabinet Committee on Economic Affairs (CCEA) approved a budget of Rs 5,000 crore for implementation of grid connected solar rooftops systems over a period of five years up to 2019-20 under National Solar Mission. The CCEA decision will support installation of 4,200 MW solar rooftop systems in the country in next five years. The capital subsidy

for the same would be 30% and 70% for general category states and special category states respectively, the government said in a statement. It added that there will be no subsidy for commercial and industrial establishments.

Cap for LPG Subsidy

After getting 57.5 lakh "well-to-do households" to voluntarily give up the cooking gas subsidy, the government has now decided that the same won't be available to consumers with annual taxable income above Rs 10 lakh while booking LPG cylinders from the New Year's Day onwards.

Food Security Bill will be launched in UP

After two years of dithering, Uttar Pradesh is implementing the food security law from the New Year's Day. While 24 districts, mostly in western UP, will roll out the scheme, the remaining 51 districts will join the bandwagon on March 1. An estimated 82 crore people will get 5 kg each of rice, wheat and coarse grains at Rs 3, Rs 2 and Rs 1 per kg every month when the pan-India rollout of the scheme under the National Food Security Act is completed. With UP along with Sikkim joining from January 1, 25 states/UTs will be running the scheme.

Committee on DDCA scam

The Delhi government has formed an inquiry commission to probe the Delhi & District Cricket Association (DDCA) financial 'scam' issue. Gopal Subramaniam, retired Solicitor General of India, will head the panel.

**Bankruptcy Bill tabled in Lok Sabha**

The Centre tabled the Insolvency and Bankruptcy Bill, 2015 in the Lok Sabha. The Bill, if passed, should enhance the ease of doing business in the country. "Next to GST, bankruptcy legislation will be the biggest reform," Economic Affairs Secretary, Shaktikanta Das, tweeted a day before the Bill was tabled in Parliament. The Bill proposes adherence to strict deadlines to decide whether to liquidate a sick company or not, wherein the decision to liquidate a company will have to be reached within 180 days, Mr Banerjee said adding this should go a long way in reducing the time taken for insolvency resolution in India. The Bill proposes the setting up of an Insolvency and Bankruptcy Board of India to regulate

insolvency professionals and agencies. It also proposes the setting up of a fund dubbed the 'Insolvency and Bankruptcy Fund of India'.

Government increased essential drugs list

The Government has added 106 drugs including that of Cancer, HIV/AIDS and Hepatitis C to the list of essential medicines. The move will ensure their availability across the country at affordable prices. This also takes the total number of items in the list to 376. In a revision of the National List of Essential Medicines (NLEM) by the Health Ministry's core committee, 106 medicines were added while 70 were deleted after a series of meetings and consultations across the country.

Cochin Shipyard certified to build LNG transporting ship

Cochin Shipyard has received certification to build LNG-transporting ships for any client world-wide, making it the first shipyard in India to get the nod, joining the league of South Korea, Japan and China.

Rajya Sabha cleared Juvenile Justice Bill

The Rajya Sabha cleared the Juvenile Justice (Amendment) Bill, 2015, lowering the age of a legally defined juvenile from 18 to 16 in the case of heinous crimes.

Thermal Power plant will reduce emissions

Beginning 2017, thermal power plants across India will have to cut particulate matter emissions by as much as 40 per cent and reduce their water consumption by nearly a third, according to rules notified by the Union Ministry of Environment and Forests and Climate Change. The government also said it plans to scale down its dependence

In Maharashtra Online FIRs from 1st January

Chief Minister Devendra Fadnavis announced that from January 1, all police stations in Maharashtra will start registering First Information Reports (FIRs) online and the complainant will get a copy of the complaint on WhatsApp, along with a SMS confirming the filing.

India's First Naval base in Seychelles

A plot of land for India to build its first naval base in the Indian Ocean region has been allocated by the Seychelles government in the Assumption Island. Lifting the veil of

secrecy around the planned project, President James Michel of the Seychelles told. "This is a joint project between India and Seychelles involving our two Defence Forces in enhancing our mutual security along our western seaboard. Seychelles is absolutely committed to the project." Once ready, the naval base to be built by the defence forces of India, and Seychelles will help India exercise greater control over the Indian Ocean's western region all the way to the piracy-prone eastern African coastline.

TRAI sent notice to Reliance against Free Basics

The Telecom Regulatory Authority of India (TRAI) sent a reminder to Reliance Communications (RCom) to submit details about its proposed Facebook Free Basics service. RCom and Facebook have partnered to offer access to certain applications and websites to users without any data charges in India. However, the service, previously called Internet.org, has been widely criticised for violating Net Neutrality principles and favouring Facebook's own services over its rivals.

Ministry of Overseas Indian Affairs merged with Ministry of External Affairs



In order to avoid duplication of work and to improve efficiency, the government merged the Ministry of Overseas Indian Affairs (MOIA) with the Ministry of External Affairs. Explaining the official line, a spokesperson of MEA said the merger of MOIA was to avoid "duplication" as most of the work of MOIA was done by Indian missions abroad. But reportedly, the MEA, which has been short of staff, wanted greater number of officials with diplomatic experience in key positions in MOIA to deal with emergencies involving Indians in various crisis-prone countries in West Asia. The merger is expected to increase efficiency in MEA's emergency work abroad.

New Building for Parliament

India needs a new Parliament building as the current one is in great "distress," according to Lok Sabha Speaker Sumitra

Mahajan in a proposal to the Ministry of Urban Development (MoUD). Ms. Mahajan has said that a structure more spacious and technologically advanced than the current one should be built either within the Parliament building or outside it across the Rajpath.

Management quota scrapped for school admission

In a move that will benefit a large number of people struggling with nursery admission of their children, the Delhi government scrapped management and all other quotas except those for the Economically Weaker Sections. By scrapping this quota, about 10,000 seats are expected to be freed up for the general public. Announcing the decision, Delhi Chief Minister Arvind Kejriwal referred to management quota as the “biggest scandal” in the education sector of the country.

Centre’s notification to permit Jallikattu

The Centre issued a notification to permit jallikattu, Tamil Nadu’s traditional bull-taming sport, ahead of the Pongal festival. The notification overturns a 2011 notification that prohibited the exhibition or training of bulls, and some other animals, as performing animals.

Supreme Court will hear Uphaar fire case in Open Court

The Supreme Court decided to hear in open court the separate petitions filed by the CBI and the family members of the 1997 Uphaar fire tragedy victims to review its judgment allowing real estate magnates Gopal and Sushil Ansal to get off by paying a fine of Rs. 60 crore for negligence leading to the death of 59 people in the incident.

Dogs parade on 26 January

After a gap of years, dogs of the Indian Army trained for bomb disposal and counter-insurgency, will march on the Rajpath as part of the Republic Day parade on January 26. There are about 1,200 Labradors and German Shepherds with the Army of which 36 have been selected for the march past along with their handlers.

Azim Premji ranked Most generous Indian

Wipro’s billionaire Chairman Azim Hashim Premji (70) has been ranked the ‘most generous Indian’ for the third consecutive year by Hurun India Philanthropy List 2015, which was released. Mr. Premji made it to the top position

for his donation of Rs. 27,514 crore for development of the education sector in India. Infosys co-founder Nandan Nilekani, his wife Rohini and their family came second with a donation of Rs. 2,404 crore towards urban governance, public policy and education.

Lalu Prasad Yadav re-elected president of Rashtriya Janata Dal

Lalu Prasad is set to be re-elected president of the Rashtriya Janata Dal for the ninth consecutive time, with no other leaders filing nominations for the post. Mr. Prasad filed his papers. Rabri Devi, wife of Mr. Prasad and former Bihar Chief Minister, proposed his name in the nomination submitted to the party’s national election officer, Jagdanand Singh. Mr. Prasad’s sons and Bihar Ministers, Tej Pratap and Tejaswi Yadav, and other senior leaders were present.

High Court Judgment on Private school

In a far-reaching judgment, the Delhi High Court held that private unaided schools functioning from the land allotted to them by the Delhi Development Authority (DDA) cannot increase their fees without prior sanction of the government. The court also said that the schools could not indulge in “profiteering and commercialisation” of education.

STATES IN NEWS

Bihar Chief Minister Nitish Kumar approved Patna Metro Rail project

Bihar Chief Minister Nitish Kumar approved much anticipated Patna Metro Rail project's proposal. The state government will now send the proposal for the union government's clearance. The proposal for the metro rail project was approved at a meeting, which was called to review the performance of the state urban development department at Patna. The Detailed Project Report (DPR) of the Patna Metro Rail project will be presented to the state cabinet for approval soon.



Odisha Government launched Anwasha scheme

The Odisha Government launched Anwasha scheme to provide free education to scheduled caste and scheduled tribe students. Under the scheme, 5000 SC and ST children will annually be enrolled into Standard I in leading private schools in urban areas of the state. State Chief Minister Naveen Patnaik announced the scheme at Saragi Phul- a three day children's festival for ST, SC children held at Adivasi Ground, Bhubaneswar. The government will bear all expenses for education of the students under the scheme which will be implemented in 17 districts.

North India's first cable bridge inaugurated at Basohali town of J&K

The Basohali town which is located in Kathua district of Jammu and Kashmir was in news as the Union Defence Minister Manohar Parrikar dedicated the first cable-stayed bridge of North India to the nation. The 592-metre bridge was constructed over river Ravi on Dunera- Basohli-Bhadharwah road. It would provide close connectivity between three northern states of Jammu and Kashmir, Himachal Pradesh and Punjab. It is fourth of its kind in India and first in North India and Jammu and Kashmir.

Bihar Government banned 15-year-old diesel vehicles

Bihar government banned 15-year-old diesel vehicles from plying in the Capital, Patna. The decision was made during the review meeting of the environment and forests department under the chairmanship of Chief Minister Nitish Kumar.

e-Vahan Bima facility by Telangana

Electronic motor insurance policies are legally accepted by the police and transport authorities in Telangana, making it the first state in the country to do so.

Andhra Pradesh signed MOU with Microsoft

Government of Andhra Pradesh signed a Memorandum of Understanding (MoU) with Microsoft India on a range of technology initiatives. The MoU was signed after a meeting between the Chief Minister N Chandrababu Naidu and Microsoft's CEO Satya Nadella in Hyderabad. The purpose of the MoU is to improve use of



information and communication technologies, drive digital inclusion and provide IT-based decentralised citizen services.

28th Edition of International Kite Festival inaugurated

Gujarat Chief Minister Anandiben Patel inaugurated the 28th edition of International Kite Festival at Sabarmati River front in Ahmedabad, Gujarat. The five-day annual event saw participation of about 98 foreign kite flyers from 28 different nations and 55 participants from 8 different states and 28 kite flyers from Gujarat.

Modi, the chief guest at the National Conference on Sustainable Agriculture and Farmers' Welfare

Prime Minister Narendra Modi will be the chief guest at the National Conference on Sustainable Agriculture and Farmers' Welfare being held in Gangtok on January 17-18, 2016. The conference is being held in Sikkim, which has taken the lead on organic farming.

ADB to fund \$840-m corridor between Vizag, Chennai

The Asian Development Bank will extend a \$625 million loan to the proposed \$840 million Visakhapatnam-Chennai Industrial Corridor, according to Teresa Kho, Country Director – India, ADB. The building blocks of the corridor would be node-centred development and trade and transport.

Telangana became first State to make gender education compulsory at graduate level

Telangana became the first State in India to introduce compulsory gender education at the graduate level. In this regard, the state in second week of January 2016 introduced a bilingual textbook titled, Towards a World of Equals.

Anil Ambani-led Reliance Group signed MoU to set up naval facility in Vishakhapatnam

Reliance Defence Ltd, a unit of Anil Ambani led Reliance Infrastructure Ltd signed a memorandum of understanding (MoU) with Andhra Pradesh Government to set up a world class naval facility in the state. The announcement regarding the MoU was made at Andhra Partnership Summit in Visakhapatnam.

RINL inked MoU with Andhra Pradesh Government for investment of 38500 crore rupees

Rashtriya Ispat Nigam Limited (RINL), the corporate entity of Visakhapatnam Steel Plant signed a Memorandum of

Understanding (MoU) with Andhra Pradesh government. The MoU envisages investment of around 38500 crore rupees to take up various projects at Visakhapatnam. The deal was signed during the 22nd CII Partnership Summit & 1st Sunrise AP Investment Meet, which is being held in Visakhapatnam.

Madhya Pradesh Government signed four MoUs with Singapore

Madhya Pradesh (MP) Government signed four MOUs with Singapore to collaborate in urban planning, skill development, clean energy and food processing. The MoUs were signed in Singapore in the presence of MP Chief Minister Shivraj Chouhan, who was on four day visit.

Exim Bank inks MoU with AP Govt for promoting exports

Exim Bank of India and the Government of Andhra Pradesh have entered into a Memorandum of Understanding (MoU)



for promotion of exports from the state. The MoU was signed by Yaduvendra Mathur, Chairman and Managing Director of the bank, and Shamsheer Singh

Rawat, Secretary and Commissioner for Industrial Promotion, Government of Andhra Pradesh.

Jayalalithaa launches Amma Call Centre

In an initiative aimed at quick delivery of government services, Tamil Nadu Chief Minister J Jayalalithaa launched a round-the-clock call centre for ensuring fast response to grievances. The 'Amma Call Centre', which will work all through the year, was launched by the Chief Minister through video-conferencing. The latest initiative was aimed at ensuring quick response to people's grievances wherein they can dial toll-free number '1100' at any point of time in the day.

International Kolkata Book Fair on Jan 27

The 40th edition of the International Kolkata Book Fair – the world's largest non-trade fair – is all set to bring to life a slice of history. In a first of its kind, the Publishers and Booksellers Guild – organisers of the International Kolkata Book Fair – will organise a 'heritage walk' that takes the person through the 39-year-old journey of the fair.

BANKS IN NEWS

Department of Post will open 1,000 ATMs

The Department of Posts (DoP) plans to open 1,000 ATMs and bring all 25,000 departmental post offices under core banking system by March this year. It has already rolled out core banking system (CBS) in 12,441 post offices along with 300 ATMs, a DoP official said.

SBI To Raise Up To 15,000 Crore By March 2017

Public sector lender State Bank of India (SBI) said it proposes to raise up to Rs 15,000 crore from various means, including public offer and overseas issuance of shares, in the next 14 months i.e. by March 2017. The fund raised will help the bank to meet global risk norms, Basel III, which will kick in from March 2019.

SBI Gets Rs3,300-Cr Credit Line From Korean Exim Bank

SBI said that it has secured a \$500 million loan from Korean EXIM Bank to help fund companies from the East Asian nation setting up units in India. This Line of Credit will help State Bank of India arrange long term foreign currency funds to finance Korean Companies setting up manufacturing unit here. The loan agreement was signed by Bhattacharya and Duk Hoon, Lee, Chairman and President, K-EXIM.

SBI To Monetise Non-Core Assets, List Few Units Over 3 Yrs

SBI is planning to monetise non-core assets and list some of its subsidiaries to meet capital needs as well as global risk norms, Basel III, which will start from March 2019. Public sector banks need Rs 1.80 lakh crore to meet Basel III norms, while the Government will provide only Rs 70,000 crore, SBI chairperson Arundhati Bhattacharya said, adding that the rest will have to be borne by banks through profits and non-core assets.

SBI Raises Rs4k Cr via Tier-II Bonds

Country's largest lender SBI said that it has raised Rs4,000 crore by issuing tier-II bonds on private placement basis under the Basel-III norms. The bank issued 40,000 Basel-III compliant tier-II bonds in the nature of debentures of face value of Rs10,00,000 each at par with 10-year tenure, bearing 8.33 per cent per annum coupon and with call option after 5 years, aggregating to Rs4,000 crore on private placement basis.

RBI issued Sovereign Gold Bond

The Reserve Bank has fixed the public issue price at Rs 2,600 per gram for the sovereign gold bonds. The second tranche of sovereign gold bonds and the pricing has been made more attractive as compared to the first tranche when the issue price was Rs 2,684 per gram. The first tranche of the scheme, which was launched in November, had got a subscription for 915.95 kg gold amounting to Rs 246 crore. "The issue price of the Sovereign Gold Bond for this tranche has been fixed at Rs 2,600 per gram of gold," RBI said in a statement. Applications for the bonds will be accepted for five days beginning January 18 to 22. The rate has been fixed on the basis of simple average of closing price for gold of 999 purity of the previous week (January 11-15, 2016) published by the India Bullion and Jewellers Association Ltd (IBJA), it added.

NPCI launched Aadhaar enabled payment system

The National Payments Corporation of India (NPCI) has collaborated with CSC e-Governance Services India to launch Aadhaar Enabled Payment System (AePS) at locations where CSC eGov has been acting as Business Correspondent of banks. "This system facilitates disbursement of government entitlements like NREGA, social security pension, Handicapped Old Age Pension etc of any Central or State Government bodies, using Aadhaar and authentication thereof as supported by UIDAI", NPCI said in a statement. This system is based on demographic and biometric/iris information of an individual, which eliminates the threat of any fraud and non-genuine activity. Aadhaar will facilitate 'anytime, anywhere, anyhow' authentication to its beneficiary.

Cabinet approved 8,000 Cr fund for MUDRA bank

In a bid to create jobs and promote entrepreneurship, the Cabinet approved Rs 8,000- crore funds that will stand guarantee for loans to new ventures and also announced 'Stand up India' scheme for credit facilities to SC, ST and women entrepreneurs at lower rates. While the Rs 3,000 crore MUDRA Credit Guarantee Fund (CGF) will act as hedge against default of Rs 50,000 to Rs 10 lakh loan extended to small entrepreneurs, the Rs 5,000 crore Stand Up India CGF will stand guarantee for Rs 10 lakh to Rs 1 crore loans to be provided to least 2.5 lakh SC/ST and women.

RBI's technical advisory committee on Monetary Policy

A majority, four of the five members of the Reserve Bank of India's (RBI) technical advisory committee (TAC) on monetary policy, had suggested leaving interest rates unchanged in the December policy review, as retail inflation has risen sharply, according to the central bank. One member suggested a 25 bps rate cut. RBI kept the repo rate unchanged at 6.75 per cent during the fifth bimonthly policy review.

RBI's Guidelines for Small and Payment Banks

Entities that received in-principle approval for setting up payments banks and small finance banks can join any payment system only after getting the final license, the Reserve Bank of India (RBI) said. "Entities that have been granted in-principle approval by it for setting up payments banks and SFBs can apply to the RBI for membership of any centralised/ decentralised payment systems, including Bharat Bill Payment System, after receiving the licence for commencement of business under the Banking Regulation Act, 1949," according to a statement from the central bank.

RBI's Guidelines for Micro Finance

Clarifying its stand on regulation of microfinance companies, the government has said that the Reserve Bank of India would continue to regulate MFIs registered as non-banking finance companies (NBFCs) with the central bank. MFIs will not be regulated by the Micro Units Development and Refinance Agency (MUDRA) Bank, as proposed by the finance ministry earlier. "MUDRA Bank will regulate banks only for the purpose of MUDRA loaning. MUDRA Bank will not be the regulator of the micro finance institutions."

RBI's panel on Interest subvention scheme

The government must do away with the interest subvention scheme and plough back the subsidy into a universal crop insurance scheme for small and marginal farmers, according to a recommendation from a panel headed by Deepak Mohanty, executive director, RBI. It also said that digitisation of land records for clear titles and credit linkage are necessary to establish evidence of cultivation. "A universal crop insurance scheme covering all crops should be introduced starting with small and marginal farmers with a monetary ceiling say of Rs 200,000. The insurance should be mandatory for all agricultural loans," according to the report.

India Post will start Payment bank by March 2017

India Post, which was among the eleven applicants to have received approval from RBI for payment banks in August, will start its service by March 2017, Telecom Minister Ravi Shankar Prasad said. It plans to float a wholly-owned subsidiary to open payment bank.

RBI's Guidelines for Financial Inclusion

India's central bank has asked the lenders to open more brick and mortar branches in villages with no banking facilities and with a population of more than 5,000. The banking regulator has asked banks to submit a roadmap on how many branches they will be opening by 31 March 2017. Banks have to submit the roadmap by end of January 2016. It has been observed that coverage of banking services in unbanked villages is skewed towards the BC model and the ratio of branches to BC is very low. For increasing banking penetration and financial inclusion, brick and mortar branches are an integral component, therefore it has been decided to focus on villages with population above 5,000 without a bank branch of a scheduled commercial bank.

Defective banknotes issued

Out of 300 million defective banknotes that were printed in one of the printing presses of government-owned Security Printing and Minting Corporation of India, about 100 million of those notes have hit the market leaving the general public in a tizzy. About 200 million pieces were transferred to the RBI's currency chests, some of which was then loaded in banks' automated teller machines, sources close to the development said.

Government will reduce its stake in IDBI bank

State-run lender, IDBI Bank, is planning to raise Rs.3,771 crore by way of qualified institutional placement (QIP) which could see government stake reduce by 25 per cent, according to an exchange filing. "Govt. of India has conveyed its approval to IDBI Bank to raise capital to the tune of Rs.3,771 crore, through QIP route, at an appropriate time during the year." At present, the government holds 76.5 per cent in the bank.

Government amended Negotiable Act

Dealing with bounced cheques will no longer be tedious, with the government notifying changes to the negotiable instruments law. One of the main amendments cleared by

Parliament in the winter session deals with where a cheque-bounce case can be filed. While the original Act stipulated that the case be filed only where the cheque was issued, the amendment says it can be filed only where it was deposited. This should help expedite resolution of cheque-bounce cases since the aggrieved party need not travel to the issuer's location to file a case.

ICICI Bank will be partner with PayTech Payment Bank



ICICI Bank will partner FINO PayTech to foray into the payments bank space, a top official said. ICICI Bank joins some of the leading lenders of the country which have partnered with payments banks that have received license from the banking regulator. The ICICI Group, with about 16 per cent stake in FINO Paytech, a business correspondent, is the largest domestic shareholder. FINO Paytech has received 'in principle' licence from the Reserve Bank of India (RBI) to start a payment bank.

Credit Guarantee Fund under MUDRA bank

The government said the Credit Guarantee Fund for loans disbursed under the Pradhan Mantri Micro Units Development Refinance Agency (MUDRA) Yojana would be able to guarantee loans of over Rs.one lakh crore as it gave its approval to convert MUDRA into a bank. The government expects the fund to be able to guarantee loans worth more than Rs.one lakh crore over the next three years of micro and small units, according to an official statement. In the event of defaults under the scheme, the Fund will safeguard banks and financial institutions. The Union Cabinet had approved the creation of a Credit Guarantee Fund for Micro Units Development Refinance Agency (MUDRA) loans and to convert MUDRA Ltd into MUDRA Small Industries Development Bank of India (SIDBI) Bank into a wholly owned subsidiary of SIDBI.

SBI unveiled dedicated branch for startups and wealth management services

State Bank of India unveiled a dedicated advisory services branch for startups and wealth management service for high net worth individuals (HNIs). SBI becomes the first public

sector bank to offer wealth management service. SBI InCube will be a one-stop advisory services facility for entrepreneurs but will not offer loans to startups for now, Bank Chairperson, Arundhati Bhattacharya, said. SBI InCube would advise entrepreneurs on several issues from setting up a company to taxation matters, asset and liability products, foreign exchange services, remittances and cash management.

Deepak Mohanty Committee

The Reserve Bank of India on 28 December 2015 released the



Report of the Committee on Medium-term Path on Financial Inclusion. The committee was constituted on 15 July 2015 by the RBI with the objective of working out a medium-term (five year) measurable action plan for financial inclusion. The 14-member committee was

headed by RBI Executive Director Deepak Mohanty.

Deadline for exchanging pre-2005 currency notes

The Reserve Bank of India on 23 December 2015 extended the deadline for exchanging pre-2005 currency notes of various denominations by another six months to 30 June 2016. The decision to extend the deadline was notified by the apex bank in a statement issued in Mumbai. RBI in an official statement said that the notes can be exchanged for their full value. It has also clarified that all such notes continue to remain legal tender.

Andhra Bank launched IMPS

Andhra Bank on 6 January 2016 launched Immediate Payment Service (IMPS) across all its branches in association with the National Payments Corporation of India (NPCI). The service makes payments possible within fraction of seconds with all the standards and integrity maintained for security.

RBI imposed penalty on State Bank of Travancore

The Reserve Bank of India (RBI) on 4 January 2016 imposed monetary penalty of one crore rupees on State Bank of Travancore for violation of its instructions. RBI in its release said, the monetary penalty has been imposed for violation of its instructions including reporting of data to Central Repository of Information on Large Credits (CRILC).

ECONOMY NEWS

IMF Retains India Growth At 7.5%, Cuts Global Growth

In the face of the China slowdown, the International Monetary Fund has cut the world economic growth to 3.4 per cent this year, but has retained its forecast for India at 7.5 per cent for both 2016 and 2017. It put India's growth in 2015 at 7.3 per cent.

Sc Restrains Government From Disinvestment In Hindustan Zinc Ltd

In a setback to the Government, the Supreme Court restrained it from going ahead with any further disinvestment of its minority share in Hindustan Zinc Ltd (HZL), the management of which is under the control of a Vedanta subsidiary.

WPI Inflation Contracts To (-) 0.73% In December On Costlier Food Items

With sharp rise in food prices the wholesale inflation fell by (-) 0.73 per cent in December, indicating return of inflationary pressures ahead of the monetary policy review of the central bank. The Wholesale Price Index (WPI) based inflation, dropping for the 14th straight month in a row, has remained in the negative zone since November 2014.

Un Lowers India Gdp Forecast For 2016 To 7.5% From 8.2%

United Nations has downgraded its GDP growth forecast for India for 2016 to 7.5 per cent from 8.2 per cent estimated earlier, largely due to slow progress in implementing reform policies. According to a report by United Nations Economic and Social Commission for Asia and the Pacific (ESCAP), the potential for even higher economic growth in some other major economies in the region has been held back due to slow progress in implementing reform policies.

China's Central Bank Injects Billions Of \$ To Ease Liquidity Strain

China's central bank pumped in billions of dollars, stated to be the biggest since September, into the financial system in open market operations in a bid to ease a liquidity strain in the world's second largest economy. The People's Bank of China (PBOC) conducted seven-day reverse repurchase (repo) agreements worth 130 billion yuan (\$20 billion).

India Still A Global Bright Spot, To Grow At 7.8% : World Bank

In its just-released January 2016 Global Economic Prospects report, the World Bank has projected a robust 7.8 per cent growth for India in 2016-17, while China, still grappling with an acute slowdown, is expected to grow at 6.7 per cent.

PwC' report on Indian Economy

India will be a "star performer" among emerging market economies and is expected to clock 7.7 per cent growth in 2016, outshining China for the second consecutive year, a PwC report says. According to the global consultancy firm, of the emerging economies, only India is expected to grow faster in 2016 than its long-term average growth rate. Among the seven emerging economies (China, India, Brazil, Mexico, Russia, Indonesia and Turkey), India will be a "star performer", while the Brazilian and Russian economies will contract and China will slow down, the report said.

India's CAD decreased

India's current account deficit may narrow to 0.5 per cent of GDP in 2016 from 0.7 per cent in 2015 owing to lower commodity prices, particularly oil, says a report. "Given lower oil prices, we expect the current account deficit to narrow to 0.5 per cent of GDP in 2016 from 0.7 per cent in 2015, despite weak exports and strengthening domestic demand," the report by financial services major Nomura said. The current account deficit, which occurs when the value of imports and investments is larger than value of exports, is expected to narrow to 0.5 per cent of GDP in 2016 largely owing to lower commodity prices, particularly oil.

Income tax department's e-filing

The Income Tax department's ambitious OTP-based ITR filing system for taxpayers has crossed the 50 lakh e-verification mark, while more than 39 lakh Aadhaar numbers have been successfully linked with the PAN database after the scheme was launched over six months back. The new e-filing system, operationalised last year, allows online verification of a person's Income Tax Returns (ITR) by using either the Aadhaar number, internet banking, ATM or email, thereby ending the practice of sending paper acknowledgment to the Centralised Processing Centre (CPC) of the IT department located in Bengaluru.

Export decreased

Exports contracted for 13th month in a row in December 2015 as outward shipments shrank 14.75 per cent to \$22.2 billion amid a global demand slowdown. Imports too plunged 3.88 per cent to \$33.9 billion in December over the same month previous year. Trade deficit during the month under review widened to \$11.6 billion as against \$9.17 billion in December 2014

Wholesale inflation in Negative zone

Wholesale price inflation hit -0.73% in December — retreating from -1.99% recorded in the previous month but still remaining in the negative zone for 14 months in a row — mainly on a spurt in food prices and an unfavourable base, showed the official data released. The narrowing of deflation for a fourth straight month in December suggests producers' pricing power has improved a tad, although it still remains dented due to the crash in global commodity prices.

Rs. 2,428 Cr Black Money disclosed

The government said it has mopped up Rs 2,428 crore from 644 taxpayers who have opted for the one-time black money compliance window under the Black Money (Undisclosed Foreign Income and Assets) and Imposition of Tax Act, 2015. This law was enforced on July 1, 2015. "The declarants were liable to pay tax at the rate of 30% and a like amount of 30% by way of penalty on the value of assets declared, by December 31, 2015. The amount received by way tax and penalty up to December 31, 2015 is R2,428.4 crore," it said in a statement.

Morgan Stanley report on Indian Economy



India's GDP growth rate is likely to accelerate gradually and inflation is expected to remain below 5 per cent over the next two years, says a Morgan Stanley report. According to the global financial services major, factors like discretionary consumption, public sector capex and foreign private investment flows are supporting the India growth story, while weak external demand conditions in the global markets are holding back the pace of growth.

Corporate social responsibility

Nearly 1,200 companies listed on the BSE together spent one billion dollars or Rs.6,400 crore towards corporate social responsibility activities in 2014-15, with majority of funds utilised for education, skills, health and sanitation sector, according to a report. Under the new Companies Act, a certain class of profitable companies must spend every year at least 2 per cent of their average net profit over the preceding three years on CSR. The norms, which are applicable on a 1,294 BSE-listed companies, came into effect starting April 2014. Within the first year of the legislation coming into effect, the study found Rs.6,400 crore has been spent for CSR activities with almost 55 per cent being channelled to education, skills, livelihoods, health and sanitation. It added that only about two per cent of the funds have gone to Prime Minister's relief fund.

UN Report on Indian Economy

India will be the world's fastest growing large economy at 7.3 per cent in 2016, improving further to 7.5 per cent in the following year, a United Nations world economy report said. "India's economy, which accounts for over 70 per cent of South Asia's GDP, is projected to grow by 7.3 per cent in 2016 and 7.5 per cent in 2017, slightly up from an estimated 7.2 per cent in 2015." India will be the fastest-growing large economy in the world, said World Economic Situation and Prospects 2016, which was released by the UN.

**Promotion of E-Payment**

The Prime Minister's Office has set an ambitious target to shift at least 90% of all government transactions that involve payments or receipts from citizens and businesses to electronic or paperless mode by the end of 2016. Replacing to move towards that goal, all government departments and ministries have been asked to provide electronic options for all payments and receipts by March 31, 2016. The Department of Electronics and Information Technology or DEITY is working on an end-to-end transactional experience for citizens and businesses to access various services through Internet enabled with a payment gateway interface for online

payments, as part of the Digital India mission, a senior official told.

FDI Inflow doubled in 2015

Foreign Direct Investment flows into India nearly doubled in 2015 to \$59 billion while the US emerged as the top host country for FDI last year, the UN's trade agency has said. Global FDI flows "unexpectedly" increased significantly by 36 per cent, according to the annual report of the United Nations Conference on Trade and Development. Global FDI unexpectedly increased significantly to \$1.7 trillion and this is closer to the pre-crisis level and it is the highest since the global financial and economic crisis.

Guidelines for Gratuity fund

In a move that could alter the dynamics of the formal job market, the government has proposed making gratuity benefits portable for employees moving from one workplace to another, irrespective of the tenure of their stint. Presently, employees in firms with 10 or more employees are eligible for tax-free gratuity benefits of up to Rs. 10 lakh, but they can only claim these benefits after a minimum of five years of continuous service in the same organisation. By making it possible to transfer accrued gratuity benefits from one job to another, the government is effectively looking to make the service period eligibility norm irrelevant and thus encourage greater mobility in the labour market.

PAN card compulsory for cash transaction exceeding Rs. 2 lakh

The Central Board of Direct Taxes clarified the rules regarding the quoting of PAN for certain transactions which will come into effect from January 1, 2016. "It has been decided that quoting of PAN will be required for transactions of an amount exceeding Rs. 2 lakh regardless of the mode of payment," the CBDT said in a release, adding that the previous limit was Rs. 1 lakh as announced by Finance Minister Arun Jaitley in his Budget speech.

ASBA mandatory for public issue

With a checklist regime kicking in for initial public offerings (IPOs), capital markets regulator the Securities and Exchange Board of India (SEBI), has put in place a new form for ASBA (Application Supported by Blocked Amount) facility. ASBA facility has become mandatory for all categories of investors

applying for a public issue for making payment. The facility allows the bid amount to remain in the applicants account till the time the shares are finally allotted. In a circular, SEBI said that the application form for ASBA would be printed in a booklet form of A4 size paper. Besides, SEBI has prescribed white colour form for Resident Indian, NRIs applying on a non repatriation basis and blue colour form for NRIs, Foreign Venture Capital Investor, Foreign Institutional Investors, their Sub-Accounts (other than sub-accounts which are foreign corporates or foreign individuals bidding under the QIB Portion), on a repatriation basis.

ASSOCHAM report on e-commerce

India's e-commerce market is likely to touch \$38-billion-mark in 2016, a 67 per cent jump over the \$23 billion revenue it clocked last year, according to the Associated Chambers of Commerce and Industry (Assocham). "Increasing internet and mobile penetration, growing acceptability of online payments and favourable demographics has provided the e-commerce sector in India the unique opportunity to companies connect with their customers," according to the Assocham's latest report.

Foreign exchange reserve increased

The country's foreign exchange reserves were at \$350.4 billion as on January 1, 2016 – the same level seen on September end. Import cover is an important indicator of the stability of the currency. During the currency crisis of 2013, when foreign exchange reserves fell to around \$275 billion, import cover dipped to around seven months. According to currency experts, eight to ten months of import cover is essential for the stability of the currency.

SEBI's Guidelines for Mutual Funds

As part of its attempts to make mutual funds reduce their exposure to one issuer or a sector in the debt schemes, the capital markets regulator Securities and Exchange Board of India (SEBI) has lowered the exposure cap for such investments by mutual funds. The SEBI Board has decided to amend the mutual fund regulations so that single issuer limit is reduced to 10 per cent of the net asset value (NAV) of the scheme, which can be increased to 12 per cent of the NAV but only after an approval from the trustees. The sector-specific exposure limit has also been reduced from the current 30 per cent of the NAV to 25 per cent. According to a

statement from SEBI, the new norms would mitigate risks arising on account of high levels of exposure in the wake of events pertaining to credit downgrades and put mutual funds in a better position to handle adverse credit events.

EPFO won e-governance award



कर्मचारी भविष्य निधि संगठन (श्रम एवं रोजगार मंत्रालय, भारत सरकार)
Employees' Provident Fund Organisation
 (Ministry of Labour & Employment, Govt. of India)

The Employees' Provident Fund Organisation has won the National Award on e-Governance 2015-16 for launching the Universal Account Number (UAN) facility which enables workers to transfer their provident fund deposits while switching jobs easily. The EPFO won the gold award in the 'innovative use of technology in e-governance' category and the retirement body will get a cash prize of Rs. 2 lakh.

Budget will be presented on 29 February

The NDA Government will present Budget 2016-17 in Parliament on February 29, Minister of State for Finance Jayant Sinha said. The Government aims to sustain high growth and may incorporate a two-three year roadmap for economic policies, he said.

BUSINESS NEWS

Godrej Buys 51% Stake In India Circus

Business conglomerate Godrej has acquired 51 per cent stake in home decor and personal accessories brand India Circus, which will increase its footprint in the lifestyle space. India Circus, owned by Krsna Mehta, is positioned as a lifestyle brand that offers home decor and accessories at an affordable price.

Tata Motors Appoints Guenter Butschek As Ceo & Md

Tata Motors announced appointment of ex-Airbus COO Guenter Butschek as its Chief Executive Officer & Managing Director, two years after the death of its former MD Karl Slym.

RInfra takes management control of pipavav

Reliance Infrastructure Ltd (RInfra) has taken over the management and control of Pipavav Defence and Offshore Engineering Co Ltd (PDOE) with Anil Ambani as its Chairman.

It holds 36.5 per cent of the equity capital of Pipavav Defence & Offshore Engineering Co Ltd.

Bharti Airtel's Akhil Gupta Invests In Anil Ambani's Commodity Bourse

Bharti Airtel group veteran Akhil Gupta has become an investor in Indian Commodity Exchange (ICEX), part of billionaire Anil Ambani-led Reliance Group, buying a five per cent stake in the bourse, valuing it at Rs 200 crore.

India Elected To Board Of Directors Of China-Backed AIIB

India, one of the founding members of the AIIB, has been elected to the board of directors of the China-sponsored Asian Infrastructure Investment Bank which is expected to begin loan approvals before the end of this year. Dinesh Sharma, Additional Secretary of Ministry of Finance has been elected to the 12-member board. With authorised capital of \$100 billion and subscribed capital of \$50 billion, AIIB will invest in sectors including energy, transportation, urban construction and logistics as well as education and healthcare.

China is the largest shareholder with 26.06 per cent voting shares. India is the second largest shareholder with 7.5 per cent followed by Russia 5.93 per cent and Germany with 4.5 per cent.

BSNL's 4g Service With Soft Launch In Chandigarh

State-owned BSNL started 4G services on non-commercial basis in Chandigarh promising broadband speed of up to 100 megabit per second (Mbps). It will be open for limited number of BSNL employees, while customers can visit the 4G centre to experience it," BSNL Chairman and Managing Director Anupam Shrivastava told. BSNL is first to start the 4G service in 2500 Mhz band.

Pact With Singapore On Jaipur, Ahmedabad Airports Okayed

Government cleared a pact which will pave the way for a Singapore Government agency to operate and maintain Ahmedabad and Jaipur airports. Airports Authority of India (AAI) and Singapore Cooperation Enterprise (SCE) had, during Prime Minister Narendra Modi's visit to Singapore last November, signed the MoU to co-operate in planning and development of Ahmedabad and Jaipur airports besides other aspects including traffic and commercial development, service quality and operations and management.

Nooyi Is 'Most Generous Graduate' Of Yale School Of Management

The prestigious Yale School of Management will name its deanship in honour of PepsiCo's India-born CEO Indra Nooyi. It also made her the 'most generous graduate' of Yale School of Management in terms of lifetime giving to the school. The 60-year-old Nooyi is also the first woman to endow the deanship at a top business school.

FIPB Clears Five Fdi Schemes Of Rs. 6,050 Cr; Green Signal For Cadila

Government approved five foreign investment proposals involving an inflow of Rs6,050 crore including a Rs5,000-crore plan of Cadila Healthcare for fresh equity infusion. Cadila will infuse equity of up to Rs5,000 crore through issue of shares to QIBs through Qualified Institutional Placement for expansion.

Flipkart Elevates Binny Bansal As Ceo, Sachin As Exec Chairman

In a major top management rejig at Flipkart, Binny Bansal will



be the new CEO in place of his co-founder Sachin Bansal, who would become Executive Chairman of India's biggest e-commerce company. Binny till now was the Chief Operating Officer (COO). Sachin along with Binny launched Flipkart in 2007.

Indian Oil Ties Up With Start-Up Company Fortigo

Country's largest oil marketing company Indian Oil announced its partnership with logistics start-up firm Fortigo, aimed at providing technology based solutions to small truck owners. The partnership between Indian Oil and Fortigo, a first-of-its-kind in the industry, would help small truck owners to manage the inventories and plan operations effectively saving time and reduce transportation costs.

Anil Ambani Announces Rs5,000-Cr Naval Facility Investment

Expanding his defence sector play, Reliance Group Chairman Anil Ambani announced setting up of a new naval shipbuilding facility with an initial investment of Rs5,000

crore. The facility, to be set up at Rambilli along the East Coast near Vizag, would also lead to creation of a multi-tier array of defence ancillaries with further investments of Rs5,000-10,000 crore and thousands of skilled jobs.

Ratan Tata Invests In Tracxn

Top industrialist Ratan Tata has invested an undisclosed amount in startup research platform Tracxn, the latter said. Tracxn leverages data analytics to help venture capital funds, private equity firms, and strategy teams globally track the startup market and identify interesting investable companies.

Vedanta Names India Metals Business Ceo

Mining giant Vedanta has revamped the top management of its metals business in India with the appointment of Samir Cairae as CEO of Metals division.

Wipro Appoints Bhanumurthy As President, COO



Infrastructure Services (GIS) Head GK Prasanna.

Country's third largest software services firm Wipro has appointed Bhanumurthy BM as President and COO. The company has also formed a new unit, Marketing, Innovations and Technology (MIT), which will be headed by Wipro's Global

Wipro Restructures Top Management; Names Abid Ali Neemuchwala As Ceo

India's third largest IT services company Wipro named Abid Ali Neemuchwala as its new Chief Executive Officer, replacing TK Kurien, who has been elevated as Executive Vice Chairman. Neemuchwala, ex-TCS veteran, will assume charge from next month.

Airtel Buys 100% Stake In Augere

Telecom major Bharti Airtel has acquired the balance 26 per cent stake in Augere Wireless, which holds 4G spectrum in Madhya Pradesh, making it a wholly-owned subsidiary of the company. Augere holds 20 Mhz of spectrum in 2300 Mhz band in Madhya Pradesh service area, which includes Chhattisgarh state, to be used for 4G services.

ITC Elevates Dipak As CEO Of Hotels Division

In a senior management rejig, diversified group ITC has elevated chief operating officer of its hotels division, Dipak

Haksar, as the Chief Executive of ITC Hotels. Nakul Anand, Executive Director of ITC who was earlier holding additional charge as Chief Executive will continue to oversee the hotels, travel and tourism businesses as well as the lifestyle retailing business of the conglomerate.

Amway's First Manufacturing Facility Inaugurated In India

Amway's first manufacturing facility in the country inaugurated by Tamil Nadu Chief Minister J Jayalalithaa. The plant with best in class equipment, has been set up with an investment of Rs 550 crore

Amway India, the subsidiary of the US-based Amway Corporation, has set up the factory at SIPCOT Industrial Park in Nilakottai, Dindigul district, on 50 acres.

Gautam Adani's Son Takes Over As Ceo Of Apsez

Karan Adani, son of Adani Group Chairman Gautam Adani, has been appointed as the CEO of Adani Ports and SEZ (APSEZ) with effect from January 1, 2016. He will take over the top job from outgoing CEO Sudipta Bhattacharya, who is moving to the US as the CEO for North America, APSEZ.

Tata Power Signs Mou With Russian Min In Energy Push

Tata Power has signed a memorandum of understanding (MoU) with the Ministry of Development of Russian Far East to explore and develop investment opportunities in the energy sector. Under the MoU, the Ministry of Development of Russian Far East will cooperate with and support Tata Power at all stages of investment projects, including assisting the company's communications with federal and regional authorities, state-owned companies and the private sector.

Forex Reserves Slump By \$1.4 Bn At \$351.106 Bn

After rising for two consecutive weeks, country's foreign exchange reserves fell by \$1.4 billion to \$351.106 billion in the week to December 18 on account of fall in foreign currency assets (FCAs), according to an RBI data. FCAs, a major component of overall reserves, declined by \$1.368 billion to \$328.27 billion in the reported period.

Fortune 500 India: Ioc, Ril Grab Top 2 Slots For 6th Straight Yr

State-run Indian Oil Corporation has maintained its numero uno position followed by Reliance Industries in terms of revenue for the sixth consecutive year in the list of Fortune 500 Indian companies 2015.

IOC tops the chart with an annual revenue of Rs4,51,911 crore, while Mukesh Ambani-led RIL's full-year revenue is Rs3,82,565 crore. Tata Motors with a revenue of Rs2,67,025 crore jumped to third slot from last year's fifth place by replacing Bharat Petroleum (BPCL). State Bank of India (SBI) moved to fourth position with an annual revenue of Rs2,57,289 crore, from sixth rank in 2014.

Reliance, AlmazAntey To Work Jointly On Air Missile Systems



Reliance Defence Limited and Russia's leading developer and manufacturer of Air Defence Missile Systems "AlmazAntey", have decided to work jointly on the entire range of Air Defence Missile and Radar Systems that are required for Indian defence forces.

The two sides identified the Air Defence Missile Systems including the TOR-1M Missile Program, Radars and Automated Control Systems as areas of partnership under the 'Make in India' as well as Offset Policies of the Indian Ministry of Defence.

Tata Motors Only Indian Firm On Top-50 Global R&D List

Tata Motors has entered the top-50 league of the world's biggest companies in terms of their R&D investments, topped by German automaker Volkswagen. Tata Motors has moved up from 104th position last year to 49th now and has also shown the largest increase in R&D (Research and Development) investments on the list.

Vivo Invests Rs 125 Cr For Mfg Unit In India

Betting big on the booming smartphone demand in the country, Chinese handset maker vivo has set up a manufacturing and assembling facility in India with an investment of Rs 125 crore. Located at Greater Noida, the unit has a maximum production capacity of one million devices a month.

AGREEMENTS/MOU SIGNED

MoU among BRICS countries on BRICS Network University

The Union Cabinet on 30 December 2015 gave ex-post facto approval for signing of Memorandum of Understanding (MoU) among BRICS countries on BRICS Network University.

The MoU will help in developing pro-active cooperation among the BRICS nations for the purpose of enhancement of scientific research, higher education and information exchange.

MoU between India and Maldives

The Union Cabinet, presided by the Prime Minister Narendra Modi, on 13 January 2016 gave its ex-post facto approval for the Memorandum of Understanding (MoU) between India and Maldives on co-operation in the field of health. The enhanced cooperation in the health field will increase relations between the two countries to greater extent.

ISRO - The Indian Space Research Organization (ISRO) and Kuwait Institute of Scientific Research (KISR) on 20 January 2016 signed a Memorandum of Understanding (MoU) on cooperation in the exploration and use of outer space for peaceful purposes.



Project Tango - The term Project Tango was in news as cLenovo, a Chinese multinational computer technology company, announced that it entered into a partnership with Google for the project. As part of the partnership, Lenovo will launch a new smartphone that can "see" and map out surroundings without external signals like satellite-based global positioning system (GPS).

MoU between India and United Kingdom

The Union Cabinet on 20 January 2016 gave its ex-post facto approval for the Memorandum of Understanding (MoU) between India and United Kingdom on cooperation in governance reforms. The MoU, which was signed in November 2015, seeks to extend bilateral cooperation in public administration and governance reforms.

Karnataka's Tourism and the National Academy of Sciences of India (NASI) have signed a memorandum of understanding to set up a Cauvery river gallery in Mysuru. The gallery, to be built at a cost of Rs. 3.5 crore, is expected

to showcase the life, culture and biodiversity along the river from its birth in Kodagu till it reaches the Bay of Bengal.

The Union government and the World Bank signed a \$50-million credit agreement

For a project aimed at helping young people from minority communities complete their education and improve their employment opportunities named Nai Manzil Scheme.

Mou on the Conservation of Migratory Birds

The Union Cabinet has given its approval to sign Memoranda of Understanding (MOU) on the Conservation of Migratory Birds of Prey in Africa and Eurasia. With signing it, India will become the 54th signatory to the MoU.

Japan and South Korea reached an Agreement on Issue of Comfort Women.

The agreement was reached after a meeting between Fumio Kishida, Minister for Foreign Affairs of Japan and Yun Byung-se, Minister of Foreign Affairs of South Korea in Seoul. It aims to resolve a decades-old dispute over Korean women who were used as sex slaves by Japanese soldiers during World War II.

Mou for web-based monitoring of Indo-German Watershed Development projects

The National Bank for Agriculture and Rural Development (NABARD) signed the Memorandum of Understanding (MoU) with National Remote Sensing Centre (NRSC) for web-based monitoring of Indo-German Watershed Development projects. The projects will happen in three states- Gujarat, Rajasthan and Telangana.

Mou between Bangladesh and Russia

Bangladesh's state-run Atomic Energy Commission signed a deal with Russia to set up two nuclear power plants, each with 1,200 MW capacity, an investment totalling \$12.65 billion.

Flipkart ties-up with Mahindra for KUV100 online bookings

Online marketplace Flipkart has tied up with auto major Mahindra & Mahindra Ltd to exclusively launch the latter's newest SUV- KUV100. Consumers can book the SUV on Flipkart from January 18th, 2016.

World Bank to give \$35mn to Pakistan for Indus River Basin

The World Bank has approved an additional financial assistance to Pakistan of \$35 million to support improved management, planning and development of water resources in the Indus River Basin in Pakistan.

COMMITTEES

Alternative Investment Policy Advisory Committee-

The Securities and Exchange Board of India (SEBI) on 20 January 2016 released the first report of the Alternative Investment Policy Advisory Committee (AIPAC) for comments from the stakeholders. The 21-member committee was constituted by the SEBI under the chairmanship of N R Narayan Murthy, co-founder of Infosys, to suggest measures for development of the alternative investment funds (AIFs) and startup eco-system in the country.

Easwar Committee –

Union Ministry of Finance on 18 January 2016 released the draft report of Justice R V Easwar (Retd) Committee to simplify the provisions of Income-tax Act, 1961. The draft recommendations of the 10-member committee contain 27 suggestions for amendments under the Income-tax Act, 1961 and 8 recommendations for reform through administrative instructions.

Vijay Kelkar Committee –

The Union Ministry of Finance on 28 December 2015 released the report of the Committee on Revisiting and Revitalising Public Private Partnership (PPP) Model. The 9-member committee was headed by former Finance Secretary Vijay Kelkar. The committee recognized the PPP Model in infrastructure as a valuable instrument to speed up infrastructure development in India.



Committee on Bullet Train –

Union Government on 11 January 2016 formed a five-member high level committee to monitor the Mumbai-Ahmedabad High Speed Corridor (bullet train project). The committee will be headed by NITI Aayog Vice Chairman Arvind Panagariya. The mandate of the committee is to look

into the overall operations and technical issues, Make in India component and financial outlay of the 90000 crore rupees worth project.

Gramin Dak Sevaks –

Department of Posts on 1 January 2016 formed a one-man committee to study issues related to Gramin Dak Sevaks including wage structure and service conditions. The panel will be headed by Kamlesh Chandra, a retired member of the Postal Services Board, which will be assisted by T Q Mohammad, a senior administrative grade officer, as the secretary.

Shyam Benegal Committee –

Union Government on 1 January 2016 constituted Shyam Benegal Committee for holistic interpretation of the provisions of the Cinematograph Act, 1952. The committee was formed with an aim to revamp Censor Board of India.

NEW APPOINTMENTS

Urjit R Patel - Union Government on 8 January 2016 re-appointed Dr Urjit R Patel, as Deputy Governor of Reserve Bank of India (RBI), for a second three-year term. Patel who joined RBI on 11 January 11, 2013 had headed a committee that paved the way for the proposed monetary policy committee. Patel is the fourth deputy governor and the other three are HR Khan, R Gandhi and SS Mundra.

Devender Kumar Sikri - Devender Kumar Sikri was on 7 January 2016 appointed as Chairman of fair-trade regulator Competition Commission of India (CCI). He succeeds Ashok Chawla, whose tenure as the Chairman of CCI ended on 7 January 2016 itself.

Achyuta Samanta - Dr Achyuta Samanta was on 6 January 2016 elected as the General President of the 105th Indian Science Congress Association (ISCA) that is scheduled for 2017-18.

Filippo Grandi - Filippo Grandi on 1 January 2016 took over as the new High Commissioner for the United Nations Refugee Agency (UNHCR). Grandi succeeded Antonio Guterres, a former Portuguese Prime Minister, who retired

on 31 December 2015 after heading the Refugee Agency for 10 years.

Radha Krishna Mathur - Former Defence Secretary Radha Krishna Mathur was on 4 January 2016 sworn in as the eight Chief Information Commissioner (CIC) of India by President Pranab Mukherjee. Mathur succeeded Vijai Sharma, who completed his tenure on 1 December 2015.

Atulesh Jindal - Senior revenue service officer Atulesh Jindal on 21 January 2016 was appointed chairman of Central Board of Direct Taxes (CBDT). Jindal will succeed A K Jain, who completes his term at the end of January 2016.

Amitabh Kant - Amitabh Kant was on 7 January 2016 appointed as the Chief Executive Officer (CEO) of NITI Aayog. His appointment was approved by the Appointments Committee of the Cabinet (ACC). Kant will take over the office of CEO



in March 2016.

Ravi Chellam - Noted environmentalist Ravi Chellam on 20 January 2016 took charge as the Executive Director of Greenpeace India, a Non-Government Organisation (NGO).

Sailesh - Additional Secretary of Home Affairs, Sailesh, on 7 January 2016 was appointed as the Registrar General and Census Commissioner of India.

Pavel Filip - Moldovan parliament on 20 January 2016 appointed Pavel Filip as the Prime Minister. He would be the third prime minister of Moldova in less than a year.

Paul Kaba Thieba - Economist Paul Kaba Thieba was named as the Prime Minister of Burkina Faso on 7 January 2016 by the President Roch Marc Christian Kabore.

Arunima Sinha - Arunima Sinha, the amputee mountaineer who set a record by climbing the Mount Everest on 25 December 2015, conquered Mount Aconcagua in Argentina.

Dinesh Sharma - India's Dinesh Sharma on 17 January 2016 was elected to the 12-member board of directors of the China-sponsored Asian Infrastructure Investment Bank (AIIB). A secret ballot for the post was held on 16 January 2016. It is the first Board of Directors of AIIB in which 57 nations are founding members including India.

Tsai Ing-wen - Opposition candidate of Democratic Progressive Party (DPP) Tsai Ing-wen on 16 January 2016 won a landslide victory in Taiwan's presidential election, making her the island's first female president.

Giorgi Kvirikashvili - Giorgi Kvirikashvili was on 29 December 2015 elected as the Prime Minister of Georgia. He will succeed Prime Minister Irakli Garibashvili, who resigned from the post on 23 December 2015. His appointment will now be ratified by the Georgia's President Giorgi Margvelashvili.

Atul Sobti - Atul Sobti on 1 January 2016 took charge as Chairman and Managing Director (CMD) of state-owned power equipment maker Bharat Heavy Electricals Limited (BHEL) for a period of five years.

Gautam H Bambawale - Gautam H Bambawale was on 23 December 2015 appointed as the High Commissioner of India to the Islamic Republic of Pakistan. He is presently serving as the Indian ambassador to **Bhutan**.

Pawan Kumar Agarwal - Senior IAS officer Pawan Kumar Agarwal was on 22 December 2015 appointed as Chief Executive Officer (CEO) of food regulator Food Safety and Standards Authority of India (FSSAI).

OBITUARIES

Mufti Mohammad Sayeed - Jammu and Kashmir Chief Minister Mufti Mohammad Sayeed passed away on 7 January 2016 at the AIIMS hospital in New Delhi. He was 79. Sayeed who founded the Jammu and Kashmir Peoples Democratic Party (PDP) had been admitted to AIIMS in Delhi with complaints of severe fever and neck pain.

Sarosh Homi Kapadia - Ex-Chief Justice of India Sarosh Homi Kapadia passed away on 4 January 2016 in Mumbai. He was 68.

Mrinalini Sarabhai - Legendary dancer and Padma Bhushan recipient Mrinalini Sarabhai passed away on 21 January 2016 in Ahmedabad. She was 97. She was one of the first classical dancers to turn to choreography.

Dr Daulatrao Aher - Former Maharashtra health minister and Senior Bharatiya Janata Party (BJP) leader Dr Daulatrao Aher died on 19 January 2016 following prolonged illness in Nashik. He was 74.

Glenn Frey - Glenn Frey, a founding member and guitarist of the Eagles, one of the most popular and commercially successful artists of the 1970s, passed away on 18 January 2016 in New York, the USA. He was 67.

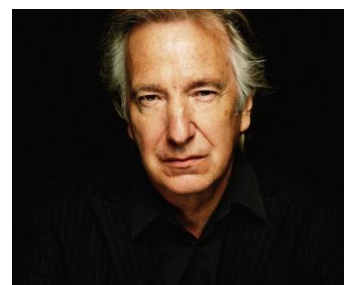
Geethapriya - Renowned Kannada lyricist and film-maker Geethapriya died of cardiac arrest on 17 January 2016 in Bengaluru.

Ventrapragada Rama Rao - Veteran Bharatiya Janata Party (BJP) leader and former Sikkim Governor Ventrapragada Rama Rao passed away on 17 January 2016 in Hyderabad after prolonged illness. He was 80.

Rahim Qureshi - Mohammed Abdul Rahim Qureshi, Assistant General Secretary and Spokesman of All India Muslim Personal Law Board (AIMPLB), died of a cardiac arrest on 15 January 2016 in Hyderabad, Telangana. He was 81.

Rajesh Vivek Upadhyay - Bollywood actor Rajesh Vivek Upadhyay died on 14 January 2016 due to a heart attack in Hyderabad. He was 66. Rajesh was mainly known for his roles in films like Lagaan and Swades.

Jacob-Farj-Rafael Jacob - Lieutenant General Jacob-Farj-Rafael Jacob (retired), hero of 1971 Bangladesh Liberation War and former Governor of Goa and Punjab, died on 13 January 2016 after prolonged illness in New Delhi. He was 92.



Brian Bedford - Acclaimed stage actor Brian Bedford passed away due to cancer on 13 January 2016 in Santa Barbara, California, the USA. He was 80.

Monte Irvin - Hall of Famer Monte Irvin, an outfielder who starred for the New York Giants in the 1950s, died on 11 January 2016 in Houston, Texas, the USA. He was 96.

David Bowie - David Bowie, one of the most influential recording artists of all time, passed away on 10 January 2016 due to throat cancer. He was 69.

Ravindra Kalia - Noted Hindi writer and journalist Ravindra Kalia passed away on 9 January 2016 in New Delhi. He was 78. Kalia had been suffering from liver cirrhosis.

Maria Teresa de Filippis - Maria Teresa de Filippis, the first woman to compete in a world championship Formula One grand prix, passed away on 8 January 2016 in Italy. She was 89.

Vilmos Zsigmond - Cinematographer Vilmos Zsigmond, winner of an Oscar for Steven Spielberg's *Close Encounters of the Third Kind*, passed away on 1 January 2016 in California, United States. He was 85.

Ardhendu Bhushan Bardhan - Veteran Communist Party of India (CPI) leader Ardhendu Bhushan Bardhan passed away on 2 January 2016 after a long illness. He was 92. He was the former general secretary of the CPI, which is one of the oldest political parties in India.

Natalie Cole - Grammy-winning singer Natalie Cole passed away on 31 December 2015 due to congestive heart failure following complications from a kidney transplant in Los Angeles. She was 65.

Alan Rickman - Veteran British character actor Alan Rickman, known for his memorable portrayal of screen villains, has died at the age of 69 after suffering from cancer, his family said. Rickman, who won a Golden Globe and a BAFTA during his career as a film, television and theatre actor, had a rich, smooth voice and brooding delivery that helped make him a sex symbol.

Ian Murdock - Ian Murdock, best known for founding one of the world's best known Linux distributions, passed away on 28 December 2015 in San Francisco. He was 42.

Subir Sen - Veteran singer Subir Sen passed away on 29 December 2015 due to lung cancer in Kolkata. He was 81.

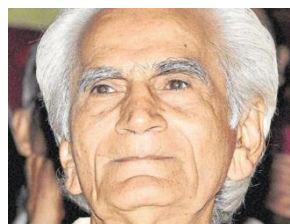
Om Prakash Malhotra - General Om Prakash Malhotra, former Punjab Governor and ex-Chief of Army, passed away on 29 December 2015 due to old age.

Sadhana Shivdasani - Veteran Indian actress Sadhana Shivdasani died on 25 December 2015 in Mumbai, Maharashtra after a brief illness. She was 74.

AWARDS

Central Banker of the Year Award - The Reserve Bank of India Governor Raghuram Rajan on 7 January 2016 was felicitated with the Central Banker of the Year Award (Global and Asia Pacific) for 2016. The award was given by the Financial Times Group's monthly publication *The Banker*.

CK Nayudu Lifetime Achievement Award - Former Indian Wicket-Keeper Syed Kirmani was on 5 January 2016 awarded with the 2015 Col. CK Nayudu Lifetime Achievement Award. On the other hand, Test captain Virat Kohli bagged the Polly Umrigar Trophy for Cricketer of the Year in the BCCI awards.



Jnanpith award - Eminent Gujarati litterateur Raghuvir Chaudhary was on 29 December 2015 selected for the 51st Jnanpith award for his contribution to the Indian literature.

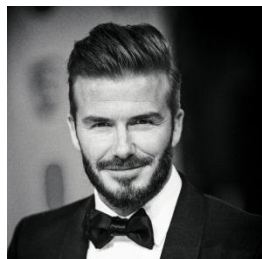
Britain's Costa Book Awards - British writer Kate Atkinson on 4 January 2016 won the novel-of-the-year prize at Britain's Costa Book Awards 2015 for the second time in three years. She fetched the award for *A God in Ruins*, a story of war and its aftermath.

Scientific and Technical Awards - Person of Indian Origin Rahul Thakkar on 8 January 2016 was named as one of winners of the Scientific and Technical Awards given by the Academy of Motion Picture Arts and Sciences, famously called Oscar Awards.

Favourite Actress in a New TV series - Bollywood actress and former Miss World, Priyanka Chopra, has won the 'Favourite Actress in a New TV series' award at the People's Choice Awards 2016 in Los Angeles, for her leading role in American TV thriller series Quantico.

DSC Prize for South Asian Literature - Indian author Anuradha Roy on 16 January 2016 won the prestigious DSC Prize for South Asian Literature for her novel Sleeping on Jupiter at the Galle Literary Festival in Sri Lanka. Roy was awarded the prize and a unique trophy by Sri Lankan Prime Minister Ranil Wickremesinghe.

Danny Kaye Humanitarian Leadership Award - David



Beckham on 12 January 2016 was presented with the Danny Kaye Humanitarian Leadership Award at the sixth biennial UNICEF Ball in Los Angeles. Sir Elton John and David Furnish presented the award to Beckham at the event, honouring him for his tireless work to save and improve the lives of children around the world.

Travellers' Choice award - Umaid Bhawan Palace in Jodhpur, Rajasthan, on 21 January 2016 won the award of the world's best hotel at the Travellers' Choice award organised by TripAdvisor.

Guinness Book of World Records - The Nati folk dance of Kullu district of Himachal Pradesh in second week of January 2016 was listed in the Guinness Book of World Records as the largest folk dance in the world.

National Award on e-Governance - The Employees' Provident Fund Organization won the National Award on e-Governance 2015-16 for launching the Universal Account Number (UAN).

Life membership of Kolkata's soccer - Bollywood actor Amitabh Bachchan on 12 January 2016 was bestowed honorary life membership of Kolkata's soccer outfit Mohammedan Sporting.

Sudarsan Pattnaik - Well-known sand artist Sudarsan Pattnaik's Santa Claus sculpture on 29 December 2015 found a place in Limca Book of World Records. Pattnaik claimed that he had created a 45 feet high sand Santa Claus at Puri beach on 24 December 2015, which was recognised as the largest sand Santa Claus as of today by the Limca Book of World Records.

Most Film Friendly State/UT - The Union Government on 18 January 2016 decided to institute a new award category under the National Film Awards titled The Most Film Friendly State/UT. The new award will be conferred for the first time at the 63rd National Film Awards to be held on 3 May 2016.

Sikkim Organic Festival - Sikkim was on 18 January 2016 declared as the first organic farming state of India. The declaration was made by the Prime Minister Narendra Modi while inaugurating the Sikkim Organic Festival 2016 in Gangtok, Sikkim.

Harikrishna Devsare Baalsahitya Award - Veteran hindi poet Balkrishna Garg was on 8 January 2016 conferred with the 2015 Harikrishna Devsare Baalsahitya Award in New Delhi. He received the award for his Baa Geet, which is a collection of poems for children.

National Medal of Science - Indian American professor Rakesh K Jain was on 22 December 2015 selected for the National Medal of Science 2015 of United States (US). Jain is a professor at Harvard Medical School and Director of the Tumour Biology Laboratory at Massachusetts General Hospital.

DEFENCE NEWS

Sahyog-Kaijin - The Coast Guards of India and Japan on 15 January 2016 conducted their 15th joint exercise off the coast of Chennai. India's Coast Guard vessel Samudra

Pehredar and the Japanese vessel Echigo were berthed at Chennai Port for the bilateral training called Sahyog-Kaijin 2016. The highlight of the joint exercise was anti-piracy.

Nag anti-tank missile - The Defence Research and Development Organisation (DRDO) in the second week of January 2016 successfully test-fired Nag anti-tank missile at the Mahajan Field Firing Range in Rajasthan. The test was conducted during a night trial to validate the enhanced 4-km range capability of Imaging-Infrared seeker, which guides the missile to the target after its launch.

Arjun - Defence Research and Development Organisation (DRDO) on 6 January 2016 successfully test fired the new Penetration-Cum Blast (PCB) and Thermobaric (TB) Ammunition tank at Chandipur, Odisha. This was specially designed for Arjun Main Battle Tank (MBT).

INS Kadmatt - Anti-submarine warfare (ASW) corvette INS Kadmatt was on 7 January 2016 commissioned in the Indian Navy at naval dockyard in Visakhapatnam by Chief of the Naval Staff, Admiral R K Dhowan. INS Kadmatt is the second ship of Project 28 (P28) class ASW corvettes and is the latest ship after Shivalik class, Kolkata class and INS Kamorta.



Russia tied up with HAL

Russia's Rostech State Corporation on 29 December 2015 tied up with Hindustan Aeronautics Limited (HAL) to manufacture at least 200 Kamov 226T light helicopters. The Kamov will replace the ageing fleet of Cheetah and Chetak. The deal is estimated to be worth 1 billion US dollars and is the first Russian-Indian high-tech project implemented by the Indian government within the framework of the Make in India initiative.

Shakti-2016 - India and France on 8 January 2016 started their eight-day counter-terrorism and counter-insurgency joint exercise Shakti-2016 in Rajasthan. This is the third

edition in the series of bilateral exercises under this banner and is being held in Mahajan Field Firing Ranges in Rajasthan's Bikaner.

Long Range Surface-to-Air Missile - Long Range Surface-to-Air Missile (LRSAM), the missile co-developed by India and Israel, was successfully test-fired on 30 December 2015 on the Western Sea Board. The missile was fired from INS Kolkata and it successfully intercepted an aerial target at extended ranges.

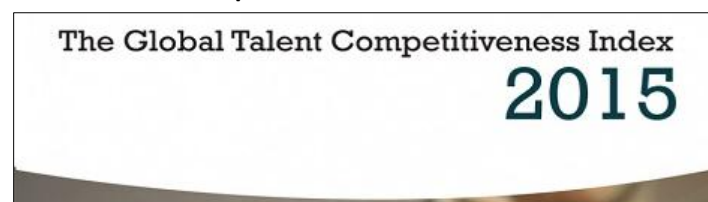
Astra - Indigenously developed Beyond Visual Range (BVR) air-to-air missile, Astra, was on 25 December 2015 successfully test fired. The test was conducted by the Indian Air Force off the coast of Odisha near the Integrated Test Range (ITR), Balasore.

Pinaka - Amament Research and Development Establishment (ARDE) in the last week of December 2015 successfully test-fired Pinaka II multi barrel rocket launcher (MBRL) System. The three-day long user assisted trials were conducted at Pokhran in Rajasthan.

RANKS & REPORTS

US News and World Report - US News and World Report, WPP's BAV Consulting and the Wharton School of the University of Pennsylvania on 20 January 2016 released the inaugural Best Countries report at the World Economic Forum, Davos. The rankings evaluate 60 nations across 24 rankings lists on a wide range of criteria, from sustainability to economic influence. Germany is viewed as the best country in the world followed by Canada and the United Kingdom. India is ranked as the 22nd best country in the World.

Global Talent Competitiveness Index - INSEAD, one of the



world's leading and largest graduate business schools, on 19 January 2016 launched the Global Talent Competitiveness

Index (GTCI) 2015-16. It was released in Davos, Switzerland on the sidelines of the 46th annual summit of the World Economic Forum (WEF). The report measured the ability of 109 countries, across the globe, to compete for talent. Among the 109 countries surveyed, the countries that ranked high in global talent competitiveness were- Switzerland (1), Singapore (2), Luxembourg (3), the USA (4) and Denmark (5) Compared to its 78th rank in the 2014-15 report, India slipped 11 places to rank 89th in the GTCI 2015-16.

Oxfam - Oxfam on 18 January 2016 released a report titled An Economy for the 1%. The report analysed growing trends of concentration of wealth across the world and suggested remedies to correct the anomaly. Further, the report was named as such by taking a cue from the report of Credit Suisse, a global financial services company, which revealed that the richest 1 percent had accumulated more wealth than the rest of the world put together.

World Tourism Barometer - The World Tourism Organization (UNWTO) on 18 January 2016 released the World Tourism Barometer, which reviewed trends in tourism at the regional and global level for 2015 and enumerated prospects for 2016. As per the publication, international tourist arrivals grew by 4.4 percent in 2015 to reach a total of 1184 million in 2015. In numbers, around 50 million more travelers were recorded in 2015 compared to that 2014.

World Development Report - The World Bank on 14 January 2016 released a report titled World Development Report 2016: Digital Dividends in Washington DC, the USA. The report explored the impact of the internet, mobile phones, and related technologies on economic development across the world including India. In relation to India, the authors of the report that included Kaushik Basu, Senior Vice President and Chief Economist of World Bank appreciated the Aadhaar scheme as it saved 1 billion US dollars by bringing down corruption.

Trends in International Migrant Stock - The Population Division of the United Nations Department of Economic and Social Affairs (UN DESA) on 12 January 2016 released the dataset titled Trends in International Migrant Stock: The 2015 Revision. The compilation was released at the UN DESA

headquarters in New York, the USA. The dataset analysed trends in migration flows across the world, even country as well as region wise, between 2000 and 2015. As per it, the number of international migrants, persons living in a country other than where they were born, reached 244 million in 2015 for the world as a whole, a 41 per cent increase compared to 2000. And, India has the largest diaspora in the world in 2015 as 16 million people from India were living outside of their country.

OPEC World Oil Outlook - The Organization of the Petroleum Exporting Countries (OPEC) on 23 December 2015 released the 2015 OPEC World Oil Outlook (WOO). As per the report, oil and gas, combined, are expected to supply around 53 percent of the global energy demand by 2040.

World Development Report on Aadhaar - The World Bank on 14 January 2016 announced that India saved 1 billion US dollars annually by using Aadhaar. It was revealed in the bank's publication World Development Report 2016: Digital Dividends that was released in Washington DC, the USA.

INDIA AND WORLD

India-Nepal Bus Service

India-Nepal Bus Service on 4 January 2016 resumed after a gap of 27 years. The service was suspended 27 years ago in the wake of



the Indo-Nepal Trade and Transit Treaty. The service runs between Kanchanpur in Nepal, which is close to Banbasa border in Champavat district of Uttarakhand, and Anand Vihar ISBT in Delhi. To travel in these buses, no special documents are required as both the countries share open border.

INDIA AND RUSSIA SIGNED 16 PACTS

In a major push to their strategic ties, India and Russia decided to expand cooperation in various sectors as they signed 16 pacts, including on joint manufacture of 226 military helicopters and construction of 12 atomic plants with

involvement of local companies in India. After extensive talks with Russian President Vladimir Putin, Prime Minister Narendra Modi underlined the need for the world to unite against terrorism “without distinction and discrimination between terrorist groups and target countries”, an apparent reference to sources of the menace like Pakistan. Sharing concern over terrorism, the two sides pressed for joint fight against the global menace “without selectivity and double standards”, said a joint statement issued after the talks between the two leaders. The discussions covered a wide range of issues including terrorism, cooperation in the fields of defence, security and energy and ways to enhance trade and investment besides facilitating easier movement of people. One of these was an agreement on manufacture of Kamov 226 helicopter in India, which, the Prime Minister, said is the first project for a major defence platform under ‘Make-in-India’ programme. With regard to nuclear energy, Modi said the pace of cooperation is increasing and progress is being made on 12 Russian reactors at two sites in India. Putin said Unit-II of Kudankulam atomic plant in Tamil Nadu, being built by Russia, will be commissioned within weeks and negotiations are at an advanced stage for Unit III and IV.

India and UK for Economic cooperation

India and the UK agreed to strengthen their economic cooperation in infrastructure and financial services as they vowed to address cross-border tax evasion and avoidance. Finance Minister Arun Jaitley, who held talks with his UK counterpart George Osborne as part of the 8th India-UK Economic and Financial Dialogue and had a series of meetings with UK-based investors and fund managers, said his visit had carried the economic and financial dialogue with Britain forward.

India signed MoU with Singapore

The Union Cabinet approved the signing of a Memorandum of Understanding with Singapore for operating and maintaining the terminal building of airports at Jaipur and Ahmedabad. This is the first time the Airports Authority of India will award operation and maintenance contract to any entity for terminal building. The objective of this MoU is to establish mutual cooperation in the field of civil aviation, which will cover, to begin with, the airports of Jaipur and Ahmedabad.

India signed MoU with Jordan

The Union Cabinet on 30 December 2015 approved Memorandum of Understanding (MoU) between India and Jordan for promoting cooperation in the field of information technology and electronics. Its objective is to develop and strengthen industrial, technological and commercial cooperation between the two countries in Information Technology and Electronics (IT&E) sector.

SCIENCE AND TECHNOLOGY

New Elements with Atomic Numbers discovered

The International Union of Pure and Applied Chemistry (IUPAC) recently announced discovery and assignment of elements with atomic numbers 113, 115, 117 and 118. The decision was taken by the IUPAC as the four elements met the discovery of elements of the IUPAC/IUPAC Transfermium Working Group (TWG) 1991 Discovery Criteria. These four elements are the first to be added to the table since 2011, when elements 114 (Flerovium, Fl) and 116 (Livermorium, Lv) were added.

National Biotechnology Development Strategy (NBDS) 2015-2020

Union Government has unveiled National Biotechnology Development Strategy (NBDS) 2015-2020 to establish India as a world-class bio-manufacturing hub. It was unveiled by the Union Science and Technology Minister Dr Harsh Vardhan in New Delhi.

Gaofen-4 Earth observation satellite launched

China successfully launched Gaofen-4 Earth observation satellite toward a geostationary orbit from the Xichang Satellite Launch Centre in the south-western province of Sichuan. The Satellite was launched aboard a Long March-3B carrier rocket. Launched as a part of the China High-resolution Earth Observation System (CHEOS), Gaofen-4 is located at the orbit 36000 kilometres away from the earth and moves synchronously with the earth.



Educational technology initiative - "Online Labs"

Students who have opted for the Science stream at the high school level, but have no access to physical labs now have the option to perform experiments in a virtual science-lab. Thanks to the educational technology initiative - "Online Labs" - developed by Amrita CREATE (Centre of Research in Advanced Technologies for Education) in association with CDAC (Centre for Development of Advanced Computing).

NASA launched SpaceX Falcon 9 Rocket with Jason-3 Ocean-monitoring satellite

The National Aeronautics and Space Administration (NASA) on 17 January 2016 successfully launched SpaceX Falcon 9 rocket from California's Vandenberg Air Force Base in the USA. The rocket carried the ocean monitoring satellite Jason-3 on board. The satellite will examine the topography of the ocean floor to help study effects of climate change or human-induced changes on the ocean.

China launched DAMPE satellite to shed light on mysterious dark matter

China launched the Dark Matter Particle Explorer (DAMPE) Satellite to shed light on mysterious dark matter. It was the country's first space telescope and launched on a Long March 2-D rocket from the Jiuquan Satellite Launch Center. The satellite will be placed in a sun-synchronous orbit at a height of 500 kilometers to observe the direction, energy and electric charge of high-energy particles in space.

INTERNATIONAL NEWS**Asian Infrastructure Investment Bank launched**

China-backed Asian Infrastructure Investment Bank (AIIB) in which India and 56 countries have joined as founding members was formally opened by President Xi Jinping. An Indian delegation headed by Dinesh Sharma, additional Secretary in the Ministry of Finance attended the opening ceremony. In all 57 countries have joined as founding members while US and Japan stayed out. The bank was formally established in Beijing on December 25, 2015. Chinese Finance Minister Lou Jiwei was elected as the first Chairman of the AIIB council. China's former Finance Minister, Jin Liqun was elected the first AIIB president. With authorised capital of USD 100 billion and subscribed capital of USD 50 billion, Beijing-based AIIB will invest in sectors

including energy, transportation, urban construction and logistics as well as education and healthcare. China, India and Russia are the three largest shareholders, taking a 30.34 per cent, 8.52 per cent, 6.66 per cent stake respectively in the newly formed Bank. Their voting shares are calculated at 26.06 per cent, 7.5 per cent and 5.92 per cent. Based on the share holding, India is expected to get the Vice President post.

IMF report on Global Economy

The International Monetary Fund cut its global growth forecasts for the third time in less than a year, citing a sharp slowdown in China trade and weak commodity prices that are hammering Brazil and other emerging markets. The Fund forecast that the world economy would grow at 3.4 percent in 2016 and 3.6 percent in 2017, both years down 0.2 percentage point from the previous estimates made last October.

**Foreign tourist arrival increased**

Foreign tourist arrivals last year grew by 4.4 per cent at 80.16 lakh against 76.79 lakh in 2014. Foreign tourist arrivals during January-December, 2015 were 80.16 lakh against 76.79 lakh in January-December 2014, a growth of 4.4 per cent, an official statement said. Foreign Exchange Earnings (FEEs) from tourism during January-December last year were Rs. 1,26,211 crore with a growth of 2.3 per cent as compared to Rs. 1,23,320 crore during January-December 2014.

World Bank's Global economic growth forecast

The World Bank cut its global economic growth forecast for 2016, saying the weak performance of major emerging market economies will damp activity overall, as will anemic showings from developed countries such as the United States. Global growth should accelerate to 2.9 per cent this year from 2.4 per cent in 2015, the bank said, but that still represents a downgrade from its June forecast for 3.3 percent growth. The bank raised particular concern about the flagging performance of top emerging economies. "Given the size and global economic integration of the largest emerging

markets – Brazil, the Russian Federation, India, China, and South Africa, or the so-called BRICS – the simultaneous slowdown underway in all but one of them could have significant spillovers to the rest of the world,” the report said. The bank forecast the Russian and Brazilian economies would continue to contract in 2016 rather than return to growth as it had estimated in its previous outlook in June.

Indo-Russian Nuclear Pact

India’s commitment to construct at least 12 nuclear power plants, having highest safety standards in the world, with Russian assistance is important for country’s energy security. The two sides have outlined an ambitious vision for nuclear energy and construction of at least 12 reactors by Russia’s state-owned Rosatom at a cost of \$3 billion a piece. Ahead of the visit, Minister of State for Prime Minister’s Office (PMO),

China ended one child policy

China officially ended its controversial one child policy, allowing couples to have a second child amid deepening demographic crisis of shrinking workforce and ageing population in the world’s second-largest economy. Chinese lawmakers passed a historic decision allowing all couples to have two children from January 1, ending its over three-and-half decades old policy that prevented over 400 million births in the country.

North Korea tested Hydrogen bomb

North Korea declared that it had detonated its first hydrogen bomb. The assertion, if true, would dramatically escalate the nuclear challenge from one of the world’s most isolated states. In an announcement on Central Television, the state-run network, North Korea said the test was a “complete success”. The North’s announcement came about an hour after detection devices around the world had picked up a 5.1 seismic event along the country’s northeast coast.

Devaluation of yuan

China’s surprising move to peg the yuan at its lowest value against the U.S. dollar since 2011, triggered a selloff in global markets, bringing alive the fears of competitive devaluation among emerging economies. Indian stock indices fell sharply and the rupee hit a three-week intraday low of 66.96 a dollar as foreign funds continued their exodus from emerging markets. The 30-share Sensex flirted with a 19-month nadir

during the day, before closing 554.50 points lower at 24,851.83. The government sought to reassure the markets that the depreciation of the yuan is par for the course as it becomes increasingly market-linked following its induction as a reserve currency by the IMF. India, officials stressed, has the inherent resilience to deal with such emerging challenges.

Italy refused to return marine in fisherman killing case

In its first response to Italy’s decision not to return marine Massimiliano Latorre to face the trail in the 2012 case of the killing of fishermen off the Kerala coast, the External Affairs Ministry said that Latorre would have to return to India on or before April 30 as decided by the Supreme Court during a hearing on the case earlier in the day. “Mr. Latorre will have to produce documents supporting his health conditions, so that India can decide whether he needs any further care in Italy,” said a diplomatic source elaborating that he was allowed to leave in 2014 on strict health grounds and he would have to fulfil them again if he wished to stay in Italy.

WHO declared Liberia Ebola free



World Health Organization

The World Health Organisation declared an end to the deadliest Ebola outbreak ever after no new cases emerged in Liberia, though health officials warn that it will be several more months before the world is considered free of the disease that claimed more than 11,300 lives over two years. Liberia, which along with Sierra Leone and Guinea was an epicentre of the latest outbreak, was first declared free of the disease last May, but new cases emerged two times forcing officials there to restart the clock.

World Bank and Indian Railways will create Railway Development Fund

The World Bank and the Indian Railways will work together to create a Railway Development Fund that will partly finance the \$142 billion investment plans for the core infrastructure sector announced by the government headed by Prime Minister Narendra Modi. “Our idea is to get part of this plan

funded by multilateral bodies and the World Bank, that has global experience and access to technology, is a good partner," Railway Minister Suresh Prabhu said after a meeting with senior officials of the World Bank. He said the size and nature of the fund was still under discussion and a formal announcement would follow soon.

US removed sanction against Iran

The U.S. removed a wide range of sanctions against Iran after the International Atomic Energy Agency (IAEA) confirmed that Tehran had met its commitments to roll back its nuclear programme, under an agreement with China, France, Russia, the U.K., the U.S. and Germany on July 14 last year. Minutes after Secretary of State John Kerry, after a meeting with Iranian Foreign Minister Javad Zarif, announced in Vienna that the deal had come into force, a White House official described the development as "historic." However, the removal of restrictions on its oil, petrochemicals, banking, natural gas and port sectors will hugely benefit Iran and allow it to re-enter the global market. Iran will be able to access the huge amount of cash it has accumulated overseas from restricted oil sales during the sanctions. Most of this money is sitting in China, India, Japan, South Korea and Turkey.

China Slowest In 25 Years As Economy Grows 6.9% In 2015

China's economy grew 6.9 per cent in 2015, the slowest pace in 25 years, slipping below the seven per cent mark and sparking concerns both at home and abroad over the continued slowdown in the world's second largest economy. The growth rate, released by China's the National Bureau of Statistics (NBS) moderated to 6.8 per cent for the fourth quarter, the lowest quarterly rate since the global financial crisis in 2009, and 6.9 per cent for 2015.

Nepal elected in UNICEF executive board



Nepal on 9 January 2016 was elected to the UNICEF executive board, representing the group of Asia-Pacific countries for the term 2016-2018. Nepal's Permanent Representative to the United Nations (UN), Durga Prasad Bhattarai, was also

unanimously elected vice-president to the Bureau of the Executive Board of the UNICEF for 2016.

New constitution in Sri Lanka

Sri Lanka on 9 January 2016 began the process to formulate new constitution. In this regard, the Sri Lankan Prime Minister Ranil Wickremesinghe presented a resolution in the Parliament to set up a Constitutional Assembly. The primary objective behind framing the new constitution is to replace the current executive president headed constitution adopted in 1978.

South Korea's Parliament denounces nuclear test

South Korea's Parliament on 8 January 2016 adopted a resolution, denouncing the Democratic People's Republic of Korea (DPRK)'s fourth nuclear test, urging the DPRK to dismantle its nuclear programme. The resolution passed at the National Assembly in Seoul, South Korea was unanimously through the National Assembly two days after Pyongyang announced its first successful test of a hydrogen bomb.

State of emergency in California

California Governor Jerry Brown on 6 January 2016 declared a state of emergency over a methane gas on the outskirts of Los Angeles County. Governor ordered that all necessary and viable actions be taken to stop it.

Dispute between Saudi Arabia and Iran

Saudi Arabia's Foreign Minister Adel al-Jubeir on 3 January 2016 announced that his country has broken off diplomatic ties with Iran. The announcement was made amid a row over the Saudi execution of a prominent Shia Muslim cleric. Sheikh Nimr al-Nimr and 46 others were executed by Saudi Arabia on 2 January 2016 after being convicted of terror related offences. This was the largest execution carried out by Saudi Arabia in three and a half decades.

WHO declared Guinea Ebola free

The World Health Organization (WHO) on 29 December 2015 declared the end of Ebola virus transmission in the Republic of Guinea. The organization took the decision after observing that 42 days have passed since the last person confirmed to have Ebola virus disease and tested negative now.

Modi inaugurated Afghanistan's new Parliament House

Prime Minister Narendra Modi on 25 December 2015 inaugurated Afghanistan's newly-built Parliament House in Kabul. The house was entirely built by India's government-owned construction agency Central Public Works Department (CPWD) at an estimated cost of 90 million US dollars.

Zimbabwe adopted Yuan as legal currency

Zimbabwe's Finance Minister Patrick Chinamasa on 21 December 2015 announced that the country has planned to adopt the Chinese Yuan as legal tender. It will be done in return for debt cancellation worth 40 million dollars in the second week of December 2015. As per the decision, Yuan will be a function of trade between China and Zimbabwe and acceptability with customers in Zimbabwe.

Philippines adopted Dengue vaccine

The Philippines on 22 December 2015 became the first Asian country to approve the sale of the world's first-ever dengue vaccine, Dengvaxia. The Philippines' Food and Drug Administration approved the dengue vaccine for the prevention of disease caused by all four dengue types in individuals from 9 to 45 years old living in endemic areas.

Japan lifted sanctions on Iran

Japan on 22 January 2016 lifted sanctions on Iran, falling in line with major world powers. The announcement was made by Japan's Chief Cabinet Secretary Yoshihide Suga. The sanctions were lifted after the United Nations atomic energy agency confirmed on 16 January 2016 that Tehran has fully taken steps to curb its disputed nuclear programme.

Nuclear Security Index

Nuclear Threat Initiative (NTI), a US-based think-tank, on 14 January 2016 released the 2016 Nuclear Security Index with the theme Building a Framework for Assurance, Accountability, and Action. The Index assessed global nuclear security conditions in 176 countries in two areas - the potential theft of weapons-usable nuclear materials and the potential sabotage of nuclear facilities. Among the 24 states with one kilogram or more of weapons-usable nuclear materials in the world, while Australia was adjudged as the safest, India was among the least safe with the 21st rank.

SUMMITS**Conference of Quadrilateral Coordination Group-**

Conference of Quadrilateral Coordination Group (QCG) on Afghan Peace and Reconciliation process was held in Islamabad on 11 January 2016. The purpose of the conference was to explore ways to create consensus for talks between the Taliban and Afghanistan's government. The conference was participated representatives from Afghanistan, Pakistan, China and the US.

Pravasi Bharatiya Diwas (PBD):**Pravasi Bharatiya Divas**

The 14th Pravasi Bharatiya Diwas (PBD) was held in New Delhi. The event was inaugurated by the External Affairs Minister Sushma Swaraj and attended by Priti Patel, MoS for Employment, United Kingdom.

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India-Iran Joint Commission

The 18th Session of the India-Iran Joint Commission Meeting (JCM) was held on 28 December 2015 in New Delhi. The session was co-chaired by External Affairs Minister of India (EAM) Sushma Swaraj and Ali Tayebnia, Minister of Economic Affairs and Finance of Iran. Both the leaders reviewed the progress in trade and economic cooperation and a number of related matters.

3-Day UP NRI Conclave Begins In Agra Today

A three-day conclave of UP NRIs will begin in Agra with the Akhilesh Yadav Government hoping to bridge communication gaps, forge better ties and bonds, and attract investments for infrastructural projects particularly in the energy sector. The event will be inaugurated by Chief Minister Akhilesh Yadav and over 150 NRIs from countries like the US, Canada, Singapore and Fiji are expected to participate in it.

Other Summits

- ❏ The President of India, Shri Pranab Mukherjee inaugurated the three day long 88th annual conference of Nikhil Bharat Banga Sahitya Sammelan (January 10, 2016) at Ranchi, Jharkhand.
- ❏ The Global Communication Association (GCA), a not-for-profit professional organisation, to host the 11th international conference of media experts and

communication specialists from around the world at Mysuru on January 28-29.

BOOKS AND AUTHORS

The Z Factor: My Journey as the Wrong Man at the Right Time in New Delhi-

The Prime Minister Narendra Modi on 20 January 2016 released a book titled The Z Factor: My Journey as the Wrong Man at the Right Time in New Delhi. The book is the autobiography of the promoter of Essel/ Zee Group Subhash Chandra.

Jawaharlal Nehru and The Indian Polity in Perspective –

The book titled Jawaharlal Nehru and The Indian Polity in Perspective was on 12 January 2016 released by the Vice President of India Hamid Ansari at Thiruvananthapuram in Kerala. The focus of the book is on the role of Jawaharlal Nehru, India's first Prime Minister, on shaping the polity of modern India. The book was edited by Prof Alexander and with contributions from eminent persons like Justice K T Thomas, Dr Rajan Kurukkal, Dr B Vivekanandan, M G Radhakrishnan and others.

Maru Bharat Saru Bharat-

Prime Minister Narendra Modi on 10 January 2016 released a book titled "MARU BHARAT SARU BHARAT "(My India Noble India) written by Jain Acharya Ratnasundersuriswarji Maharaj.

Go Set a Watchman –

The book Go Set a Watchman written by Harper Lee was in news in the first week of January 2016 as it topped the 2015 US bestseller list. Around 1.6 million copies of the book were sold in the USA since it was published in July 2015. The figures were based on US print unit sales reported to Nielsen.

IMPORTANT DAYS

National Mathematics Day observed

India on 22 December 2015 celebrated National Mathematics Day. The day was observed to commemorate the birth anniversary of great Indian Mathematician Srinivasa Ramanujan.

30th National Consumers Right Day observed

It was observed across India on 24 December 2015. The day provides an opportunity to highlight the importance of the consumer movement and the need to make every consumer more aware of their rights and responsibilities.

UN adopted resolution to observe 5 November as World Tsunami Awareness Day

The United Nations General Assembly adopted a resolution to observe 5 November every year as World Tsunami Awareness Day.

25 December:

Good Governance Day was observed on 25 December 2015 across the country. The day was observed to mark the birth anniversary of former-Prime Minister Atal Bihari Vajpayee.



11th World Hindi Day observed

The 11th World Hindi Day was celebrated on 10 January. The day was first observed on 10 January 2006. National Hindi Divas is celebrated to mark the day on which the Constituent Assembly adopted Hindi written in Devanagari script as the Official Language of the Union.

20th National Youth Festival inaugurated in Naya Raipur

It was observed on 12 January 2016 inaugurated by Union Road Transport and Highways Minister Nitin Gadkari at Rajyostav Sthal in Naya Raipur, Chhattisgarh to mark the National Youth Day.

VISITS

PM Modi visited Russia and attended 16th Indo-Russia annual summit

PM Modi, who was on a two-day Russia visit, conveyed to Putin that their summit talks would give a fresh impetus to the bilateral relations as it would provide "new energy" to further strengthen ties. As part of the 16th annual India-Russia Summit, Modi and Putin held a one-on-one meeting before they were joined by their respective delegations.

Ways to expand economic cooperation between the two countries were also explored in the meeting with both countries aiming to take the current bilateral annual trade of USD 10 billion to USD 30 billion in the next 10 years. Putin said Unit-II of the Kudankulam plant in Tamil Nadu, being built by Russia, would be commissioned within weeks and negotiations are at an advanced stage for units III and IV.

India and Russia have decided to expand cooperation in various sectors. Some of the important were following..

- ❑ The Inter-Governmental Agreement on the **manufacture of Kamov-226 helicopters** in India is the first project for a major defence platform under the Make-in-India mission.
- ❑ They agreed to actively work towards localisation of manufacturing in India under the aegis of **“Make in India”** and in tandem with the serial construction of nuclear power plants,” said the statement.
- ❑ The cooperation in the **peaceful uses of nuclear energy** is a cornerstone of the Russia-India strategic partnership.

PM Modi visited Afghanistan

In his visit, he met Afghan President Ashraf Ghani and discussed issues related to security and bilateral cooperation. He also inaugurated Afghan Parliament House which was entirely built by India. The announcement of 500 scholarships for children of slain Afghan forces was also made by him. The hand over three Mi 25 attack helicopters to Afghanistan Armed Forces was made.

PM visited Pakistan

After completing the visit to Afghanistan, Modi briefly stopped over in Pakistan. In Lahore, he met the Prime Minister Nawaz Sharif. With this visit, he became the fourth Prime Minister to visit Pakistan in the post independence period. The previous visits were by Jawaharlal Nehru (1953 & 1960), Rajiv Gandhi (1988) and Atal Bihari Vajpayee (1999).

SPORTS NEWS

MSD To Lead Rising Pune In IPL

India's limited overs skipper Mahendra Singh Dhoni was named captain of Rising Pune Supergiants, owned by Sanjiv Goenka, for the upcoming season of the Indian Premier League. Unveiling the team logo and captain, team owner

Sanjiv Goenka said: “I welcome Dhoni as the captain of Rising Pune Supergiants for the 2016 season.

Life Ban For Chandila, Five Years For Hiken Shah

Haryana off-spinner Ajit Chandila was slapped with a life ban



for his involvement in the 2013 IPL spot-fixing scandal, while Mumbai batsman Hiken Shah was handed a five-year suspension for making a corrupt approach to a fellow player as the BCCI disciplinary committee sealed their fate after a meeting. However, the

committee, headed by BCCI president Shashan Manohar and comprising Jyotiraditya Scindia and Niranjan Shah, deferred a decision on Chandila's co-accused Pakistani umpire Asad Rauf till February 12, giving him a final deadline of February 9 to file his reply.

Indian boxers shine in AIBA Tourney

Indian women boxers packed quite a punch at the 5th AIBA Nations Cup in Ruma, Serbia, notching up a rich haul of 4 gold, 9 silver and 9 bronze medals at the tournament. Seema Punia (+81kg) and Pwilao Basumatary (57kg) fetched gold medals in the senior category. On the other hand, Soniya (48kg) and Manisha (60kg) clinched the yellow metal in the youth and junior competitions respectively.

Ashwin Loses Top Spot In ICC Test Bowlers' Rankings

Indian off-spinner R Ashwin lost his top position in the ICC Test rankings, displaced by England pacer Stuart Broad, even as Ajinkya Rahane remained the country's top-ranked batsman at joint 10th in the latest list.

Gopi, Ram Qualify For Oly; Rawat Sets Course Record

India's Gopi T and Kheta Ram qualified for the Rio Olympics by finishing second and third, respectively, among the Indian runners in the Mumbai Marathon. Nitendra Singh Rawat, meanwhile, set a new Mumbai Marathon course record of 2:15:48 hours by an Indian.

Moeen withdraws from IPL

England all-rounder Moeen Ali has withdrawn his name from next month's Indian Premier League auction after discussions

with former captain and ECB's Director of Cricket Andrew Strauss.

16 dead in football team's bus crash

A bus carrying amateur football players and fans plunged into a river after careening off a bridge in eastern Mexico, leaving at least 16 people dead. Another 10 people were injured in the crash in the municipality of Atoyac in the eastern state of Veracruz, officials said.

Kohli Fastest To 24 Odi 100's

Star Indian batsman Virat Kohli became the fastest to register 24 hundreds and pile up 7,000 runs in one-day cricket, surpassing the twin milestones in just his 161st innings. During his well-paced effort, Kohli left his idol and cricket icon Tendulkar far behind in terms of the quickness in the number of centuries and runs scored so far.



ICC announces MoneyGram as Partner

The ICC and MoneyGram International, a leading global provider of money transfer services announced an eight-year deal which confirms MoneyGram as an event partner for ICC events from 2016-2023.

Sehwag to captain Gemini Arabians

Gemini Arabians, a team participating in the upcoming Masters Champions League named Virender Sehwag as its captain and team director.

Fleming named coach of Pune IPL

Former New Zealand skipper Stephen Fleming named chief coach of the new Pune franchise of the Indian Premier League Twenty20 cricket tournament. With this the former Chennai Super Kings coach will renew his long and most successful partnership with his former captain Mahendra Singh Dhoni who was picked in the December draft.

Mirza-Hingis won The WTA Brisbane Trophy

Sania Mirza and Martina Hingis carried the dominance of 2015 into the new season, winning their sixth consecutive title by lifting the WTA Brisbane trophy. The top seeds quelled the challenge of German wildcards Angelique Kerber and Andrea Petkovic 7-5, 6-1 in mere 69 minutes. It is the

longest winning streak since Italians Sara Errani and Roberta Vinci's 25 in a row in 2012.

BBL world's 9th most attended league

Australia's domestic T20 cricket tournament Big Bash League has burst into the top 10 most attended sports leagues in the world.

Maria, 1st female F1 racer, dies

Maria Teresa de Filippis, the first woman to race in Formula One, has died at the age of 89. Formula One made the announcement. De Filippis made three starts for the Maserati team in 1958, finishing 10th at Spa-Francorchamps in Belgium for her best result.

Radwanska triumphs

Agnieszka Radwanska scored a comfortable 6-3, 6-2 victory over Alison Riske of the United States to win the Shenzhen Open. The top-seeded Pole continued her fine form from the end of last season when she won titles at Tokyo, Tianjin and the WTA Finals in Singapore.

Djokovic Crushes Nadal

Novak Djokovic won his first title of the year by dominating Rafael Nadal 6-1, 6-2 in the Qatar Open final. This marked Djokovic's 16th straight final since the Serbian lost in the Qatar Open quarterfinals last year.

Indian Open to return to capital

The Hero Indian Open, the oldest international event in India, will return to the prestigious and historic Delhi Golf Club for the 2016 edition. The tournament, which was first held in 1964, will be played from March 17-20, 2016.

Amir To Resume Career In Nz

Tainted Pakistan pacer Mohammad Amir will resume his international cricket career in New Zealand as immigration officials granted him a visa following a five-year ban and jail time for indulging in spot-fixing during the 2010 tour of England. 23-year-old Mohammad Amir will be travelling with the Pakistan team to play in one-day and Twenty20 series against.

Gayle fined for conduct in TV interview

Chris Gayle was fined but avoided suspension for making inappropriate comments to a female reporter in a live TV

interview during a Big Bash League T20 match in Australia. After scoring 41 from 15 deliveries for the Melbourne Renegades in a win over the Hobart Hurricanes on Monday night, the former West Indies captain suggested to television reporter Mel McLaughlin that the pair go out for a drink and made remarks about her appearance.

Australia pull out of U-19 WC

Australia withdrew from the ICC Under-19 cricket World Cup in Bangladesh, claiming that the security threat in the country remains as high as it was when the senior team's Test tour was postponed last year. The under-19 World Cup is scheduled to start from January 27 and Australia's withdrawal takes away quite a bit of sheen from the tournament given that the team from Down Under has won the trophy thrice in the past.

Laxman's 281 voted best Test knock



"Best playing of spin that I have ever seen. You have to see VVS Laxman bat to understand his magic"
- Ian Chappell on VVS Laxman's 281

Eclipsing several other great individual knocks, V V S Laxman's masterly innings of 281 against Australia at the Eden Gardens in Kolkata has been rated as the greatest Test performance of the last 50 years. The honour was accorded to the Hyderabad stylist's fabulous series-turning knock after India trailed by 274 runs on the first innings, by his fellow-players, commentators and journalists in a poll published in the January issue of ESPN's digital magazine the Cricket Monthly.

Kohli Named BCCI Cricketer Of Year

Continuing his meteoric rise, Indian Test captain Virat Kohli was named 'Cricketer of the Year', while Mithali Raj was picked for the top women's award in the BCCI annual honours to be given away on January 5 in Mumbai. Under Kohli, the Indian team ended a 22-year wait for a series win on Sri Lankan soil before battering world No.1 South Africa to give them their first overseas loss in nine years.

Laxmi Shukla announces retirement

Former captain and veteran all-rounder Laxmi Ratan Shukla announced his retirement from all forms of cricket.

Lahiri rises to 40th in world rankings

Indian golfer Anirban Lahiri, who was crowned the Asian Tour Order of Merit winner rose a rung to be 40th in the latest official world golf rankings. Asian Tour number one Lahiri, the only Indian featuring in top-100, had triumphed in Malaysia and India this year and also finished tied fifth at the PGA Championship to reinforce his stature as one of the game's rising young stars.

Mumbai Garudas Win PWL Title

Putting up a sparkling show in the final showdown, Mumbai Garuda outclassed Haryana Hammers 7-2 to clinch the inaugural Pro Wrestling League title.

ICC suspends Yasir

The ICC provisionally suspended Pakistan spinner Yasir Shah after he flunked a dope test conducted last month during the ODI series against England.

Perera faces 4-year ban

Sri Lankan wicketkeeper Kusal Perera is facing the prospect of a four-year ban after his B sample tested positive for a banned substance. "The ICC has informed that he faces a four-year ban," Sports Minister Dayasiri Jayasekera said.

FIFA ex-VP Figueredo jailed

Fallen FIFA vice president Eugenio Figueredo was jailed pending trial in his native Uruguay after being extradited from Switzerland to answer charges in the massive corruption scandal roiling international football.

Sanjita, Ramana win gold

Sanjita Chanu and Korada Ramana bagged gold medals in the women's 48kg and men's 56kg categories, respectively on the first day of the Women Senior National Weightlifting Championships at the SAI centre.

SCHEMES

Odd-Even scheme Launched

The ambitious odd-even scheme, set to roll out from January 1, will have out of its ambit CNG-certified vehicles, two wheelers, cars being driven by women drivers and those carrying the differently abled, Chief Minister Arvind Kejriwal

said. Violators would attract a penalty of Rs 2,000, he said. The car rationing scheme would be applicable from 8 AM to 8 PM on all days except Sunday and on cars with NCR and other states' registration number plates, Kejriwal said. Cars being driven by a woman alone or even while being accompanied by children up to the age of 12 would be exempted while cases of medical emergencies would be treated on "basis of trust", the CM said. Kejriwal also read out a long list of VIP category vehicles, also to be exempted, including that of the President, Vice President, Prime Minister, Chief Justice of India, Union Ministers and Governors and Chief Ministers of states and Union Territories "except that of Delhi". Vehicles bearing defence ministry number plates and those of Special Protection Group Protectees (SPG) would not be covered by the rules under which cars bearing odd and even numbers would ply on alternate dates till January 15. Emergency and enforcement vehicles such as ambulances, fire brigade, police vehicles, transport department vehicles would be out of its ambit as well.

Pradhan Mantri Fasal Bima Yojana –



The Union Cabinet chaired by the Prime Minister Narendra Modi on 13 January 2016 approved the New Crop Insurance Scheme, 'Pradhan Mantri Fasal Bima Yojana' to boost the agricultural sector. The theme of the Scheme is One Nation – One Scheme. Farmers will pay a uniform premium of only 2 percent for all Kharif crops and 1.5% for all Rabi crops. In case of annual commercial and horticultural crops, farmers will pay a premium of only 5 percent. The balance premium, after farmers paying the premium at very low rate, will be paid by the Government to provide full insured amount to the farmers against crop loss on account of natural calamities. There will not be any upper limit on Government subsidy. Even if balance premium is 90%, it will be borne by the Government.

Solar PV Power Projects-

The Cabinet Committee on Economic Affairs (CCEA) on 20 January 2016 gave its approval for setting up over 5000 MW of Grid-Connected Solar PV Power Projects on build, own and operate basis. The work will be implemented by Solar Power Developers (SPDs) with Viability Gap Funding (VGF) under Batch-IV of Phase-II of the Jawaharlal Nehru National Solar Mission (JNNSM). The total investments expected under the scheme is about 30000 crore rupees.

Power Tariff Policy-

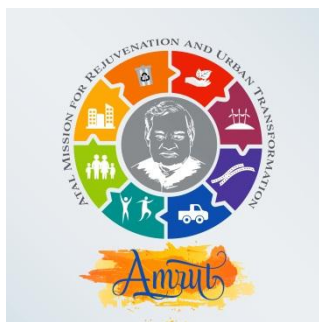
The Union Cabinet on 20 January 2016 approved amendments in Power Tariff Policy to ensure 24X7 affordable power for all. The amendments aim at promoting clean energy, better regulation of discoms and faster rollout of investments. The amendments are also aimed at achieving the objectives of Ujwal DISCOM Assurance Yojana (UDAY) with the focus on 4 Es: Electricity for all, Efficiency to ensure affordable tariffs, Environment for a sustainable future, Ease of doing business to attract investments and ensure financial viability. For the first time, a holistic view of the power sector has been taken and comprehensive amendments have been made in the Tariff policy 2006.

DBT scheme for kerosene-

The Union Government on 1 January 2015 decided to rollout a LPG-like direct benefit transfer (DBT) scheme for kerosene. The scheme will be started from 1 April 2016. In the initial phase, the scheme will be implemented in selected 26 districts of eight states: Chhattisgarh, Haryana, Himachal Pradesh, Jharkhand, Madhya Pradesh, Maharashtra, Punjab and Rajasthan.

Neeranchal National Watershed Project –

Union Government on 14 January 2016 signed a loan agreement with World Bank in New Delhi for the Neeranchal National Watershed Project. All 28 states which implement the watershed projects will benefit from this project. However, the nine states, Andhra Pradesh, Chhattisgarh, Gujarat, Jharkhand, Madhya Pradesh, Maharashtra, Odisha, Rajasthan and Telangana will benefit more from the project as they are implementation of large number of watershed schemes in their states.

Atal Mission for Rejuvenation and Urban Transformation -

The Union Ministry of Urban Development (MoUD) on 7 January 2016 approved the Atal Mission for Rejuvenation and Urban Transformation (AMRUT) for Punjab and Uttarakhand for the year 2015-16. The plans were approved by an inter-ministerial Apex Committee under the State Annual Action Plans (SAAP).

Stand Up India Scheme-

The Union Cabinet on 6 January 2016 approved the Stand Up India Scheme to promote entrepreneurship among Scheduled Caste/Scheduled Tribes and Women entrepreneurs. The Scheme is intended to facilitate at least two projects per bank branch, on an average one for each category of entrepreneur. It is expected to benefit at least 2.5 lakh borrowers.

Ganga Gram Yojana-

The Union Minister of Water Resources, River Development and Ganga Rejuvenation Uma Bharti on 5 January 2016 launched Ganga Gram Yojana at Village Puth in Hapur district of Uttar Pradesh (UP).

Nai Manzil Scheme –

The Union Government on 1 January 2016 signed a Financing Agreement of 50 million US dollars with the World Bank for Nai Manzil Scheme- Education and Skills Training for Minorities.

MISCELLANEOUS**Enemy Property (Amendment and Validation) Ordinance -**

President Pranab Mukherjee on 7 January 2016 promulgated the Enemy Property (Amendment and Validation) Ordinance, 2016 to make amendments to the Enemy Property Act, 1968. These amendments will help in dealing with the loopholes of the Enemy Property Act, 1968 and ensure that the enemy properties that have been vested in the Custodian remain so

and they do not revert back to the enemy subject or enemy firm.

Dattatreya Launches Facebook Account, EPFO Twitter Handle

The Employees Provident Fund Organisation (EPFO) made debut on popular social networking platforms Facebook and Twitter. Union Minister for Labour and Employment (independent charge) Bandaru Dattatreya, who launched Facebook account and Twitter handle of EPFO during a Good Governance Day celebration event here, said with this the stakeholders would have another medium through which they can put their grievances, ideas and messages across.

Pathankot - Several heavily armed terrorists belonging to Jaish-e-Mohammed, an Islamist militant group, on 2 January 2016 attacked Pathankot Air Force Station, part of the Western Air Command of the Indian Air Force (IAF). Following this a joint combing operation by the armed forces, police and security personnel was launched and the National Investigation Agency (NIA) took over the probe. The operation that ran until 3 January 2016 after a brief lull for 24 hours saw 6 terrorists and 7 jawans being killed in gun battle at Air Force base in Punjab.

Women commandos for CRPF - Central Reserve Police Force (CRPF) has decided to deploy about 300 women commandos for undertaking anti-Naxal operations in select Left-wing Extremism-affected states. The decision was announced on 5 January 2016 by CRPF Director General Prakash Mishra while announcing the hosting of 7th National Conference of Women in Police.

Blue star sapphire - The world's largest blue star sapphire that weighs 1404.49 carats was discovered in a mine in Sri Lanka. The sapphire was found near Ratnapura city in the South of Sri Lanka.

Environment standards for sugar industries - Union Ministry Environment, Forest and Climate Change on 14 January 2016 notified stricter environment standards for sugar industries operating in various states in the country. The revised standards are to be implemented with immediate effect as they were aimed to minimise water pollution.

Reservation benefits for transgender persons - The Union Government in second week of January 2016 released a Draft Bill, which proposes reservation benefits for transgender persons. The Draft Bill, titled The Rights of Transgender Persons Bill, 2015, was formulated by the Ministry of Social Justice and Empowerment. The draft states that transgender persons who by birth do not belong to Scheduled Castes or Scheduled Tribes may be declared as Backward Class. They will be entitled for reservation under the existing ceiling of OBC category.

E-enabled Track Management System - Union Railway Minister Suresh Prabhakar Prabhu on 11 January 2016 inaugurated implementation of E-enabled Track Management System (TMS) and Mobile Application of TMS on Indian Railway at Rail Bhawan in New Delhi



French soldiers in Republic Day - The French soldiers will march down the Rajpath on Republic Day along with Indian troops in the presence of President Francois Hollande. Hollande is the Chief Guest for 26 January 2016 celebrations. This is the first time that a foreign army will participate in the 26th January Parade, since 1950.

River Information System - Union Government on 6 January 2016 launched the Phase-I of the River Information System (RIS) of India in New Delhi. It was inaugurated by Nitin Gadkari, the Union Minister of Shipping, Road Transport and Highways. The Phase-I of the RIS, which is first of its kind in India, was launched on the Sagar- Farakka stretch of National Waterway-1 on River Ganges to facilitate safe and accurate navigation.

Women in Central Armed Police Forces - Union Home Minister Rajnath Singh on 5 January 2016 approved the 33 percent posts at constable level to be filled up by women. The step was taken with a view to enhance representation of women in Central Armed Police Forces (CAPFs).

Infrastructure Status to the Shipyard Industry - The Union Government on 20 January 2016 granted Infrastructure Status to the Shipyard Industry in a bid to ease its financial stress. With the granting of the infrastructure status, the

shipyards will be able to avail flexible long-term funding at lower costs.

National Highway-2 - The Cabinet Committee on Economic Affairs (CCEA) on 20 January 2016 approved development of the six laning of Aurangabad- Bihar/Jharkhand Border-BarwaAdda section on National Highway-2 in Bihar and Jharkhand. The estimated cost of the project is 4918.48 crore rupees including cost of land acquisition, resettlement and rehabilitation and other pre-construction activities.

Defence Procurement Procedure - The Defence Acquisition Council (DAC) chaired by Union Defence Minister Manohar Parrikar on 11 January 2016 approved major changes in the new Defence Procurement Procedure (DPP) 2016. The DPP 2016, which will take at least another two months for it to be notified, allows government funds up to 90 percent of development costs to private companies to push research and innovation. It also aims to enhance private sector participation and speed up procurement process.

West Africa free from Ebola - The World Health Organisation (WHO) on 14 January 2016 declared West Africa free from Ebola outbreak. The decision was taken by the WHO as all known chains of transmission have been stopped in Liberia, which was worst affected among all the nations in the region.

Eminent persons group (EPG) to look into India-Nepal ties - Government of Nepal on 14 January 2016 formed a 4-member eminent persons group (EPG) to look into India-Nepal ties in totality and review all bilateral treaties with India. A decision in this regard was approved by the Cabinet at a meeting headed by Prime Minister KP Sharma Oli.

Revised petition fees for H-1B and L-1 visas - The US Citizenship and Immigration Services (USCIS) on 12 January 2016 notified revised petition fees for H-1B and L-1 visas. The increase in the fees is in tune with the Consolidated Appropriations Act, 2016 that was signed into law by Barack Obama, the President of the USA, on 18 December 2015. As per the revision, the petitioners must submit an additional fee of 4000 US dollars for certain H-1B visas and 4500 US dollars for certain L-1A and L-1B visas.

Handy Notes Quantitative Aptitude : Speed, Time & Distance

The Speed of a moving body is the Distance travelled by it in unit Time.

$$\text{Speed} = \text{Distance} / \text{Time}$$

Distance travelled = **Speed × Time**

Total Time taken to cover some distance = Distance / Speed

Speed is either measured in Kilometer/ hour or meter/ second

To convert Kilometer/ hour in meter/second,

If Distance=x km

Speed=x km/hr

Speed=x×5/18 m/sec

If distance or speed in given=m/sec

Then speed=x×18/5 km/hr

Speed m/s	Speed km/hr
5	18
10	36
15	54
20	72
25	90

Concept -1

If a person covered two equal distance with different speed x & y kmph then

Average speed=(2xy)/(x+y)

Concept -2

If a person covered two different distance with two different speed x & y km/hr respectively ,then average speed = $[(a+b)xy] / (ay+bx)$

a km distance is covered if x km/hr

& b km distance is covered if y km/hr

Concept -3: If a person walk (m/n)th of his natural speed then he takes T hr more, to reached office how much time he taken, when he walk with his natural speed= $m/(m-n) \times T$

Concept 04 : Distance = (S1×S2) × (T1-T2) / (S1-S2)

Example: A man cover certain distance between his house and office with speed of 30 km/hr and late by 10 min. When he cover distance between house and office with speed of 40 km/hr then reach 5 min. early. Find the distance.

Solution

30 km/hr— 10 min late

40 km/hr—5min early

Distance=(30×40)×(15/60)/(40-30) =30 km

Example : A man leave Kavinagar at 8:00 A.m. and reached Harinagar at 12:00 p.m. and other man from Harinagar

at10:00 a.m. and reached kavinagar 2:00 p.m. when both are meet in the journey.

Meeting time = 8.00 am + [(12.00 pm-8.00 am) (2.00pm-8.00am)] / [(12.00pm-8.00am) + (2.00pm-10.00am)]

8.00 A.M + 4×6/(4+6)

=8.00 A.M+3 hr=11.00 am

Concept of Relative Speed:

Case1: Two bodies are moving in opposite directions at speed V1 & V2 respectively. The relative speed is defined as $V_r = V1+V2$

Case2: Two bodies are moving in same directions at speed V1 & V2 respectively. The relative speed is defined as $V_r = |V1-V2|$

➤ If two trains (or bodies) start at the same time from points A and B towards each other and after crossing they take a and b sec in reaching B and A respectively, then:

$$(\text{A's speed}) : (\text{B's speed}) = (b : a)^{1/2}$$

QUIZ ON TIME SPEED & DISTANCE

Time Distance Quiz

- Reena walks from his house at 5/2 km/h and reaches his school late by 6 min. Next day, he increases his speed by 1 km/h and reaches 6 min before school time. How far is the school from his house?
 - 5/4 km
 - 7/4 km
 - 9/4 km
 - 11/4 km
 - None of these
- Prashant riding a bicycle from his house at 10km/h and reaches his office late by 6 min. He increases his speed by 2km/h and reaches 6 min before. How far is the office from his house?
 - 6 km
 - 7 km
 - 12 km
 - 16 km
 - None of these
- A thief noticed by a policemen from a distance of 200 m. The thief starts running and the policemen, chases him. The thief and the policeman runs at the rate of 10 km/h and 11 km/h, respectively. The distance between them after 6 min will be;
 - 100 m
 - 180 m
 - 150 m
 - 125 m
 - None of these
- Vidushi can walk a certain distance and drive back in 6h. He can also walk both ways in 10 h. How much time will he take to drive both ways?
 - 2 h
 - 2 ½ h
 - 5 ½ h

- d) 4 h e) None of these
5. Two men A and B travel from point P to Q, a distance of 84 km at 12 km/h and 16 km/h, respectively. B reaches Q and return immediately and meets A at R. Find the distance from P to R.
a) 72 km b) 76 km c) 78 km
d) 68 km e) None of these
6. A thief is spotted by a policeman from a distance of 200 m. When the policeman starts chasing, the thief also starts running. If the speed of the thief be 16km/h, and that of the policemen be 20 km/h, how far the thief will have run before he is overtaken?
a) 800 m b) 850 m c) 700 m
d) 650 m e) None of the above
7. A person sets out to cycle from A to B and at the same time another person starts from B to A. After passing each other, they complete their journey in 16 h and 25 h respectively. Find the ratio of speeds of the 1st man to that of the 2nd man.
a) 5 : 4 b) 5 : 3 c) 4 : 5
d) 3 : 5 e) None of these
8. Neeraj started from A to B and Aniket from B to A. If the distance between A and B is 125 km and they meet at 75 km from A, what is the ratio of Neeraj's, speed to that of Aniket's speed?
a) 2 : 3 b) 3 : 2 c) 4 : 3
d) 5 : 4 e) None of these
9. A certain distance is covered at a certain speed if half of this distance is covered in 4 times of the time, then find the ratio of the two speed.
a) 1 : 8 b) 1 : 4 c) 4 : 1
d) 8 : 1 e) None of these
10. A man covers half of his journey at 6 lkm/h and the remaining half at 3 km/h. Find his average speed.
a) 3 km/h b) 4 km/h c) 4.5 km/h
d) 9 km/h e) None of these

Solution

1. .Solution (b); Let the required distance=x
According to the question,
 $x/(5/2)-x/(7/2)=12/60$
(difference between two time=6+6=12 min)
 $(2x/5)-(2x/7)=1/5$
 $14x-10x=7$
 $4x=7$
 $x=7/4$ km
2. Solutions (c);
Short Trick
Distance = $\frac{\text{Product of speed}}{\text{Difference of speed}} \times \text{Difference of time}$
 $= \frac{10 \times 12}{(12-10)} \times \frac{(6+6)}{60}$

- = 12 km
3. Solutions (a); Relative speed of policeman with respect to thief=(11-10)=1 km/h.
Now, relative distance covered by policeman in 6 min=speed X Time= 1 X (6/60)
=1/10 km=100 m
=The distance between the policeman and thief after 6 min=(200-100)=100 m
4. Solutions (a); Since, he takes 10 h to walk both ways, the number of hours to walk one way for him will be 5. If he walks one way and drives back the same way it takes him 6 h which means that the number of h taken to drive one way is 6-5=1 h. Thus, number of hours to drive both ways will be 2.
5. Solutions (a); Given, D=84 km, a=12 km/h ,b = 16 km /h
Speed₁ : speed₂ = PR : PQR = 12 :16 = 3:4
 $3 + 4 = 2 \times 84$
 $1 = 24$
 $3 = 3 \times 24 = 72$
So PR = 72
6. Solution. (a); Relative speed of policeman=(20-16)X(5/18)=10/9 m/s
To catch the thief, the policeman has to again 200 m.
Time taken to gain 200 m =(200 X 9)/10=180 s
Actual distance covered by policeman in 180 s =180 X 50/9=1000 m
Therefore, Distance covered by the thief=1000-200=800 m
7. Solutions (a); Given x=16 and y=25
According to the formula,
1st man's speed : 2nd man's speed
=(y)^(1/2) : x^(1/2)
=25^(1/2) : 16^(1/2)
=5 : 4
8. Solution (b); John's speed : Vinod's speed
=75 : (125-75)
=75 : 50=3 : 2
9. Solutions (d); Let x km is covered in y h. Then, first speed=(x/y) km/h
Again, x/2 km is covered in 4y h.
Therefore, New speed=(x/2 X 1/4y)=(x/8y) km/h
Ratio of speeds=x/y : x/8y
=1 : 1/8
=8 : 1
10. Solutions (b); Given, A=6 km/h, B=3 km/h
We Know that
Average speed=2AB/(A+B)
Therefore, Required average speed
 $2 \frac{6 \times 3}{(6+3)} = 4$ km/hr

Practice Questions on Prepositions

- Airport Authority of India (AAI) officials wanted better patrolling from Sitra Junction to the airport to avoid parking of vehicles the 'no parking' zone.
1.in 2.on 3.over
4.at 5.by
- Responding to questions on the under-utilisation of the Army in the garrison town and the rationale roping in the NSG, Mr. Parrikar said: "Army cannot be expected to perform civil duties, guard roads.
1.Behind 2.Near to 3.Next to
4.Between 5.Besides
- Mr. Modi reportedly made it clear that the evidence the attack on the air force base in Punjab led directly to a group in Pakistan.
1.Due to 2.From 3.Considering
4.Because of 5.Cencerning
- Further tightening its grip on the pollutant traffic inflow Delhi from outside, the apex court ordered that entry points at National Highways and State Highway should be shut down for heavy commercial traffic not meant for Delhi.
1. In 2. Onto 3. Into
4. To 5. Away from
- Imagine a tiger reserve spanning from Bannerghatta National Park on the outskirts of the city, to Nagarahole Tiger Reserve in Mysuru and far..... into the reserves of Tamil Nadu and Kerala.
1.Away 2.Beyond 3.Behind
4.Below 5.Before
- Even..... construction of this 600 MW project began in January 2009, the works of the project gained pace only after the formation of separate Telangana State.
1. Though 2. Despite 3.For
4. From 5.Till
- The court added that the members of the teaching faculty were empowered to take classesthere was only one student in the classroom and such teaching hour was likely to be reckoned.
1. Expect If 2. Expect 3.Even If
4. Though 5.Despite
- Tensions between Saudi Arabia, the main Sunni monarchy, and the Shia-dominated Iran have erupted this week..... a full-blown diplomatic crisis.
1. Into 2. In 3. Over
4. On 5. At
- Mr. Kumar cited the example of Hasan Khan Mewati, who, he said, fought against Mughal king Babur..... Rajput king Rana Sanga, saying he was the role model Indian Muslims wanted to follow.
1. Along With 2. With 3. Near with
4. Near To 5. Along Side
- his being hospitalized ,the star centre forward was unable to play in the championship game.
1. Owing to 2. Due to 3.Inspite of
4. Despite 5.Instead
- Recent scientific discoveries arenew light on the basic nature of the viruses and the possible nature of cancer .
1. Overthrowing 2.Throwing 3.Considering
4. Consening 5.Regarding
- When confronted..... the inconsistencies in her story, Yang said she lied and may have a split personality.
1. About 2. By 3. From
4. With 5. Along with
- she said she isn't interested right now, she might "think about something" when her daughter graduates.
1. Though 2.Inspite Of 3.Despite
4. Although 5.In view of
- Have good conversation with your child, that means just listen to them Don't laugh or ignoreit trivial.
1.Considering 2. Regarding 3.Respecting
4.Except for 5.Due to
-confronting child with questions like 'Why did you do this?' you can ask 'What happened? Kids are very sensitive so avoid using harsh language.
1. Inspite of 2. Instead of 3. Despite
4. Due to 5. Except for
-the world and India felt grief for the lives of innocent children lost in Peshawar, the suffering of innocent Indians at the hands of terrorists with cross-border affiliation on so many past occasions cannot be ignored.
1. Many of 2. A lot of 3. Lots of
4. Much as 5. Because of
- I prefer winter and fall, when you feel the bone structure of the landscape. Something waitsit; the whole story doesn't show.
1. Underneath 2. Under3. Over
4. Besides 5. Beneath
- When you dance, your purpose is not to get to a certain place on the floor. It's to enjoy each step the way.
1. With 2. By 3. Throughout
4. Along 5. In
- He should refrain..... associate himself with any party because people have faith in his integrity.
1. From 2. To 3. With
4. Along with5. Cencerning
- It should be obvious to you that if you persistbothering him he will get angry with you.
1. With 2. On 3. In
4. At 5. For`
- In during serving time, Dutt was granted either parole or furlough on/ various grounds, attracting a lot of /criticism

- from various quarters, while some prominent /personalities demanded his release from jail./No error.
22. This movie is about Ranjit Katyal , a wealthy and powerful Indian businessman/ based in Kuwait, who with the help of the/ Indian government safely evacuated /170,000 Indians back to their country./No error.
 23. As the much-debated odd-even scheme restricting movement/ of private cars in the national capital was rolled/ out on Friday, Delhi Police Commissioner B S Bassi/once again appealed to people to cooperate with his force Alongwith the 15 days/No error.
 24. More than two/ lakh vehicles pass/ these intersections every day during /the festive season/No error.
 25. The film will go on floors later this /month and will be directed by debutant Mahesh Surapaneni/ Namitha Pramod will play Nara Rohith's/ love interest on this romantic drama/No error.
 26. After the US and UK entered Afghanistan in 2001,/ there were fears that Stinger missiles given/ from the Americans to the Afghan Mujaheddin to shoot down Russian /aircraft may be used by the Taliban against the Western force/No error.
 27. That never came to pass/ because the missiles' batteries /had a limited shelf life /and the Taliban were not able to find a way round that/No error.
 28. It goes on to show the militants with mannequins /fitted with systems that produce a human heat signature/allowing the cars to slip through sophisticated security/ scanning machines and launch bomb attacks on high-profile targets/No error.
 29. This AR Rahman tribute from us will /give listeners some serious goosebumps. AR Rahman is a living /legend He has always been ahead of our times/ and his melodies have a phenomenal range/No error.
 30. The parliamentary standing committee on home affairs/ recently found that women personnel constitute/ only a little above 9% of the Delhi Police force and asked the home ministry/ to ensure their numbers are enhanced up to 33 per cent/No error.
 31. Prime Minister Narendra Modi's decision to meet his/ Pakistan counterpart Nawaz Sharif in Lahore as a mistake inspite of/ the terror attack on the IAF base at Pathankot/ as the Sangh sees the timing of any diplomatic initiative as largely the PM's prerogative/No error.
 32. At the same time, the Sangh is likely to reach a quick decision on /whether the Lahore meeting was ill conceived as it would see /how the government deals with Pakistan in the context /of seeking accountability the terror attack/No error.
 33. What happens when a /star is thrown out of its group and starts speeding/ around space /at, say, nearly 90,000 kilometers per hour/No error.
 34. Between those was the apparently /frustrated Roman ruler Marcus Aurelius, who/ famously warned that humans/ must "know that a limit has been set to your time/No error.
 35. Parkinson's, an incurable progressive condition of the brain that affects movement, speech and/ balance and causes incessant shivering of the/ face and limbs affects roughly one lakh people/ in India with most of them being around the age of 50/No error.
 36. Till now, doctors have been using deep/ brain stimulation, a surgical procedure used to/ treat a variety of disabling/ neurological symptoms, to treat patients with Parkinson's/No error.
 37. The debt-ridden Mira Road couple who went missing along /their two daughters after leaving /behind a note threatening to commit suicide last month have returned home, They /have been provided round-the-clock police security/No error.
 38. In the note signed by the couple, they had threatened to kill themselves/ owing to the harassment faced/ over non-payment of loans and interest, The team police that reached /Punjab assured the family that they would not be harassed/No error.
 39. Premam actress Anupama Parameswaran/ is planning to go legal about a morphed /picture of hers which has been/ doing the rounds on the net/No error.
 40. The recommendations of this Committee are expected to/provide a holistic framework and enable those tasked /with the work of certification of films to discharge their /responsibilities keeping in view this framework/No error.
 41. A spokesmanCouncil said in a statement that U.S. officials ,cannot confirm these claims at this time.
 1. For the White House National Security
 2. From the White House National Security
 3. Belongs to the White House National Security
 4. Concerning to the White House Security
 5. None of these.
 42. This second stint has been surrounded bygranted by the Pune Divisional Commissioner and generous extensions resulting in the actor spending nearly 146 days out of prison.
 1. Controversy in view of frequent paroles
 2. Controversy Due to frequent paroles
 3. Controversy owing to frequent paroles
 4. Controversy in between frequent paroles
 5. None of these.
 43. The Bench, comprising Chief Justice G. Rohini and Justice Jayant Nath, observed that the government should pay attention to the "great inconvenience"transport system in the city as well as practical difficulties with implementing the odd-even scheme.
 1. Caused considering to the inadequate public
 2. Caused concerning to the inadequate public
 3. Caused because of the inadequate public

4. Caused due to the inadequate public
5. None of these.
44. The court's directionson different grounds, such as the legislative competence of the government to issue a notification fixing a fine of Rs.2,000 for violating the rule and exemption granted to women drivers and two-wheelers.
1. Came on the PILs by various individuals
2. Came in the PILs by various individuals
3. Came into the PILs by various individuals
4. Came from the PILs by various individuals
5. None of these.
45. The AIADMKbooklet listing out the various achievements of the government.
1. Cadre took with them a colourful
2. Cadre took along with them a colourful
3. Cadre took from them a colourful
4. Cadre took for them a colourful
5. None of these.
46.been appointed, one for each of the polling booths, and their mandate is to reach out to everyone in that particular booth "as many times as possible" along with the local partymen. M. Khanna.
1. Near to 65,616 vote canvassers have
2. As much as 65,616 vote canvassers have
3. As many as 65,616 vote canvassers have
4. Instead of 65,616 vote canvassers have
5. None of these.
47. The motorists willand motor vehicle tax at these kendras on payment of a nominal fee, The aim is to ensure hassle-free service to the motorists stepping into the MVD offices and to keep the touts and middlemen away.
1. Get all services related to payment of fee
2. Get all services in view of payment of fee
3. Get all services relation of payment of fee
4. Get all services in addition of payment of fee
5. None of these.
48. The e-Seva Kendrasof the RTO and Joint RTO. The MVD has issued a Standard Operating Procedure (SOP) for smooth functioning.
1. Will function under the direct supervision
2. Will function in the direct supervision
3. Will function by the direct supervision
4. Will function for the direct supervision
5. None of these.
49. This breakthrough method can change your life, No longer will you lookother men with thick, full hair. Instead, you'll be the Prom King at your reunion.
1. with envy at 2. from envy with
3. for envy at 4. from envy with 5. None of these.
50. I am generally quitebut sign up was free and took less than a minute so I thought I'd give it a go. Since then I've recommended all of my mates.
1. Sceptical from these online tricks
2. Sceptical for these online tricks
3. Sceptical about these online tricks
4. Sceptical with these online tricks
5. None of these.
- Preposition Error Answers:**
1. (2); On
 2. (1); Behind
 3. (2); from
 4. (3); into
 5. (2); Beyond
 6. (1); Though
 7. (5); even if
 8. (1); into
 9. (5); Along side
 10. (1); Owing to
 11. (2) Throwing
 12. (1); About
 13. (4) Although
 14. (1); Considering
 15. (2); Instead of
 16. (4) Much as
 17. (5); Beneath
 18. (4); Along
 19. (1); from
 20. (3); in
 21. (1); between in place of during
 22. (5); No error
 23. (4); Alongwith Replace with throughout
 24. (5); No error
 25. (4); In in place of on
 26. (3); By in place of from
 27. (4); Around in place of round
 28. (5); No error
 29. (1); By in place of from
 30. (3); over in place of above
 31. (2); Despite in place of inspite of
 32. (1); unlikely in place of likely
 33. (3); through in place of around
 34. (1); Among in place of Between
 35. (4); Over in place of around
 36. (1); Untill in place of Till
 37. (1); alongwith in place of along
 38. (2); due to in place of owing
 39. (4); rounds in place of around
 40. (5); No error
 41. (1) 42. (3) 43. (4) 44. (1) 45. (2) 46. (3) 47. (1)
 48. (1) 49. (1) 50. (2)

Handy Notes : GERUNDS

When the 'ing' form of a verb acts as a subject or as an object of a sentence k/a Gerund.

I Learnt Driving → Gerund
Sub Verb Obj

Taken into consideration the advice of his friends he decided to stay inside.

(इस Sentence में Taken के स्थान पर Taking या having taken आयेगा क्योंकि किसी भी sentence में subject केवल Noun/Pronoun/Infinitive / Gerund ही हो सकता है।)

- **When a word is governed by a preposition, it will take a Gerund**

(यदि किसी भी word के बाद by, off, without, for, at, from, on, in, off, we, before आ जाए तो सामान्यतः इनके बाद Gerund का use होता है।)

The police accused him of stealing a car.
 You can't live without eating.
 He was punished for coming late.

- **Gerunds take possessive case of Adj not objective Case of pronoun.**

My father insisted on me winning the match
My

(यहाँ 'winning' Gerund है और Gerund से पहले सदैव Poss. Case आता है इसलिए me के स्थान पर my होगा क्योंकि me obj case का Pronoun है)

Admit, defer, dislike, finish, miss, recollect, risk, Appreciate, delay, enjoy, forgive, postpone, remember, stop, avoid, deny, escape, involve, prevent, resent, suggest Excuse, mind, resist, detest, etc.

Do you mind to open the door

Opening

Please excuse my leaving early
 He wants to avoid meeting me.
 I love driving a car.

- **Certain Expressions like— It is worth, It's no good, Didn't help, Can' help, It's no use, what's the point of can't bear there's no point in generally take Gerund.**

It is no good learning essays by heart.
 It is worth buying this book.
 I can't help being late.

- **Verb + used to, averse to, with a view to, addicted to, devoted to, in addition to, look forward to, object to, owing to, given to, taken to, prone to, के sath Gerund का use होता है।**

My uncle is given to smoke/ Smoking

x ✓

I am looking forward to meet/meeting you

x ✓

Used to follow two different conditions.

- **Certain Verbs that take Gerund.**

(Used to के साथ दो अलग-अलग condition बनती हैं।)

Sub + Used to + V₁ (infinitive) → Shows a discontinued habitual action of past only.

Sub + help. Verb + used to + V₄ (Gerund) → Shows a continued habitual action of all the tenses.

I used to drink/drinking milk in bottle when I was a child.

✓ x

I am/was/will be used to drinking/drink milk.

s ✓ x

(यहाँ Sentence 1 दर्शाता है कि Action केवल Past आदत थी / जबकि Sentence 2 दर्शाता है कि Action सभी तीनों Tenses की आदत है।)

- **To show a general purpose Gerunds are used & to show a specific purpose infinitives are used.**

My father prefers to walk/walking in the evening

x ✓

My father will prefer to walk/walking in the evening

✓ x

when he resides in his village.



ASHUTOSH GUPTA
 Senior Faculty of English
 Career Power

Handy Notes Advanced Maths(SSC) : Point, Lines and Angles

Point: It is an exact location. It is a fine dot which has neither length nor breadth nor thickness but has position i.e., it has no magnitude.

Line segment: The straight path joining two points A and B is called a line segment AB. It has two endpoints and a definite length.

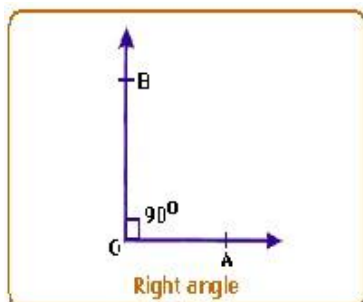
Ray: A line segment which can be extended in only one direction is called a ray.

Intersecting lines: Two lines having a common point are called intersecting lines. The common point is known as the point of intersection.

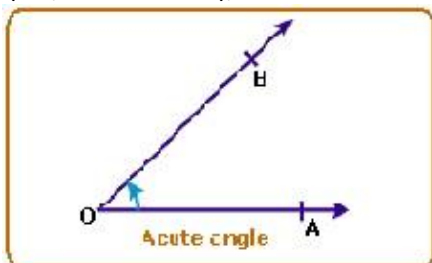
Concurrent lines: If two or more lines intersect at the same point, then they are known as concurrent lines.

Angles: When two straight lines meet at a point they form an angle.

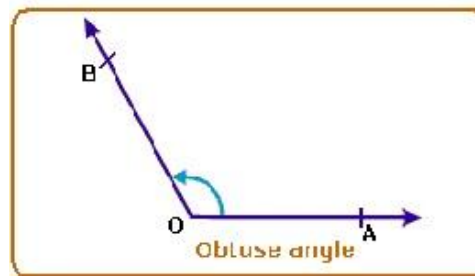
Right angle: An angle whose measure is 90° is called a right angle.



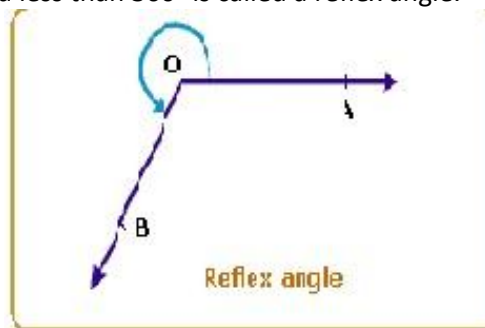
Acute angle: An angle whose measure is less than one right angle (i.e., less than 90°), is called an acute angle.



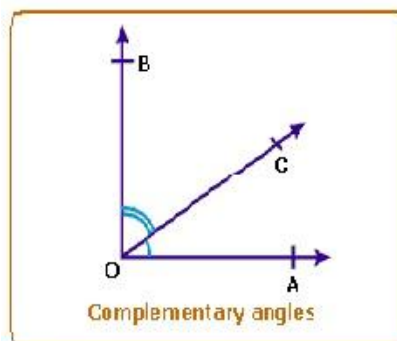
Obtuse angle: An angle whose measure is more than one right angle and less than two right angles (i.e., less than 180° and more than 90°) is called an obtuse angle.



Reflex angle: An angle whose measure is more than 180° and less than 360° is called a reflex angle.

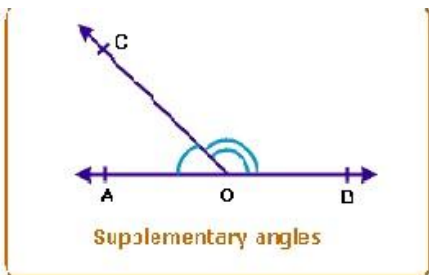


Complementary angles: If the sum of the two angles is one right angle (i.e., 90°), they are called complementary angles. Therefore, the complement of an angle θ is equal to $90^\circ - \theta$.



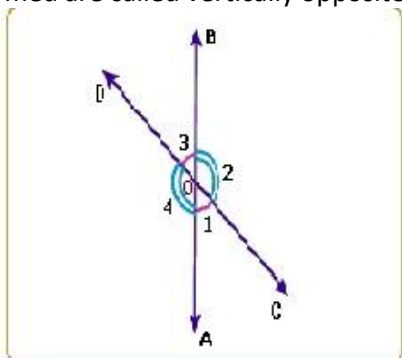
i.e. $\angle A + \angle B = 90^\circ$ or $\angle A = 90^\circ - \angle B$ - complement of $\angle A$

Supplementary angles: Two angles are said to be supplementary, if the sum of their measures is 180° . Example: Angles measuring 130° and 50° are supplementary angles. Two supplementary angles are the supplement of each other. Therefore, the supplement of an angle θ is equal to $180^\circ - \theta$.



Example: Angles measuring 130° and 50° are supplementary angles. Two supplementary angles are the supplement of each other. Therefore, the supplement of an angle θ . is equal to $180^\circ - \theta$.

Vertically opposite angles: When two straight lines intersect each other at a point, the pairs of opposite angles so formed are called vertically opposite angles.

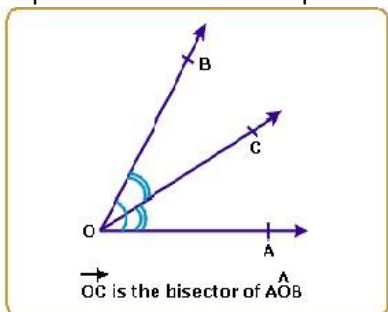


$\angle 1, \angle 3$ and $\angle 4, \angle 2$ are vertically opposite angles

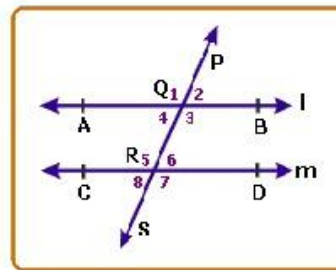
Bisector of an angle: If a ray or a straight line passing through the vertex of that angle, divides the angle into two angles of equal measurement, then that line is known as the Bisector of that angle.

Parallel lines: Two lines are parallel if they are coplanar and they do not intersect each other even if they are extended on either side.

Transversal: A transversal is a line that intersects (or cuts) two or more coplanar lines at distinct points.



Angles formed by a transversal of two parallel lines: In the above figure, l and m are two parallel lines intersected by a transversal PS .

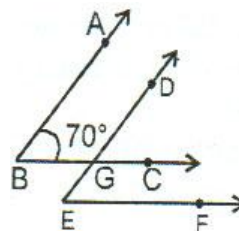


The following properties of the angles can be observed:

- $\angle 3 = \angle 5$ and $\angle 4 = \angle 6$ [Alternate angles]
- $\angle 1 = \angle 5, \angle 2 = \angle 6, \angle 4 = \angle 8, \angle 3 = \angle 7$ [Corresponding angles]
- $\angle 4 + \angle 5 = \angle 3 + \angle 6 = 180^\circ$ [Supplementary angles]

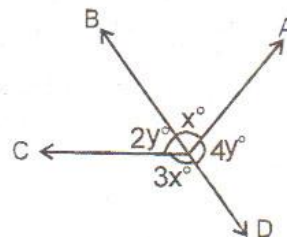
QUESTIONS ON ABOVE CONCEPTS

1. In the given figure, the arms of two angles are parallel. If $\angle ABC = 70^\circ$ then find : $\angle DGC$ and $\angle DEF$



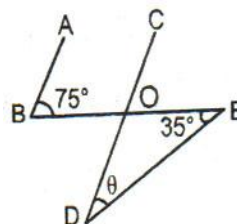
- (a) $70^\circ, 60^\circ$
- (b) $60^\circ, 50^\circ$
- (c) $70^\circ, 70^\circ$
- (d) None of these

2. Find y , if $x^\circ = 36^\circ$, as per the given diagram :



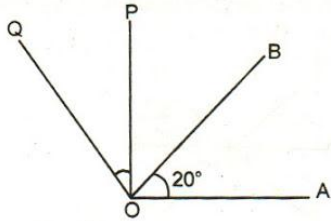
- (a) 36°
- (b) 16°
- (c) 12°
- (d) 42°

3. In figure, $AB \parallel CD$, Find θ :

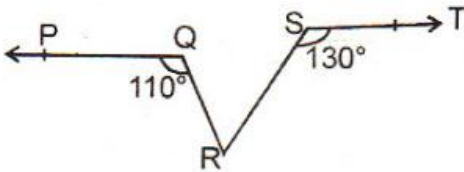


- (a) 30°
- (b) 35°
- (c) 40°
- (d) 45°

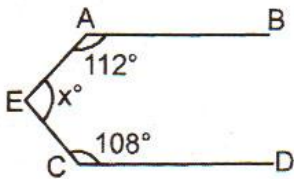
4. In the figure, $OP \perp OA$ and $OQ \perp OB$. Find $\angle POQ$ if $\angle AOB = 20^\circ$



- (a) 20° (b) 30°
 (c) 40° (d) None of these
5. In the figure, if $PQ \parallel ST$, $\angle PQR = 110^\circ$ and $\angle RST = 130^\circ$, find $\angle QRS$.

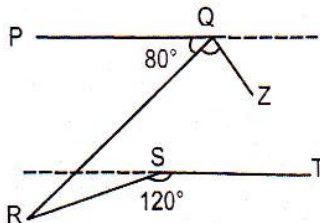


- (a) 40° (b) 50°
 (c) 60° (d) 70°
6. In the figure, $AB \parallel CD$, the value of x is:

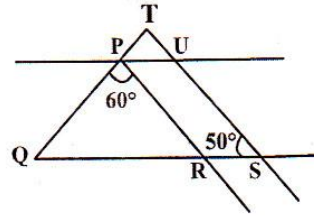


- (a) 220° (b) 140°
 (c) 150° (d) none of these
7. If a straight line L makes an angle θ ($\theta > 90^\circ$) with the positive direction of x -axis, then the acute angle made by a straight line L_1 , perpendicular to L , with the y -axis is:
- (a) $\pi/2 + \theta$ (b) $\pi/2 - \theta$
 (c) $\pi + \theta$ (d) $\pi - \theta$

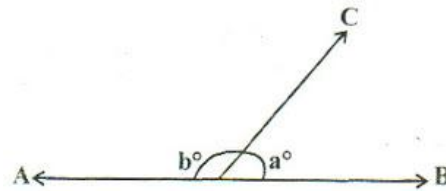
8. From the following figure, find $\angle RQZ$, if $\angle RQZ = 2\angle QRS$ and $PQ \parallel ST$:



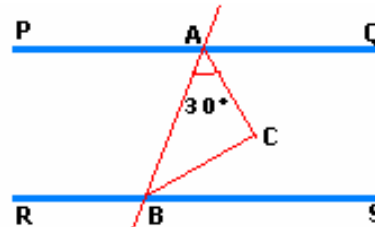
- (a) 20° (b) 30°
 (c) 40° (d) 60°
9. In the given figure, $PR \parallel TS$ and $PU \parallel RS$. Find $\angle TPU$:



- (a) 60° (b) 70°
 (c) 80° (d) 100°
10. In the given figure, $\angle a$ is greater than one-sixth of right angle, then:

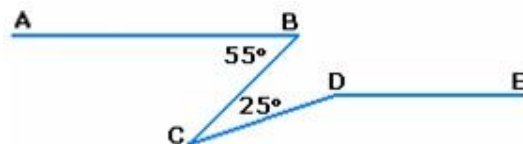


- (a) $b > 165^\circ$ (b) $b < 165^\circ$
 (c) $b \leq 165^\circ$ (d) $b \geq 165^\circ$
11. In the figure given below, PQ and RS are two parallel lines and AB is a transversal.



- AC and BC are angle bisectors of $\angle BAQ$ and $\angle ABS$, respectively. If $\angle BAC = 30^\circ$, find $\angle ABC$ and $\angle ACB$.
- A. 60° and 90° B. 30° and 120°
 C. 60° and 30° D. 30° and 90°
12. If 45° arc of circle A has the same length as 60° arc of circle B , find the ratio of the areas of circle A and circle B .
- A. $16/8$ B. $16/9$
 C. $8/16$ D. $9/16$

13. In the figure given below, lines AB and DE are parallel. What is the value of $\angle CDE$?



- A. 60° B. 120°
 C. 30° D. 150°
14. Find the value of $a + b$ in the figure given below:
- A. 60° B. 120°
 C. 80° D. 150°

Idioms and Vocab Corner

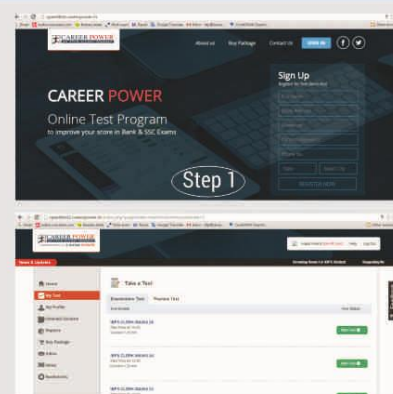
1. A peg to hang -a matter of Dispute.
2. Too many Irons in the fire- to be engaged in many enterprises at the same time.
3. Can't hold a candle- do not perform as well as the other.
4. Paddle one's own Canoe- Do what you want to do without help.
5. Can't stand the pace-unable to do things well when there is a lot of pressure.
6. Cap in Hand-Ask for something in a very respectful manner.
7. On/in the cards-Very likely to happen
8. Cash Cow- A product or service which is a regular source of income for a company
9. To change the colour-to shift the allegations.
10. To have one's heart in one's boot- to be deeply depressed.
11. To strike one's colour-to surrender
12. Harp on- Keep on talking.
13. To spell the beans- to reveal a secret.
14. To bring one's egg to a bad Market- to fail in one's plan because one goes to the wrong people for help.
15. To get cold feet- to be afraid
16. To be at daggers drawn- to be bitter enemy.
17. A lady's man- A lover of women company.
18. To fly off the handle -to lose one's temper.
19. Cut off without a shilling -Disinherited someone.
20. Fly off at a tangent go off at a tangent-To talk something irrelevant.

One word substitution

- ❖ A decision on which one can not go back- **Irrevocable**
- ❖ A narrow strip of land connecting two larger land masses- **Isthmus**
- ❖ A medicine that causes vomiting-**Emetic**
- ❖ Sleep enjoyed in the afternoon- **Siesta**
- ❖ Language which is confusing and unintelligible – **Jargon**
- ❖ One who deals in wines-**Vintner**
- ❖ An instrument for measuring earthquake-**Seismograp**
- ❖ A number of people following a funeral-**Cortege**
- ❖ A large group of insects moving in a mass-**Swarm**
- ❖ A building for keeping and feeding horses in-**Stable**
- ❖ A string of beads used for counting prayers-**Rosary**
- ❖ State in which the few govern the many-**Oligarchy**
- ❖ A paper written by hand-**Manuscript**
- ❖ A name adopted by an author in his writings-**Pseudonym**
- ❖ A disease of mind causing uncontrollable desire to steal-**kleptomania**
- ❖ Having superior or intellectual intersts and tastes-**Highbrow**
- ❖ Study of hairs-**Trichology**
- ❖ Study of ears-**Otology**
- ❖ Study of nails-**Onycology**
- ❖ Study of toungue – **laryngeology**

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Handy Notes Reasoning : SITTING ARRANGEMENT

It is one of the important part of the reasoning sections for any competitive Exam. In this part, questions are based on set of information containing set of conditions which gives hidden information followed by set of questions. Generally, Information are decoded and they are arranged in form of a Row, Square, Circle or any such type. These type of question judge the ability of a candidates to analyze the information and solve the questions by the help of pictorial figures.

Important Concepts:

1. Linear Arrangement: In this arrangement, there can be single row or parallel rows facing each other.

(i) Left \longleftrightarrow Right

(Directions if the people are facing North)

(ii) Right \longleftrightarrow Left

(Directions if the people are facing South)

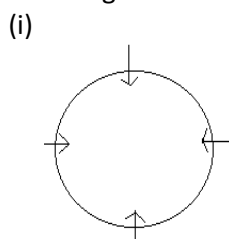
(iii) Right ----- Left

Left ----- Right

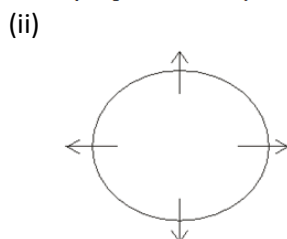
(Directions if the people are sitting parallel to each other Facing north and South)

2. Circular-Arrangement:

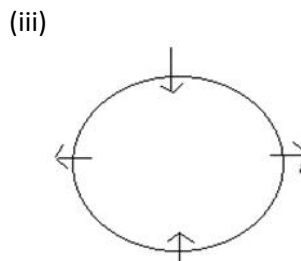
In this arrangement, people are sitting around a circle facing towards or outside the centre.



(Facing towards the centre)



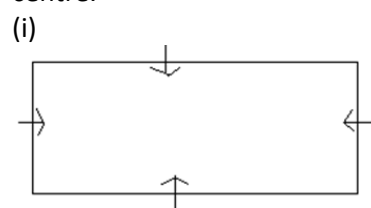
(Facing outside the centre)



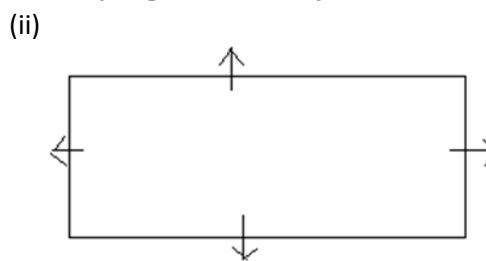
(People sitting around the circle facing towards and outside the centre)

3. Rectangular/Square Arrangement:-

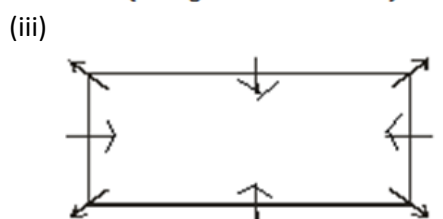
In this arrangement, people are sitting around a rectangle or square facing towards or outside the centre.



(Facing towards the centre)



(Facing outside the centre)



(People sitting at middle of the sides facing towards the centre and people sitting at edge facing outside the centre)

Types of Questions:-

- 1. Single Dimensions:** These are relatively straight forward questions. In these type, information are arranged by following a kind of symmetry.
- 2. Multi Dimensions:** These type of questions are complex in nature. In these questions different information of same person are given i.e. their sex, city, professions, marriage etc.

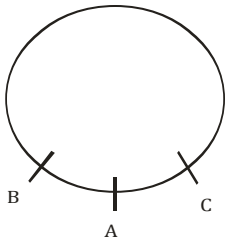
Important points to be noted during solving the questions:-

1. Always be careful to choose the correct starting point. Those information which are 100% confirm should be taken first.
2. Never assume anything in the questions.
3. In case, if information cannot be used, mark that information and use them later when the problems calls for it.
4. Be careful with certain words like 'not', 'only', 'who', 'and'.
5. Some gender defining terms are like 'him', 'her', 'he', 'she', which are helpful to decode the information.

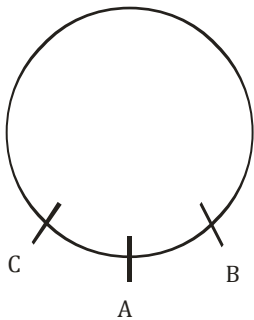
Some specific type of statements:

1. A is between B and C

In this case there are two possibilities



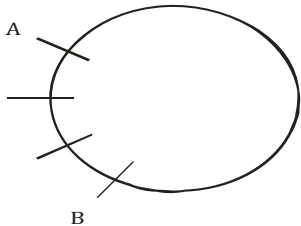
(Condition 1)



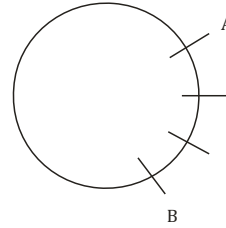
(Condition 2)

2. A who is 3rd to the left of B

(for left, we have to follow clockwise direction)

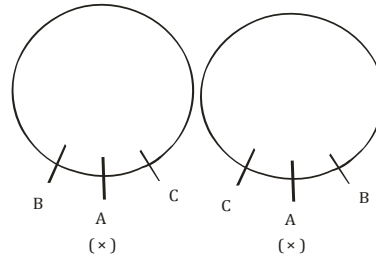


3. A who is 3rd to the right of B

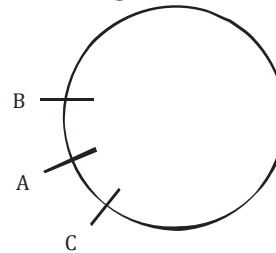


(for right, we have to follow anticlockwise direction)

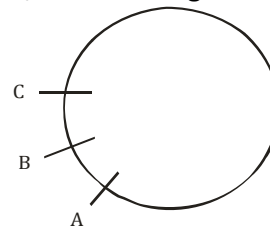
4. A is not between B and C.



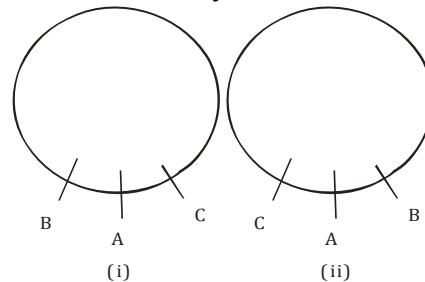
5. B is sitting to the left of A who is sitting to the left of C.



6. B, who is sitting to the left of A and to the right of C.



7. B and C are adjacent of A :



EXAMPLES:

Question:- Study the following information carefully and answer the questions which follow:-

In a five letter English word (which may or may not be a meaningful word), There are two letters between A and H. T is placed immediate next to C, which is placed third to the right of W.

SOLUTION:

In given question, it is fixed that two letters are between A and H.

So, there will be four condition after decoding above information:-

1. A H
2. H A
3. A H
4. H A

After that, it is given that C is placed third to the right of W and T is placed immediate next to C.

So.

1. WATCH (✓)
2. WHTCA (✓)
3. AWTHC (×)
4. HWTAC (×)

These two are wrong because condition, T is immediate to C does not follow.

QUESTION:

Read the following information carefully and answer the questions given below.

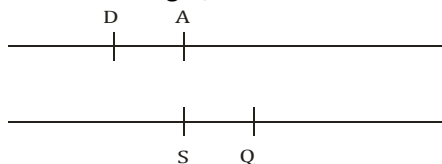
Twelve friends are seated along the two rows - (such that facing each other.) A, B, C, D, E and F are seated in first row and facing south. P, Q, R, S, T and V are seated in second row and facing north. Q is on the immediate right of S who is facing A. D is on the immediate right of A. P, F and C are at extreme ends and nobody is seated on the right of F. Only V is seated between P and T and he is not facing B. Q is on the immediate left of R.

SOLUTION:

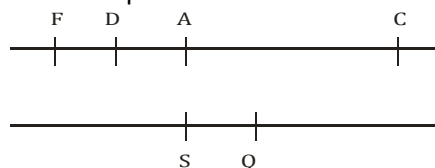
In the given question it is given that A, B, C, D, E and F are seated in first row and they are facing South.

P, Q, R, S, T and V are seated in second row and they are facing north.

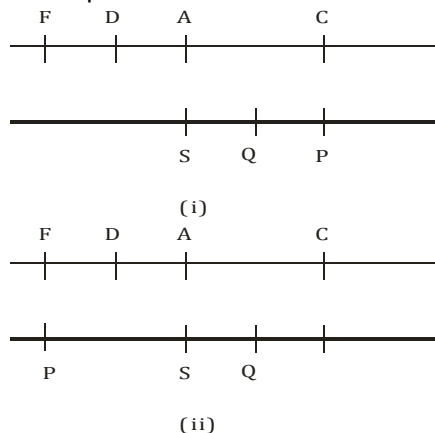
1. First confirmation is that Q is on the immediate right of S who is facing A, and D is on the immediate right of A.



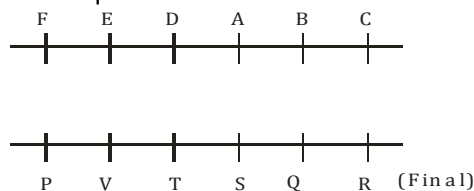
2. From second information it is given that P, f and C are at extreme end and no body is seated on the right of F. So, F and C's position will be like:-



3. For P's position there will be two condition:-

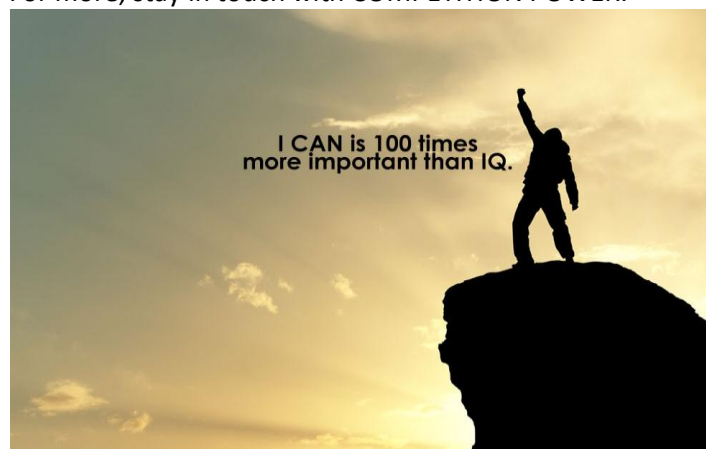


4. But 2nd condition will be wrong because it is given that only V is seated between P and T, and V is not facing B, and Q is on the immediate left of R. So, final figure for above question will be:-



Next Detailed concept with examples for circular and rectangular arrangement will be published in next month edition.

For more, stay in touch with COMPETITION POWER.



Handy Notes Banking : SMALL AND PAYMENT BANKS

The Reserve Bank of India (RBI) granted 10 entities in-principle licenses to open small finance banks & 11 entities to open payment banks. Both the initiatives are aimed at furthering financial inclusion, which the Bharatiya Janata Party-led National Democratic Alliance government has made one of its top priorities.

So now let's understand what actually small banks and payment banks are?

Payment Banks

Reserve Bank of India (RBI) released guidelines for Licensing of Payments Banks. The guidelines will allow mobile firms and supermarket chains, among others, to enter the banking sector.

The objectives of payments banks will be to further financial inclusion by providing small savings accounts and payments or remittance services to migrant labour workforce, low income households, small businesses, other un-organised sector entities and other users.

RBI Guidelines for the Payment Banks

- Existing non-bank Pre-paid Payment Instrument (PPI) issuers, mobile firms and supermarket chains, among others existing NBFCs and micro finance lenders are promoters who are eligible to set up payment banks.
- Large public sector enterprises and big industrial houses are not allowed to establish Payment banks.
- A promoter or promoter group can have a joint venture with an existing scheduled commercial bank to set up a payments bank. But they should have a sound track record of five years period of running businesses.
- Payment Banks will initially be restricted to holding a maximum balance of 1 lakh rupees per individual customer. It can issue ATM or debit cards but not credit cards.
- Payment bank cannot undertake lending activities but can distribute the non-risk sharing simple financial products such as mutual fund units and insurance products, etc.
- These banks also should maintain Cash Reserve Ratio (CRR) with the Reserve Bank, it will be required to invest minimum 75 percent of its demand deposit

balances in Statutory Liquidity Ratio (SLR) with maturity up to one year and hold maximum 25 per cent in current and time or fixed deposits with other scheduled commercial banks for operational purposes and liquidity management.

- The minimum capital for payments banks is 100 crore rupees and it should have a leverage ratio of not less than 3 percent that is its outside liabilities should not exceed 33.33 times its net worth (paid-up capital and reserves).
- The promoter's minimum initial contribution to the paid-up equity capital for payments bank shall at least be 40 percent for the first five years from the commencement of its business.
- The foreign shareholding in the payments bank should be as per the Foreign Direct Investment (FDI) policy for private sector banks as amended from time to time.
- The operations of the bank should be fully networked and technology driven from the beginning, conforming to generally accepted standards and norms. It should have a high powered Customer Grievances Cell to handle customer complaints.

Small Banks

The Reserve Bank of India issued Guidelines for Licensing of Small Finance Banks in the Private Sector. As per the issued guidelines, the minimum paid-up equity capital for small finance banks shall be 100 crore rupees.

The norms for small finance banks would allow mobile firms and supermarket chains, among others, to enter the banking sector. The move aims at deepening financial inclusion and boost saving habits.

- The purpose of the small banks will be to provide a whole suite of basic banking products such as deposits and supply of credit, but in a limited area of operation.
- The objective for these Small Banks is to increase financial inclusion by provision of savings vehicles to under-served and unserved sections of the population, supply of credit to small farmers, micro and small industries, and other unorganised sector entities through high technology-low cost operations.
- Resident individuals with 10 years of experience in banking and finance, companies and Societies will be eligible as promoters to set up small banks. NBFCs,

micro finance institutions (MFIs), and Local Area Banks (LABs) can convert their operations into those of a small bank. Local focus and ability to serve smaller customers will be a key criterion in licensing such banks.

- Branch expansion: For the initial three years, prior approval will be required.
- The area of operations would normally be restricted to contiguous districts in a homogenous cluster of states of union territories so that the Small Bank has a 'local feel' and culture. However, if necessary, it would be allowed to expand its area of operations beyond contiguous districts in one or more states with reasonable geographical proximity.
- The bank shall primarily undertake basic banking activities of accepting deposits and lending to small farmers, small businesses, micro and small industries, and unorganised sector entities. It cannot set up subsidiaries to undertake non-banking financial services activities. After the initial stabilisation period of five years, and after a review, the RBI may liberalise the scope of activities for Small Banks.
- The promoters' other financial and non-financial services activities, if any, should be distinctly ring-fenced and not co-mingled with banking business.
- A robust risk management framework is required and the banks would be subject to all prudential norms and RBI regulations that apply to existing commercial banks, including maintenance of CRR and SLR.
- In view of concentration of area of operations, the Small Bank would need a diversified portfolio of loans, spread over its area of operations.
- The maximum loan size and investment limit exposure to single/group borrowers/issuers would be restricted to 15 per cent of capital funds.
- Loans and advances of up to Rs 25 lakhs, primarily to micro enterprises, should constitute at least 50 per cent of the loan portfolio.
- For the first three years, 25 per cent of branches should be in unbanked rural areas.

Note:

* Reserve Bank gets 41 applications for payments banks, 72 for small banks.

Who all got Payment Bank License?

1. Aditya Birla Nuvo Limited
2. Airtel M Commerce Services Limited

3. Cholamandalam Distribution Services Limited
4. Department of Posts
5. Fino PayTech Limited
6. National Securities Depository Limited
7. Reliance Industries Limited
8. Shri Dilip Shantilal Shanghvi
9. Shri Vijay Shekhar Sharma
10. Tech Mahindra Limited
11. Vodafone m-pesa Limited

Who all got Small Bank License?

Here are the names of selected applicants:

1. Au Financiers (India) Limited, Jaipur
2. Capital Local Area Bank Limited, Jalandhar
3. Disha Microfin Private Limited, Ahmedabad
4. Equitas Holdings P Limited, Chennai
5. ESAF Microfinance and Investments Private Limited, Chennai
6. Janalakshmi Financial Services Private Limited, Bengaluru
7. RGVN (North East) Microfinance Limited, Guwahati
8. Suryoday Micro Finance Private Limited, Navi Mumbai
9. Ujjivan Financial Services Private Limited, Bengaluru
10. Utkarsh Micro Finance Private Limited, Varanasi.



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Handy Notes : COMPUTER (INPUT DEVICES)

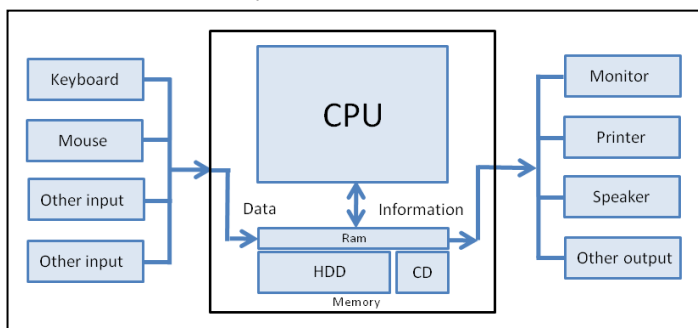
Computer is a device that transforms data into meaningful information. Data can be anything like marks obtained by you in various subjects. It can also be name, age, sex, weight, height, etc. of all the students in a class. Computer can also be defined in terms of functions it can perform. A computer can i) accept data, ii) store data, iii) process data as desired, and iv) retrieve the stored data as and when required and v) print the result in desired format.

The major characteristics of a computer are high speed, accuracy, diligence, versatility and storage.



The computer performs basically five major operations of functions irrespective of their size and make. These are

- 1) it accepts data or instruction by way of input
- 2) it stores data
- 3) it can process data as required by the user
- 4) it gives results in the form of output
- 5) it controls all operations inside a computer. We discuss below each of these operations.



1. Input: this is the process of entering data and programs into the computer system.

2. Control Unit (CU): The process of input, output, processing and storage is performed under the supervision of a unit called 'Control Unit'. It decides when to start receiving data, when to stop it, where to store data, etc. It takes care of step-by-step processing of all operations inside the computer.

3. Memory Unit: Computer is used to store data and instructions.

4. Arithmetic Logic Unit (ALU): The major operations performed by the ALU are addition, subtraction, multiplication, division, logic and comparison.

5. Output: This is the process of producing results from the data for getting useful information. The ALU and the CU of a computer system are jointly known as the central processing unit (CPU). You may call CPU as the brain of any computer system.

INPUT DEVICES

Keyboard 	Numeric Keypad 	Pointing Device 	Remote Control 
Joystick 	Touch Screen 	Scanner 	Graphics Tablet 
Microphone 	Digital Camera 	Webcams 	Light Pens 

Input devices accept data and instructions from the user. Following are the examples of various input devices, which are connected to the computer for this purpose.

1. Keyboard
2. Mouse
3. Light Pen
4. Optical/magnetic Scanner
5. Touch Screen

6. Microphone for voice as input

7. Track Ball

1 Keyboard

A keyboard (as shown in figure 1.3) is the most common input device. Several kinds of keyboards are available, but they resemble each other with minor variations. The keyboard in most common use is the QWERTY board. Generally standard keyboard has 104 keys. In these keyboards, the cursor control keys are duplicated to allow easier use of the numeric pad.

2 Mouse

A mouse is an electro-mechanical, hand-held device (as shown in figure 1. 4). It is used as a pointer. It can perform functions like selecting menu commands, moving icons, resizing windows, starting programs, and choosing options. The most common mouse uses an internal, magnetically coated ball, to detect the movement of the mouse across a flat surface, usually a desktop. Now a days Optical or laser mouse is used to detect the movement. All windows based applications today are designed to work with a mouse. A mouse is used to replace hard-to-remember key combinations with easier "Point and Click" actions. However, it cannot substitute all keyboard operations. It can be alternative for commands based operations.

3 Light pen

An input device that utilizes a light-sensitive detector to select objects on a display screen. A light pen is similar to a mouse except that with a light pen you can move the pointer and select objects on the display screen by directly pointing to the objects with the pen.

4 Optical Scanner

These devices are used for automatic data collection. The devices of this category completely eliminate manual input of data. For example, the bar-code reader is actually just a special type of image scanner. An image scanner translates printed images into an electronic format that can be stored in a computer's memory, and with the right kind of software, one can alter a stored image. Another example of scanner is optical character recognition (OCR) device, used by banks to

convert the scanned image of a typed or printed page into text that can be edited on the computer.

5 Touch Screen

Touch panel displays and pads are now being offered as alternatives to keyboard. Here the input can be given through the computer screen, that accepts the input through monitor; users touch electronic buttons displayed on the screen or they may use light pen.

6 Microphone

Microphone is an input device, which takes voice as input. The voice communication is more error-prone than information through keyboard. There are two types of microphones available

7 Track Ball

Trackball, a pointing device, is a mouse lying on its back (as shown in figure 1. 9). To move the pointer, you rotate the ball with your thumb, your fingers, or the palm of your hand. There are usually one to three buttons next to the ball, which you use just like mouse buttons. The advantage of trackballs over mouse is that the trackball is stationary so it does not require much space to use it. In addition, you can place a trackball on any type of surface, including your lap. For both these reasons, trackballs are popular pointing devices for portable computers.



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भविष्य एक ऐसी स्थिति है जिसके बारे में हम में से किसी को भी निश्चितता की जानकारी नहीं होती। हर व्यक्ति के मन में अपने बेहतर भविष्य को लेकर कुछ सपने होते हैं। हम सम्मानजनक जीवन व्यतीत कर सकें। हमारे आस-पास समृद्धि हो और एक सफल जीवन जिएं। इसके लिए हम सभी वर्तमान में कुछ ऐसा करने की इच्छाएं और विचार रखते हैं तथा प्रयास करते हैं कि हमारा जीवन सार्थक बने। यह सब हमारे कर्म पर निर्भर करता है। हम जो भी कार्य करें उसका भी सार्थक होना आवश्यक है। सभी जीवन में कुछ बनना चाहते हैं जिससे हमारा भविष्य उज्ज्वल बने। सफलता एक ऐसी प्रक्रिया है जिसे कई चरणों में पूरा किया जाता है। हम सफल तभी होते हैं जब अपने समय का सदुपयोग करते हुए एक लक्ष्य तय करते हैं।

सफलता हासिल करने के लिए समय का सदुपयोग करना आवश्यक है। दरअसल, समय ही एकमात्र ऐसा साधन है जो हमें कुछ कर दिखाने के लिए प्रेरित करता है जहां हम स्वयं को पाते हैं और अपने भूत और भविष्य का आकलन कर पाते हैं। यह ऐसा समय है जिसमें हमें अपनी पूरी क्षमता का उपयोग करना है। यूनान के प्रसिद्ध विचारक अरस्तु ने कहा था—“समय अपनी गति से चलता रहता है, एक बार गया समय कभी लौटकर नहीं आता। ऐसा कोई मंत्र नहीं है जो बीते समय को लौटा सके।” अरस्तु ने समय के सदुपयोग पर ये विचार बहुत समय पहले रखे थे, परन्तु आज भी ये उतने ही महत्वपूर्ण जितने उस समय थे। किसी भी कार्य को करने के लिए तैयारी की आवश्यकता नहीं होती है बल्कि उसे किया जाता है— अभी और यहीं। समय को व्यतीत करने और सदुपयोग करने में अंतर होता है। काम को टालना समय को बर्बाद करना है। एक समय में कुछ नया सीखना या किसी को कुछ नया सिखाना उसका सदुपयोग है। इसीलिए, किसी भी कार्य को करने का सही समय वही है जब उसका विचार आए। विचार आने पर तत्परता से उसे दिशा दें। लक्ष्य पाने के लिए बिना योजना बनाएं आगे बढ़ने के लिए दिशा में भटकाव आ जाता है और आपका सफर खत्म नहीं होगा। कुछ विशेषज्ञों का कहना है

कि हम अपने भविष्य की अपेक्षा अपनी छुट्टियों को बिताने के लिए योजनाएं करते हैं। इसीलिए, सही दिशा में जाने के लिए सही योजना सबसे महत्वपूर्ण होती है।

**पहले खुद से कहो कि तुम
क्या बनोगे, और फिर वो करो
जो तुम्हें करना है।**

सफल होने के लिए लक्ष्य का निर्धारण करना जरूरी है। हमें एक लक्ष्य तय कर उसे मूर्त बनाने के लिए प्रयास करने चाहिए। अपने लक्ष्य की प्राप्ति के लिए यदि हमारे मन में उत्साह है और हम निष्ठापूर्वक प्रयत्न करते हैं तो ऐसा कोई भी कारण नहीं रह जाता जो हमें सफलता पाने से रोक सके। लक्ष्य की ओर किया गया प्रत्येक प्रयास हमें सफलता की ओर अग्रसर करता है। इसके लिए हमारा गतिशील बनना जरूरी होता है। निरन्तर कर्म करना होता है क्योंकि कर्म के बिना न तो गति संभव है और न ही उपलब्धि। अपने उद्देश्य की प्राप्ति के लिए हमें पूरी निष्ठा और प्रतिबद्धता से कार्य करना चाहिए। प्रतिबद्ध व्यक्ति ही दिन-रात एक कर मेहनत करने में सक्षम होता है। दूसरी ओर, यह भी विचार साथ लेकर चलाना चाहिए कि हमें हमेशा सफलता ही मिले आवश्यक नहीं। कभी-कभी सफलता का मार्ग लम्बा होता है ऐसे में कई बार हमारे मार्ग में बाधाएं भी पेश आती हैं। यह सत्य है कि काम करने वालों को दो ही चीजें हासिल हो सकती हैं— सफलता या असफलता। यह मानना चाहिए कि सफलता तो अच्छी होती ही है लेकिन असफलता भी एक प्रकार की उपलब्धि होती है। असफलता के बाद हम और मजबूती से बाधाओं का सामना करने में सक्षम हो जाते हैं। यहां धैर्य बनाए रखने की जरूरत होती है। हमें खुद पर विश्वास बनाए रखना चाहिए। खुद पर विश्वास और धैर्य के बिना सफलता की सीढ़ी चढ़ना मुमकिन नहीं है। व्यक्ति के सफलता पाने पर यह किसी के लिए मायने नहीं रखता कि आप कितनी कठिनाइयों का सामना

करने के बाद यहां पहुंचे हैं बल्कि मायने यह रखता है कि आपने हासिल क्या किया है। सफलता कोई घटना नहीं होती जो अचानक घट जाए। इसके परिणाम तत्काल सामने नहीं आते। ऐसे में छोटी सी हार से घबराकर अपने धैर्य को न डगमगाने दें और अपने लक्ष्य की ओर अर्जुन जैसी दृष्टि बनाएं। लक्ष्य की प्राप्ति के लिए प्रयत्नशील बने रहें, उसका आनंद लें।

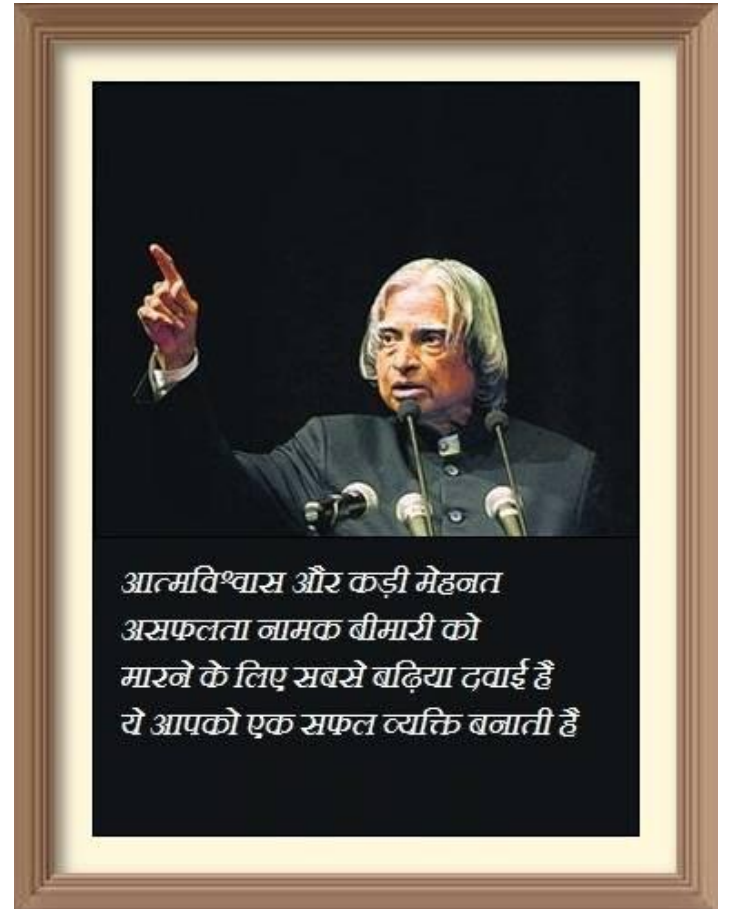
वाल्ट डिज्नी जब युवक थे तो कई अखबारों के संपादकों ने उन्हें यह कहकर लौटा दिया कि उनमें प्रतिभा है ही नहीं। एक दिन एक चर्च के पादरी ने उन्हें कार्टून बनाने का काम दिया। डिज्नी चर्च में जिस शेड के नीचे काम कर रहे थे वहां चूहे उधम मचा रहे थे। एक चूहे को देखकर उनके मन में एक कार्टून बनाने का ख्याल आया और वहीं से मिकी माउस का जन्म हुआ। इस छोटी सी कहानी से आपको दिखाई दिया होगा कि उन्होंने अपनी असफलताओं के आगे घुटने नहीं टेके।

स्वामी विवेकानन्द ने कहा है—‘जितना बड़ा संघर्ष होगा, जीत उतनी ही शानदार होगी।’ अधिकतर लोग उस समय हार मान लेते हैं जब सफलता उन्हें मिलने ही वाली होती है। जब उनकी कामयाबी बस एक कदम दूर होती है तभी वे कोशिश करना बंद कर देते हैं। वे खेल के मैदान से अंतिम मिनट में हट जाते हैं जबकि उस समय जीत का निशान उनसे केवल एक फीट के फासले पर होता है।

आत्मविश्वास के साथ—साथ फोकस, मजबूत इच्छाशक्ति हमें आगे बढ़ने में सहायक होता है। हमें खुद पर विश्वास होना चाहिए कि मैं कर सकता/सकती हूं। आत्मविश्वास का अर्थ है कि हमारा स्वयं पर विश्वास एवं नियंत्रण हो। हमारे जीवन में आत्मविश्वास को होना बहुत ही महत्वपूर्ण है क्योंकि व्यक्ति कितना ही प्रतिभाशाली क्यों न हो वह आत्मविश्वास के बगैर कुछ नहीं कर सकता। आत्मविश्वास ही सफलता की नींव है, यह उसी व्यक्ति के पास होता है जो स्वयं से संतुष्ट होता है एवं जिसके पास दृढ़ निश्चय, मेहनत व लगन, साहस, वचनबद्धता आदि संस्कारों की सम्पत्ति होती है। हमें सकारात्मक सोच बनाए रखनी चाहिए। हम जो भी सोचते हैं उसका सीधा असर हमारे कार्य पर पड़ता है। इसीलिए, अपने विचारों को अच्छी दिशा देना आवश्यक है। सकारात्मक विचारों से हम अपने कार्यों को

करते हैं तभी वह बेहतर हो पाते हैं। हमारे व्यक्तित्व की उत्पत्ति हमारे विचारों से होती है। विचार मुख्य होते हैं, शब्द गौण हैं और विचारों का असर दूर तक होता है। सकारात्मक विचारों पर अडिग रहने का मतलब होता है आधी जंग को जीत लेना।

अंततः यह ध्यान रखना चाहिए कि लक्ष्य को एक नियत समय में पूरा करने के लिए हम योजना के साथ आगे बढ़ते हैं। व्यक्ति को सफल बनने के लिए मजबूत इच्छाशक्ति, आत्मविश्वास तथा सपनों की आवश्यकता होती है। इन साधनों के साथ हम सफल हों। हमारा जीवन तभी सार्थक बनता है जब हम स्वयं किसी के लिए प्रेरणा बनें। हमने जो सीखा उससे भी बेहतर हम अपने से छोटों या अन्यो को सिखाएं और राह दिखाएं।



Career Power Student in RBI : SUCCESS STORY

Abhishek Kumar Singh
(RBI Assistant, 2015)
Student of career power, Kanpur Branch

How tears comes out from eyes when dream comes true.

Hi, myself **Abhishek Kumar Singh** from small town Bithoor in Kanpur. After completing B.Tech in Electrical Engineering, started to search a job in technical field but not satisfied with the package. From that time I decided to switch to financial sector, and started my preparation. I am from middle class family even after this my father provided me a better environment to carry on my study. My mother never let me go out without breakfast it doesn't matter that it was 4:00 AM or 7:00 AM, winter summer etc.



So I appeared my first exam as RRB PO 2014 without preparation and failed to clear written, after then I came to know about bankersadda.com, and it was a miracle that I started scoring in GA section around 25-30 out of 40 from earlier 10-15, you all know the importance of marks in decimal. Ingredients behind the GA score are Capsule, Hindu Review and my learning capacity. After my first exam till now I had cleared written of all exams that had I appeared, but failed to made it to final,

Written that I had cleared,
IBPS RRB ASSISTANT 2014, IBPS PO 2014, IBPS CLERK 2014, BOB MANIPAL, LIC ADO, SBI PO

DBI MANIPAL ASSISTANT MANAGER, RBI ASSISTANT, RRB PO AND ASSISTANT 2015, IBPS PO 2015, and left the IBPS Clerk,

I got first taste of success from LIC ADO, but I was not satisfied with the job, on second day after posting RBI declared result and I got selected. Thanks Dinank Sir (Manager, Kanpur Branch), Shyam Sir (GA), Sushil Sir & Amrit Sir.

A special thanks to my love, just because thinking about her I got a motive to get a success called achievement.

This achievement is just because of the fact- "Never give up, one day you will get success". Life has two face one gives you success another gives you experience.

Once again thanks to my father, my mother, my love and to all faculty members of career power, Kanpur together with bankersadda.

61ST FILMFARE AWARDS 2015

List of the Winners

RD Burman Award: Armaan Malik
 Best Actor: Ranveer Singh for 'Bajirao Mastani'
 Best Actress: Deepika Padukone for 'Piku'
 Best Film: 'Bajirao Mastani'
 Best Director: Sanjay Leela Bhansali for 'Bajirao Mastani'
 Lifetime Achievement: Moushumi Chatterjee
 Best Debut Director: Neeraj Ghaywan for 'Massan'
 Best Debutant (Male): Sooraj Pancholi for 'Hero'
 Best Debutant (Female): Bhumi Pednekar for 'Dum Laga Ke Haisha'
 Critics Award for Best Film: PIKU
 Critics Award for Best Actor (Male): Amitabh Bachchan for 'Piku'
 Best Actor Female Critics Choice (Female): Kangana Ranaut for 'Tanu Weds Manu Returns'
 Best Actor in a Supporting Role (Male): Anil Kapoor for 'Dil Dhadakne Do'
 Best Actor in a Supporting Role (Female): Priyanka Chopra for 'Bajirao Mastani'
 Best Story: V Vijayendra Prasad for 'Bajrangi Bhaijaan'
 Best Music: Ankit Tiwari, Meet Bros. Anjjan and Amaal Mallik for 'Roy'
 Best Lyrics: Irshad Kamil - 'Agar tum saath ho' (Tamasha)
 Best Playback Singer (Male): Arijit Singh for 'Sooraj dooba' (Roy)
 Best Playback Singer (Female): Shreya Ghoshal for 'Deewani mastani' (Bajirao Mastani)
 Best Dialogue: Himanshu Sharma for 'Tanu Weds Manu Returns'

HINDU REVIEW : JANUARY 2016

1. Union Government re-appointed Dr Urjit R Patel, as Deputy Governor of Reserve Bank of India (RBI), for a second three-year term. Patel is the fourth deputy governor and the other three are HR Khan, R Gandhi and SS Mundra.
2. Devender Kumar Sikri was appointed as Chairman of fair-trade regulator Competition Commission of India (CCI). He succeeds Ashok Chawla.
3. Amitabh Kant was appointed as the Chief Executive Officer (CEO) of NITI Aayog.
4. Dr Achyuta Samanta was elected as the General President of the 105th Indian Science Congress Association.
5. Filippo Grandi took over as the new High Commissioner for the United Nations Refugee Agency.
6. Former Defence Secretary Radha Krishna Mathur was sworn in as the eighth Chief Information Commissioner.
7. Senior revenue service officer Atulesh Jindal was appointed chairman of Central Board of Direct Taxes.
8. Noted environmentalist Ravi Chellam took charge as the Executive Director of Greenpeace India.
9. Additional Secretary of Home Affairs, Sailesh was appointed as the Registrar General and Census Commissioner of India.
10. Moldovan parliament appointed Pavel Filip as the Prime Minister.
11. Economist Paul Kaba Thieba was named as the Prime Minister of Burkina Faso.
12. Arunima Sinha, the amputee mountaineer who set a record by climbing the Mount Everest conquered Mount Aconcagua in Argentina.
13. India's Dinesh Sharma was elected to the 12-member board of directors of the China-sponsored Asian Infrastructure Investment Bank (AIIB). It is the first Board of Directors of AIIB in which 57 nations are founding members including India.
14. Opposition candidate of Democratic Progressive Party Tsai Ing-wen won a landslide victory in Taiwan's presidential election, making her the island's first female president.
15. Giorgi Kvirikashvili was elected as the Prime Minister of Georgia.
16. Atul Sobti took charge as Chairman and Managing Director (CMD) of state-owned power equipment maker Bharat Heavy Electricals Limited.
17. Gautam H Bambawale was appointed as the High Commissioner of India to the Islamic Republic of Pakistan.
18. Senior IAS officer Pawan Kumar Agarwal was appointed as Chief Executive Officer (CEO) of food regulator Food Safety and Standards Authority of India (FSSAI).
19. BJP suspended its Darbhanga MP Kirti Azad, who has been making public statements that there was "corruption" in the Delhi and District Cricket Association (DDCA) when Union Finance Minister Arun Jaitley was heading it.
20. Actor Sanjay Dutt, serving the remainder of his five-year term in Yerwada jail in Pune, is set to walk free on February 27, nearly 103 days before the end of his term, on account of "good conduct".
21. Prime Minister Narendra Modi returned to New Delhi after conclusion of his official visit to Russia, Afghanistan and Pakistan.
22. The Reserve Bank of India Governor Raghuram Rajan was felicitated with the Central Banker of the Year Award (Global and Asia Pacific) for 2016.
23. Former Indian Wicket-Keeper Syed Kirmani was awarded with the 2015 Col. CK Nayudu Lifetime Achievement Award. On the other hand, Test captain Virat Kohli bagged the Polly Umrigar Trophy for Cricketer of the Year in the BCCI awards.
24. British writer Kate Atkinson won the novel-of-the-year prize at Britain's Costa Book Awards 2015 for the second time in three years.
25. Eminent Gujarati litterateur Raghuvir Chaudhary was selected for the 51st Jnanpith award for his contribution to the Indian literature.
26. Person of Indian Origin Rahul Thakkar was named as one of winners of the Scientific and Technical Awards given by the Academy of Motion Picture Arts and Sciences, famously called Oscar Awards.
27. Bollywood actress and former Miss World, Priyanka Chopra, has won the 'Favourite Actress in a New TV series' award at the People's Choice Awards 2016 in Los Angeles, for her leading role in American TV thriller series Quantico.
28. Indian author Anuradha Roy won the prestigious DSC Prize for South Asian Literature for her novel Sleeping on Jupiter at the Galle Literary Festival in Sri Lanka.
29. David Beckham was presented with the Danny Kaye Humanitarian Leadership Award at the sixth biennial UNICEF Ball in Los Angeles.
30. Umaid Bhawan Palace in Jodhpur, Rajasthan won the award of the world's best hotel at the Travellers' Choice award organised by TripAdvisor.

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- The Essay should not exceed a word limit of 1500.
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31. The Nati folk dance of Kullu district of Himachal Pradesh was listed in the Guinness Book of World Records as the largest folk dance in the world.
32. Employees' Provident Fund Organization won the National Award on e-Governance 2015-16 for launching the Universal Account Number (UAN).
33. Sand artist Sudarsan Pattnaik's Santa Claus sculpture found a place in Limca Book of World Records. Pattnaik claimed that he had created a 45 feet high sand Santa Claus at Puri beach.
34. The Union Government decided to institute a new award category under the National Film Awards titled The Most Film Friendly State/UT.
35. Sikkim was declared as the first organic farming state of India.
36. Kerala became the first state in the country to achieve 100 percent primary education.
37. The 20th National Youth Festival was inaugurated by Union Road Transport and Highways Minister Nitin Gadkari at Rajyostav Sthal in Naya Raipur, Chhattisgarh to mark the National Youth Day.
38. Jammu and Kashmir Chief Minister Mufti Mohammad Sayeed passed away at the AIIMS hospital in New Delhi.
39. Ex-Chief Justice of India Sarosh Homi Kapadia passed away.
40. Legendary dancer and Padma Bhushan recipient Mrinalini Sarabhai passed away.
41. Former Maharashtra health minister and Senior Bharatiya Janata Party (BJP) leader Dr Daulatrao Aher died.
42. Veteran Bharatiya Janata Party (BJP) leader and former Sikkim Governor Ventrapragada Rama Rao passed away.
43. Mohammed Abdul Rahim Qureshi, Assistant General Secretary and Spokesman of All India Muslim Personal Law Board (AIMPLB), died.
44. Bollywood actor Rajesh Vivek Upadhyay died due to a heart attack in Hyderabad.
45. Lieutenant General Jacob-Farj-Rafael Jacob (retired), hero of 1971 Bangladesh Liberation War and former Governor of Goa and Punjab, died on 13 January 2016 after prolonged illness in New Delhi. He was 92.
46. Noted Hindi writer and journalist Ravindra Kalia passed away.
47. Maria Teresa de Filippis, the first woman to compete in a world championship Formula One grand prix, passed away.
48. Cinematographer Vilmos Zsigmond, winner of an Oscar for Steven Spielberg's Close Encounters of the Third Kind, passed away on 1 January 2016 in California, United States.
49. Veteran Communist Party of India (CPI) leader Ardhendu Bhushan Bardhan passed away.
50. Grammy-winning singer Natalie Cole passed away.
51. Ian Murdock, best known for founding one of the world's best known Linux distributions, passed away.
52. Veteran British character actor Alan Rickman, known for his memorable portrayal of screen villains, has died.
53. General Om Prakash Malhotra, former Punjab Governor and ex-Chief of Army, passed away.
54. Veteran Indian actress Sadhana Shivdasani died on 25 December 2015 in Mumbai, Maharashtra after a brief illness.
55. INSEAD, one of the world's leading and largest graduate business schools, on 19 January 2016 launched the Global Talent Competitiveness Index (GTCI) 2015-16. It was released in Davos, Switzerland on the sidelines of the 46th annual summit of the World Economic Forum (WEF). The report measured the ability of 109 countries, across the globe, to compete for talent and was prepared with the theme Talent Attraction and International Mobility. Among the 109 countries surveyed, the countries that ranked high in global talent competitiveness were- Switzerland (1), Singapore (2), Luxembourg (3), the USA (4) and Denmark (5) Compared to its 78th rank in the 2014-15 report, India slipped 11 places to rank 89th in the GTCI 2015-16.
56. Oxfam released a report titled An Economy for the 1%. The report analysed growing trends of concentration of wealth across the world and suggested remedies to correct the anomaly.
57. The World Tourism Organization released the World Tourism Barometer, which reviewed trends in tourism at the regional and global level for 2015 and enumerated prospects for 2016.
58. The World Bank released a report titled World Development Report 2016. In relation to India, the authors of the report that included Kaushik Basu, Senior Vice President and Chief Economist of World Bank appreciated the Aadhaar scheme as it saved 1 billion US dollars by bringing down corruption.
59. The 21-member committee was constituted by the SEBI in March 2015 under the chairmanship of N R Narayan Murthy, co-founder of Infosys, to suggest measures for development of the alternative investment funds (AIFs) and startup eco-system in the country.
60. Union Ministry of Finance released the draft report of Justice R V Easwar (Retd) Committee to simplify the provisions of Income-tax Act, 1961.
61. The Union Ministry of Finance released the report of the Committee on Revisiting and Revitalising Public Private Partnership (PPP) Model.

62. The Organization of the Petroleum Exporting Countries released the 2015 OPEC World Oil Outlook (WOO).
63. Union Government formed a five-member high level committee to monitor the Mumbai-Ahmedabad High Speed Corridor (bullet train project). The committee will be headed by NITI Aayog Vice Chairman Arvind Panagariya.
64. Department of Posts formed a one-man committee to study issues related to Gramin Dak Sevaks including wage structure and service conditions. The panel will be headed by Kamlesh Chandra.
65. Union Government constituted Shyam Benegal Committee for holistic interpretation of the provisions of the Cinematograph Act, 1952.
66. Conference of Quadrilateral Coordination Group (QCG) on Afghan Peace and Reconciliation process was held in Islamabad on 11 January 2016.
67. The Indian Space Research Organization and Kuwait Institute of Scientific Research signed a Memorandum of Understanding on cooperation in the exploration and use of outer space for peaceful purposes.
68. The Union Cabinet gave its ex-post facto approval for signing a Memorandum of Understanding (MoU) between Airports Authority of India and Singapore Cooperation Enterprise in Civil Aviation.
69. The Civil Aviation Ministry gave clearance for four greenfield airports. The three airports will be located in Andhra Pradesh and one international airport at Dholera, Gujarat.
70. The Union Cabinet gave its ex-post facto approval for the Memorandum of Understanding (MoU) between India and United Kingdom on cooperation in governance reforms.
71. Operation Green Hunt, an all-out offensive by India's paramilitary forces and the state's forces against the Naxalites came in news on 8 January 2016.
72. The term River Information System (RIS) was in news in the first week of January 2016 as the Union Ministry of Shipping is set to launch the system for Inland Waterways in the country.
73. Gujarat Chief Minister Anandiben Patel inaugurated the 28th edition of International Kite Festival at Sabarmati River front in Ahmedabad, Gujarat.
74. The Union Cabinet chaired by the Prime Minister Narendra Modi approved the New Crop Insurance Scheme, 'Pradhan Mantri Fasal Bima Yojana' to boost the agricultural sector. Farmers will pay a uniform premium of only 2 percent for all Kharif crops and 1.5% for all Rabi crops. In case of annual commercial and horticultural crops, farmers will pay a premium of only 5 percent.
75. The Union Government and World Bank signed the Financing Agreement for World Bank (IDA) assistance of 250 million US dollars for Bihar Kosi Basin Development Project.
76. The Cabinet Committee on Economic Affairs gave its approval for setting up over 5000 MW of Grid-Connected Solar PV Power Projects on build, own and operate basis. The work will be implemented by Solar Power Developers (SPDs) with Viability Gap Funding (VGF) under Batch-IV of Phase-II of the Jawaharlal Nehru National Solar Mission (JNNSM).
77. The Union Cabinet approved amendments in Power Tariff Policy to ensure 24X7 affordable power for all. The amendments aim at promoting clean energy, better regulation of discoms and faster rollout of investments.
78. The Union Government decided to rollout a LPG-like direct benefit transfer (DBT) scheme for kerosene. The scheme will be started from 1 April 2016.
79. Prime Minister Narendra Modi launched Start-up India initiative to augment startup ecosystem in the country. Prime Minister also unveiled Start-up India, Stand-up India Action Plan. A separate fund will be created with 10000 crore rupees corpus for development and growth of innovation driven enterprises. It will be 2500 crore rupees a year for four years. Profits of Start-up units will be made tax-free for 3 years and there will be a moratorium on labour inspections for the first 3 years of operations. Capital gains tax to be exempted for venture capital investments. New scheme will be launched to provide Intellectual Property Rights protection to start-ups and new firms. A new mobile app to enable start-ups to register themselves within a day and a portal to apply for clearances online will be operation from 1 April 2016.
80. The Coast Guards of India and Japan conducted their 15th joint exercise off the coast of Chennai.
81. DRDO successfully test-fired Nag anti-tank missile at the Mahajan Field Firing Range in Rajasthan. The test was conducted during a night trial to validate the enhanced 4-km range capability of Imaging-Infrared seeker, which guides the missile to the target after its launch.
82. DRDO successfully test fired the new Penetration-Cum Blast (PCB) and Thermobaric (TB) Ammunition tank at Chandipur, Odisha. This was specially designed for Arjun Main Battle Tank (MBT).
83. India and France started their eight-day counter-terrorism and counter-insurgency joint exercise Shakti-2016 in Rajasthan.
84. Long Range Surface-to-Air Missile (LRSAM), the missile co-developed by India and Israel, was successfully test-fired on 30 December 2015 on the Western Sea Board.

85. Indigenously developed Beyond Visual Range (BVR) air-to-air missile, Astra, was successfully test fired. The test was conducted by the Indian Air Force off the coast of Odisha near the Integrated Test Range (ITR), Balasore.
86. Amament Research and Development Establishment successfully test-fired Pinaka II multi barrel rocket launcher System.
87. The Prime Minister Narendra Modi released a book titled The Z Factor: My Journey as the Wrong Man at the Right Time in New Delhi. The book is the autobiography of the promoter of Essel/ Zee Group Subhash Chandra.
88. The book titled Jawaharlal Nehru and The Indian Polity in Perspective was released by the Vice President of India Hamid Ansari at Thiruvananthapuram in Kerala.
89. Prime Minister Narendra Modi released a book titled "MARU BHARAT SARU BHARAT "(My India Noble India) written by Jain Acharya Ratnasundersurisarwarji Maharaj.
90. The book Go Set a Watchman written by Harper Lee was in news as it topped the 2015 US bestseller list.
91. President Pranab Mukherjee promulgated the Enemy Property (Amendment and Validation) Ordinance, 2016 to make amendments to the Enemy Property Act, 1968.
92. Several heavily armed terrorists belonging to Jaish-e-Mohammed, an Islamist militant group, on 2 January 2016 attacked Pathankot Air Force Station, part of the Western Air Command of the Indian Air Force (IAF).
93. Central Reserve Police Force (CRPF) has decided to deploy about 300 women commandos for undertaking anti-Naxal operations in select Left-wing Extremism-affected states.
94. The world's largest blue star sapphire that weighs 1404.49 carats was discovered in a mine in Sri Lanka.
95. The French soldiers will march down the Rajpath on Republic Day along with Indian troops in the presence of President Francois Hollande. Hollande is the Chief Guest for 26 January 2016 celebrations. This is the first time that a foreign army will participate in the 26th January Parade, since 1950.
96. The Union Government merged the Ministry of Overseas Indian Affairs with the Ministry of External Affairs.
97. The Union Government allowed the conduct of the traditional bull-taming sports, Jallikattu, in Tamil Nadu.
98. Union Government launched the Phase-I of the River Information System of India in New Delhi. The Phase-I of the RIS was launched on the Sagar- Farakka stretch of National Waterway-1 on River Ganges to facilitate safe and accurate navigation.
99. Union Home Minister Rajnath Singh approved the 33 percent posts at constable level to be filled up by women.
100. The Union Government granted Infrastructure Status to the Shipyard Industry in a bid to ease its financial stress.
101. The Cabinet Committee on Economic Affairs approved development of the six laning of Aurangabad-Bihar/Jharkhand Border- BarwaAdda section on National Highway-2 in Bihar and Jharkhand.
102. The National Institution for Transforming India (NITI) Aayog announced that it collaborated with the IDFC Bank Ltd to conduct an enterprise survey of manufacturing firms.
103. French President Francois Hollande declared a state of economic and social emergency to redefine country's economic and social model.
104. The World Health Organisation declared West Africa free from Ebola outbreak.
105. The US Citizenship and Immigration Services notified revised petition fees for H-1B and L-1 visas. As per the revision, the petitioners must submit an additional fee of 4000 US dollars for certain H-1B visas and 4500 US dollars for certain L-1A and L-1B visas.
106. The Somnath Temple Trust is all set to become Gujarat's first temple to deposit its idle gold in the Gold Monetisation Scheme as its trustees including Prime Minister Narendra Modi have given their nod to invest the yellow metal reserves in the scheme. The trust has around 35 kg of gold and will deposit the gold which is not in day-to-day use of the temple.
107. The union government is working on issuing a unique identification number 'Unorganised Workers Identification Number' (U-WIN card) for the workforce engaged in unorganised sector to facilitate them to access social schemes and benefits.
108. Government decided to implement stricter emission norms of Bharat Stage (BS) VI from April 1, 2020 by skipping BS-V altogether. At present, BS IV norms are followed in parts of India and by April 1, 2017.
109. Prime Minister Narendra Modi declared Sikkim as the first organic state in the country.
110. The Telecom Regulatory Authority of India extended the last date for submission of comments on its paper on differential data pricing to January 7 from December 30.
111. The regulation that mobile phone users be paid a compensation of Rs. 1 for every call dropped, up to a maximum of three calls a day, will come into effect from January 1, TRAI Chairman R.S. Sharma said.
112. Urging lawmakers to legalise betting in cricket for all except cricket players, officials and administrators, the Supreme Court-appointed Justice R.M. Lodha

- Committee report said that government servants and ministers should be banned from holding posts in the BCCI.
- 113.** A friendship bus service between India and Nepal via Champawat in Uttarakhand resumed after a gap of 27 years.
- 114.** Dharavi in Mumbai is to get the world's first slum museum, organisers said.
- 115.** Twenty cities will be selected on January 26, 2016 and become the first lot of cities on their way towards being "Smart". The remaining 77 applicant-cities will go back to the drawing board to enhance their potential and plan better to qualify in the next phase of selection.
- 116.** The Government of Haryana in association with the Confederation of Indian Industry (CII) is all set to unfold 'The Happening Haryana Global Investors' Summit 2016' slated to be held at Gurgaon on March 7 and 8, 2016.
- 117.** India's grid-connected solar power generation capacity has crossed the 5,000 MW mark, with Rajasthan on top with 1,264.35 MW capacity followed by Gujarat.
- 118.** Government is targetting to reach the 50-crore internet subscribers mark in the next 6-7 months, besides installing 2,500 wi-fi hotspots at 256 places by the next fiscal, Telecom Minister Ravi Shankar Prasad said.
- 119.** To reduce the number of vexatious and malicious complaints the government has decided to encourage the complainants to mention their Aadhaar card numbers while filing grievances on governance-related matters through an online platform.
- 120.** Passengers travelling in trains will now have the option of enjoying food prepared by some women's self help groups as Indian Railway Catering and Tourism Corporation (IRCTC) is planning to tie up with them to enhance its e-catering portfolio.
- 121.** A committee headed by former finance secretary Vijay Kelkar that reviewed the public-private partnership (PPP) model for infrastructure projects has recommended several measures for easy financing of these.
- 122.** Uttar Pradesh is implementing the food security law from 1st January 2016.
- 123.** The Centre tabled the Insolvency and Bankruptcy Bill, 2015 in the Lok Sabha.
- 124.** The Rajya Sabha cleared the Juvenile Justice (Amendment) Bill, 2015, lowering the age of a legally defined juvenile from 18 to 16 in the case of heinous crimes.
- 125.** Beginning 2017, thermal power plants across India will have to cut particulate matter emissions by as much as 40 per cent and reduce their water consumption by nearly a third, according to rules notified by the Union Ministry of Environment and Forests and Climate Change.
- 126.** Chief Minister Devendra Fadnavis announced that from January 1, all police stations in Maharashtra will start registering First Information Reports (FIRs) online and the complainant will get a copy of the complaint on WhatsApp, along with a SMS confirming the filing.
- 127.** A plot of land for India to build its first naval base in the Indian Ocean region has been allocated by the Seychelles government in the Assumption Island.
- 128.** The Telecom Regulatory Authority of India sent a reminder to Reliance Communications (RCom) to submit details about its proposed Facebook Free Basics service, as the operator had failed to meet an earlier commitment to share details with the regulator by December 9.
- 129.** India needs a new Parliament building as the current one is in great "distress," according to Lok Sabha Speaker Sumitra Mahajan in a proposal to the Ministry of Urban Development (MoUD).
- 130.** The Centre announced Rs. 5083 crore as financial assistance to the drought hit States of Maharashtra and Madhya Pradesh.
- 131.** The Supreme Court decided to hear in open court the separate petitions filed by the CBI and the family members of the 1997 Uphaar fire tragedy victims to review its judgment allowing real estate magnates Gopal and Sushil Ansal to get off by paying a fine of Rs. 60 crore for negligence leading to the death of 59 people in the incident.
- 132.** Wipro's billionaire Chairman Azim Hashim Premji (70) has been ranked the 'most generous Indian' for the third consecutive year by Hurun India Philanthropy List 2015, which was released.
- 133.** The Supreme Court asked the Centre and public sector banking authorities to consider providing reservation to Scheduled Castes and Scheduled Tribes employees in promotion to officers' ranks at all levels.
- 134.** Lalu Prasad is set to be re-elected president of the Rashtriya Janata Dal for the ninth consecutive time, with no other leaders filing nominations for the post.
- 135.** The government has issued challans to 14 construction sites of the Delhi Metro Rail Corporation (DMRC) and 42 major construction projects of various authorities, including private builders, for violating dust control measures.
- 136.** After a gap of years, dogs of the Indian Army trained for bomb disposal and counter-insurgency, will march on the Rajpath as part of the Republic Day parade on January 26.

- 137.** Investigating agencies are in the process of producing messages posted by individuals on Facebook, Twitter and other social media platforms as evidence in court against those arrested for supporting or joining the Islamic State (IS) or any other terrorist outfit.
- 138.** Delhi High Court held that private unaided schools functioning from the land allotted to them by the Delhi Development Authority (DDA) cannot increase their fees without prior sanction of the government.
- 139.** The Department of Posts (DoP) plans to open 1,000 ATMs and bring all 25,000 departmental post offices under core banking system by March this year.
- 140.** The Reserve Bank has fixed the public issue price at Rs 2,600 per gram for the sovereign gold bonds. Applications for the bonds will be accepted for five days beginning January 18 to 22. Aimed at providing an alternative to buying physical gold, the gold bond scheme will offer investors an interest rate of 2.75 per cent and a choice to buy bonds worth 2 grams of gold, up to a maximum of 500 grams.
- 141.** Country's retail payment platform NPCI and CSC eGov have jointly launched Aadhaar enabled payment system that will facilitate government entitlements such as NREGA as well as old age pension.
- 142.** Cabinet approved Rs 8,000- crore funds that will stand guarantee for loans to new ventures and also announced 'Stand up India' scheme for credit facilities to SC, ST and women entrepreneurs at lower rates. While the Rs 3,000 crore MUDRA Credit Guarantee Fund (CGF) will act as hedge against default of Rs 50,000 to Rs 10 lakh loan extended to small entrepreneurs, the Rs 5,000 crore Stand Up India CGF will stand guarantee for Rs 10 lakh to Rs 1 crore loans to be provided to least 2.5 lakh SC/ST and women.
- 143.** State Bank of India will raise up to Rs.12,000 crore by issuing bonds that are Basel-III compliant.
- 144.** Entities that received in-principle approval for setting up payments banks and small finance banks can join any payment system only after getting the final licence, the Reserve Bank of India (RBI) said.
- 145.** Government has said that the Reserve Bank of India would continue to regulate MFIs registered as non-banking finance companies with the central bank. MFIs will not be regulated by the Micro Units Development and Refinance Agency (MUDRA) Bank, as proposed by the finance ministry earlier.
- 146.** India Post, which was among the eleven applicants to have received approval from RBI for payment banks in August, will start its service by March 2017.
- 147.** ICICI Bank will partner FINO PayTech to foray into the payments bank space. RBI regulations also mandate 51 per cent of the equity of the payments bank should be with domestic entities, In FINO PayTech, about 70 per cent stake is with foreign entities.
- 148.** State Bank of India unveiled a dedicated advisory services branch for startups and wealth management service for high net worth individuals.
- 149.** The Reserve Bank of India released the Report of the Committee headed by RBI Executive Director Deepak Mohanty on Medium-term Path on Financial Inclusion.
- 150.** The Reserve Bank of India extended the deadline for exchanging pre-2005 currency notes of various denominations by another six months to 30 June 2016.
- 151.** Andhra Bank on 6 January 2016 launched Immediate Payment Service (IMPS) across all its branches in association with the National Payments Corporation of India.
- 152.** RBI imposed monetary penalty of one crore rupees on State Bank of Travancore for violation of its instructions.
- 153.** India's current account deficit may narrow to 0.5 per cent of GDP in 2016 from 0.7 per cent in 2015 owing to lower commodity prices, particularly oil.
- 154.** Exports contracted for 13th month in a row in December 2015 as outward shipments shrank 14.75 per cent to \$22.2 billion amid a global demand slowdown.
- 155.** Wholesale price inflation hit -0.73% in December — retreating from -1.99% recorded in the previous month but still remaining in the negative zone for 14 months in a row — mainly on a spurt in food prices and an unfavourable base, showed the official data released.
- 156.** After scaling a five-year-high growth of 9.9% in October, industrial output contracted 3.2% in November, its first drop since October 2014.
- 157.** The government said it has mopped up Rs 2,428 crore from 644 taxpayers who have opted for the one-time black money compliance window under the Black Money (Undisclosed Foreign Income and Assets) and Imposition of Tax Act, 2015.
- 158.** Nearly 1,200 companies listed on the BSE together spent one billion dollars or Rs.6,400 crore towards corporate social responsibility activities in 2014-15, with majority of funds utilised for education, skills, health and sanitation sector.
- 159.** India will be the world's fastest growing large economy at 7.3 per cent in 2016.
- 160.** Central Board of Direct Taxes decided that quoting of PAN will be required for transactions of an amount exceeding Rs. 2 lakh regardless of the mode of payment from January 1, 2016.
- 161.** Securities and Exchange Board of India has put in place a new form for ASBA (Application Supported by Blocked Amount) facility. ASBA facility has become mandatory

- for all categories of investors applying for a public issue for making payment.
162. The country's foreign exchange reserves, which were \$350.4 billion as on September 2015, were able to support imports for 9.8 months, up from 8.9 months as on end March, the Reserve Bank of India (RBI) said in its Half Yearly Report on Management of Foreign Exchange Reserves.
 163. The NDA Government will present Budget 2016-17 in Parliament on February 29.
 164. India and Russia decided to expand cooperation in various sectors as they signed 16 pacts, including on joint manufacture of 226 military helicopters and construction of 12 atomic plants with involvement of local companies in India.
 165. China-backed Asian Infrastructure Investment Bank (AIIB) in which India and 56 countries have joined as founding members was formally opened by President Xi Jinping. The bank was formally established in Beijing on December 25, 2015.
 166. The IMF kept unchanged its growth forecasts for India at 7.5% for the next two years.
 167. Foreign tourist arrivals last year grew by 4.4 per cent at 80.16 lakh against 76.79 lakh in 2014.
 168. China officially ended its controversial one child policy. Chinese lawmakers passed a historic decision allowing all couples to have two children from January 1.
 169. North Korea declared that it had detonated its first hydrogen bomb.
 170. The Union Cabinet approved the signing of a Memorandum of Understanding with Singapore for operating and maintaining the terminal building of airports at Jaipur and Ahmedabad.
 171. The World Health Organisation declared an end to the deadliest Ebola outbreak ever after no new cases emerged in Liberia.
 172. The World Bank and the Indian Railways will work together to create a Railway Development Fund that will partly finance the \$142 billion investment plans for the core infrastructure sector announced by the government headed by Prime Minister Narendra Modi.
 173. The U.S. removed a wide range of sanctions against Iran after the International Atomic Energy Agency (IAEA) confirmed that Tehran had met its commitments to roll back its nuclear programme, under an agreement with China, France, Russia, the U.K., the U.S. and Germany on July 14 last year.
 174. Afghanistan will hold its delayed parliamentary elections on October 15.
 175. China's economy grew by 6.9 per cent last year, in line with the official projection of "around 7 per cent."
 176. Sri Lanka began the process to formulate new constitution.
 177. The 14th Pravasi Bharatiya Diwas (PBD) was held on 9 January 2016 in New Delhi.
 178. Nepal was elected to the UNICEF executive board, representing the group of Asia-Pacific countries for the term 2016-2018.
 179. The Union Cabinet gave ex-post facto approval for signing of Memorandum of Understanding (MoU) among BRICS countries on BRICS Network University.
 180. Saudi Arabia's Foreign Minister Adel al-Jubeir announced that his country has broken off diplomatic ties with Iran. The announcement was made amid a row over the Saudi execution of a prominent Shia Muslim cleric.
 181. The Union Cabinet approved Memorandum of Understanding (MoU) between India and Jordan for promoting cooperation in the field of information technology and electronics.
 182. Russia's Rostech State Corporation tied up with Hindustan Aeronautics Limited (HAL) to manufacture at least 200 Kamov 226T light helicopters.
 183. WHO declared the end of Ebola virus transmission in the Republic of Guinea.
 184. The 18th Session of the India-Iran Joint Commission Meeting was held in New Delhi.
 185. Prime Minister Narendra Modi inaugurated Afghanistan's newly-built Parliament House in Kabul.
 186. Zimbabwe's Finance Minister Patrick Chinamasa announced that the country has planned to adopt the Chinese Yuan as legal tender.
 187. The Philippines became the first Asian country to approve the sale of the world's first-ever dengue vaccine, Dengvaxia.

You can do anything!
 "Just get up and do it, follow your dreams"

Tricky Notes (Civics) : Schedules of The Constitution

Tricks to Learn the Schedules of the Constitution			
S.No	Trick	Detail of Schedule	Articles
Trick for Schedule 1 to 7: <u>Li Sa Oath lo Rajya Sabha Seat ki kyunki Administration, Tribal Area ko karne ki Power tabhi milegi.</u>			
I	Li	List of States & Union Territories	Articles 1 and 4
II	Sa	Salary of President, Governors, Chief Judges, Judges of High Court and Supreme court, Comptroller and Auditor General	Articles 59(3), 65(3), 75(6), 97, 125, 148(3), 158(3), 164(5), 186 and 221
III	Oath	Forms of Oaths and affirmations	Articles 75(4), 99, 124(6), 148(2), 164(3), 188 and 219
IV	Rajya Sabha	Allocate seats for each state of India in Rajya Sabha	Articles 4(1) and 80(2)
V	Administration	Administration and control of scheduled areas and tribes	Article 244(1)
VI	Tribal Area	Provisions for administration of Tribal Area in Asom, Meghalaya, Tripura, Mizoram & Arunachal Pradesh	Articles 244(2) and 275(1)
VII	Powers	Gives allocation of powers and functions between Union & States.	Article 246
Trick for Schedule 8 to 12: <u>La-Lan(Lalan) Disqualify ho gya Panchayat aur Municipal Corporation Se</u>			
VIII	La	List of 22 Languages of India recognized by Constitution	Articles 344(1) and 351
IX	Lan	Contains acts & orders related to Land Tenure, Land Tax , railways, industries.	Article 31B
X	Disqualify	Contains provisions of Disqualification of grounds of defection	Articles 102(2) and 191(2)
XI	Panchayat	Contains provisions of Panchayati Raj	Article 243G
XII	Municipal Corporation	Contains provisions of Municipal Corporation	Article 243W

CURRENT AFFAIRS ZINGER : DECEMBER 2015

1. After eight years of intense negotiations, bureaucratic hurdles and a shifting nuclear policy, the Australian government has finally given the green signal to the export of uranium to which country? - **India**
2. Name the Indian banker who has been appointed head of Dubai-based Mashreq's retail banking group, third-biggest bank by assets? - **Som Subroto**
3. Which team won the first ever day-night Test by 3 wickets against New Zealand? - **Australia**
4. Who won the women's singles title at the \$ 120,000 Macau Open Grand Prix Gold after defeating Japan's Minatsu Mitani in the finals? - **P. V. Sindhu**
5. Pharmaceutical major Cipla Ltd., its wholly-owned subsidiary Cipla Health, with which firm signed an investment agreement concerning the Cipla's consumer healthcare business? - **FIL Capital Investments (Mauritius) II Ltd.**
6. Which company runs the Indicash brand of white-label ATMs? - **Tata Communications Payment Solutions**
7. Army Chief Gen Dalbir Singh Suhag left on a four-day visit to which country during which he will review the bilateral defence ties and discuss new avenues of cooperation? - **Sri Lanka**
8. The Reserve Bank of India (RBI) liberalised the external commercial borrowing framework by increasing the limit for Indian companies for raising funds — with minimum average maturity of 3 years — to how much amount from \$20 million? - **\$50 million**
9. Which telecom gear-maker announced the setting up of a new unit — Industry and Society — which will focus on smart cities, the Digital India campaign and other technology projects from the government? - **Ericsson**
10. Which telecom services provider announced that it will invest Rs 60,000 crore over the next three-years to upgrade its networks with an aim to provide better quality services to its subscribers? - **Bharti Airtel**
11. Which country has topped the list of 10 countries that has seen the highest rise in people searching for destinations in the sub-continent? - **Singapore**
12. Which country's Prime Minister thanked Narendra Modi for his "superb" cooperation and for saving lives of many tourists during the rescue operation in earthquake-hit Nepal? - **Israeli PM, Benjamin Netanyahu**
13. Name the President of UAE who recently stated that, his country supports humanitarian cooperation with countries facing terrorism and extremism? - **Sheikh Khalifa bin Zayed Al Nahyan**
14. Name the World Bank Group President who recently said, "Carbon pricing is critical for reducing emissions, preserving our environment and protecting the most vulnerable? - **Jim Yong Kim**
15. Which country hosted the first media summit of countries belonging to the Brazil-Russia-India-China-South Africa (BRICS) grouping? - **Answer. China**
16. Which Bollywood actor became a co-owner of the International Premier Tennis League (IPTL) team OUE Singapore Slammers? - **Megastar Amitabh Bachchan**
17. Already struggling with weak popularity over Brazil's economic ills and a political corruption scandal, the country's President now may have to fight an impeachment effort which is launched by a political foe who heads Congress' lower house. Name the President of Brazil. - **Dilma Rousseff**
18. Which country's warplanes carried out airstrikes in Syria after its Parliament voted to authorize air attacks against Islamic State group? - **UK**
19. The Reserve Bank of India Bank is set to intensify its scrutiny of banks' financial accounts during the annual financial inspection process as the banking regulator races to achieve the goal of cleaning up bank balance sheets by which year? - **March 2017**
20. Name the multi-faceted personality, who was often referred to as the Bard of racing who died recently? - **M.A.M. Ramaswamy**
21. Tata Sons have entered into a long-term partnership with which bank that will become a strategic banking partner to the Tata group for its businesses in several countries across continents? - **Industrial & Commercial Bank of China Limited (ICBC)**
22. Which airlines becomes the first Indian airline to provide a direct air connection to the West Coast in the United States? - **Air India**
23. Which company has manufactured ShanIPV, an injectable inactivated polio vaccine (IPV)? - **Shantha Biotechnics**
24. Name the country whose lower house of Parliament approved its government plans to join the military campaign against Islamic State in Syria. - **Germany**

25. Name the British astronaut who will attempt to become the first man to run a marathon in space, as part of his 173-day mission to the International Space Station. - **Tim Peake**
26. The Meghalaya Cabinet approved an amendment to the Chief Minister's Scheme for Social Assistance to include whom as one of the beneficiaries? - **Single-Mothers**
27. Who won the 100 m butterfly in the U.S. Winter National Championships? - **Michael Phelps**
28. Greenpeace, the NGO urged Prime Minister Narendra Modi to play a heroic role at the ongoing CoP21 Paris Climate Change conference, and pledge a total shift to renewable energy in India by which year? - **2050**
29. Name the one of the world's biggest Android application development companies which has floated a fund in India with an initial corpus of Rs 300 crore that would invest in startups that are working on mobile internet innovation projects in the country? - **China's Apus Group**
30. Which company agreed to sell its telecom tower assets and related infrastructure to Tillman Global Holdings, LLC and TPG Asia Inc. (TPG)? - **Reliance Communications (RCom)**
31. Who headed the committee which submits its report to finance minister on GST recently? - **Arvind Subramanian**
32. Name the Governor of Yemen's Aden province who was killed along with six bodyguards after a bomb struck his vehicle in the country's temporary capital? - **Major General Jafar Mohammed Saad, the newly appointed governor of Aden, was killed while passing through Tawahi district towards his workplace.**
33. Name the country which broke a 33-year-old medal jinx after winning bronze medal in the Hockey World League 2015(HWL)? - **India**
34. Who is the former president of Peru's soccer federation who recently arrested amid an ongoing US-led investigation into corruption at the sport's world governing body FIFA? - **Manuel Burga**
35. Name the company which the Japan's securities watchdog will recommend, should be fined 7.37 billion yen (\$59.84 million) for accounting violations? - **Toshiba Corp**
36. Name the company which recently launched its movie premiere service 'Miniplex' on cable and online after partnering with two DTH players? - **Shemaroo Entertainment**
37. What is the death anniversary of Babasaheb Bhim Rao Ambedkar observed as? - **Mahaparinirvan Diwas**
38. Indian and Pakistani National Security Advisers led delegations for talks in which place recently? - **Bangkok**
39. Which company will acquire an additional 0.22 per cent stake in Titan Company at an estimated price of over Rs.66 crore, taking its total holding to 19.80 per cent? - **Tata Sons**
40. Name the chairperson of SBI who recently stated that, State Bank of India (SBI) will become more aggressive in taking on competition arising from new payments banks, small finance banks and other entities? - **Arundhati Bhattacharya**
41. Name the one of the world's largest open-access online educators, which announced a five-year, not-for-profit partnership with the Ratan Tata-led Tata Trusts to enable free online education for the Indian market? - **Khan Academy**
42. Which country recently won the Freedom Series, which is conceptualized as a tribute to Mahatma Gandhi and Nelson Mandela? - **India by defeating South Africa**
43. According to the officials, negotiations are being held to build a \$4.5 billion undersea gas pipeline from which country to Indian west coast following India's rejection of the proposal for an onland pipeline that would pass through Pakistan? - **Iran**
44. Name the two new franchises in the Indian Premier League (IPL), replacing the suspended teams of Chennai Super Kings and Rajasthan Royals for a period of two years? - **Pune and Rajkot**
45. External Affairs Minister Sushma Swaraj reached which city to participate in the ministerial session of the Heart of Asia conference on Afghanistan? - **Islamabad, Pakistan**
46. India is set to sign a deal with which country on the country's first bullet train project between Mumbai and Ahmedabad through a \$8 billion loan? - **Japan**
47. Refugees of minority communities from which countries, who have entered India on or before December 31, 2014, can stay in the country on humanitarian grounds, even without valid travel documents according to Lok Sabha recently? - **Pakistan and Bangladesh**
48. Name the Union Environment Minister who said at a CoP21 media interaction that India had no problem with freezing the world's carbon emissions at the

current level, to avoid any further man-made rise in global temperatures over 0.8 degrees C? - **Prakash Javadekar**

49. Who became the new number-one ranked Test all-rounder? - **Ravichandran Ashwin**
50. Who were the costliest buys, fetching the maximum prize of \$100,000 at the rechristened Premier badminton League (PBL) players' auction in New Delhi recently? - **Top stars Saina Nehwal and Lee Chong Wei**
51. The Supreme Court allowed its panel which was headed by whom, to access the visitors' diary of the premier investigating agency's former chief Ranjit Sinha? - **Former CBI official M.L. Sharma**
52. India which country exploring the possibility of setting up a joint venture in India to improve supply of spares for the Sukhoi-30 frontline fighter aircraft? - **Russia**
53. Name the Yemen's President who told the United Nations that he has asked the Saudi-led coalition to begin a 7-day ceasefire on Dec. 15 to coincide with U.N. sponsored peace talks aimed at ending months of fighting that has killed nearly 6,000 people? - **Abd-Rabbu Mansour Hadi**
54. Name the country which has gifted France a new puppy to replace Diesel, the seven-year-old police dog who was killed during a raid linked to the Paris terror attacks? - **Russia**
55. IDFC Bank has inked a pact with which IT services major for its core banking solutions? - **Tata Consultancy Services**
56. Name the noted industrialist and Chairman of the Mahindra Group, who has joined the newly created Sustainability Committee of Formula E Championship, an initiative of FIA (Federation Internationale de l'Automobile) and the world's first fully-electric racing series? - **Anand Mahindra**
57. General Motors India has appointed whom as President and Managing Director of the company with effect from January 1, 2016? - **Kaher Kazem**
58. Setting the stage for global climate action, the outcome text of the ambitious Paris Climate Agreement set a binding how much degree Celsius target for rise in global temperature? - **2 degree**
59. Who is the President of CoP21? - **Laurent Fabius**
60. Where is the Southern Zonal Council meet held recently? - **Vijayawada**
61. Chinese e-commerce giant, Alibaba Group Holding Ltd., has agreed to buy which Hong Kong's flagship

English-language newspaper recently? - **The South China Morning Post**

62. India with which country signed an agreement to amend the convention for double taxation avoidance and prevention of evasion of income tax? - **Japan**
63. The sixth edition of the World Twenty-20 Championships will be held from March 8 to April 3, 2016 in which country this year? - **India**
64. Name the U.S. Assistant Secretary who is on a private visit to Odisha, India? - **Nisha Biswal**
65. Name the Chairman of Indian Ex-Servicemen Movement (IESM) who stated that Giving the government 15 days to begin discussions with them to resolve the impasse on the issue of One Rank One Pension (OROP) & announced that they would boycott the Republic Day celebrations on January 26 unless OROP is implemented in its rightful form? - **Maj. Gen. Satbir Singh (retd)**
66. Name the person who is facing an inquiry for publicly contradicting the government over the sinking of a Pakistani ship off Gujarat coast on New Year's Eve & has been dismissed from service? - **DIG B.K. Loshali**
67. Who has been appointed to head the one-man judicial committee, which will look into the implementation of One Rank One Pension (OROP) scheme? - **Justice L. Narasimha Reddy**
68. Name the Legendary actor who was presented with the Padma Vibhushan by Union Home Minister Rajnath Singh at the thespian's residence in suburban Bandra? - **Dilip Kumar**
69. Which organization has upheld complaints against 54 campaigns for misleading advertisements during September, including those of Bharti Airtel, HDFC and Flipkart? - **ASCI i.e. Advertising Standard Council of India**
70. Which IT major company has invested USD 3 million in U.S.-based wearable device startup firm WHOOP to pick up a minority shareholding in the company? - **Infosys**
71. Name the company which has received a letter of acceptance (LoA) from Metro Link Express for Gandhinagar and Ahmedabad for construction of a viaduct corridor? - **The IL&FS Engineering and Construction Company Ltd**
72. Name the Sociologist and founder of Sulabh International who was selected for the prestigious New York Global Leaders Dialogue Humanitarian

Award for his contribution to sanitation. - **Bindeshwar Pathak**

73. Name the firm which will invest Rs.1.75 lakh crore over the next seven years on expanding refinery capacity, building petrochemical plants and laying pipelines. - **Indian Oil Corporation (IOC), India's largest oil firm**
74. Which bank will issue EMV chip and pin based debit cards to its new customers to ensure enhanced secure transactions? - **State Bank of India**
75. Infosys, Amazon Web Services and Silicon Valley leaders like Tesla's Elon Musk and Peter Thiel (PayPal co-founder) among others to commit \$1 billion investment to which non-profit artificial intelligence research company? - **OpenAI**
76. Who won the London Classic Chess Tournament 2015? - **Magnus Carlsen of Norway**
77. Who has been signed on as the batting consultant and mentor of the Peshawar franchise in the upcoming Pakistan Super League? - **Former England coach Andy Flower**
78. Name the Tamil writer who has been selected for 2015 Sahitya Akademi award for his collected prose writings Ilakkiya Chuvadukul. - **A. Madhavan**
79. The Anil Ambani-owned Reliance Entertainment with which acclaimed Hollywood director company announced formation of Amblin Partners — a new film, television and digital content creation company? - **Steven Spielberg's DreamWorks**
80. What is the rank of India out of 144 nations on Forbes' annual list of the best countries for business in 2015? - **97th**
81. Which country successfully launched the country's first space telescope in search for signals of dark matter, an invisible material that makes up most of the universe's mass? - **China**
82. The US Federal Reserve has raised the interest rates by how much percentage, the first in seven years when America tumbled into a deep financial crisis with the collapse of the Wall Street? - **One Quarter**
83. Who is the US Federal Reserve Board Chairwoman currently? - **Janet Yellen**
84. Which countries satellites were launched by ISRO's workhorse Polar Satellite Launch Vehicle(PSLV-C29)? - **The Singaporean satellites**
85. Indian Railway Catering and Tourism Corporation (IRCTC) have tied up with which company to offer an additional payment gateway for food ordered through its e-catering facility? - **Paytm**
86. Who is the IRCTC chairman and MD? - **A.K. Manocha**
87. To help India ensure that all its citizens in rural areas have access to improved sanitation to end open defecation by 2019, the World Bank has approved how much amount loan for a support operation project of Swachh Bharat, a sanitation campaign launched by the Union government. - **\$1.5-billion**
88. The National Human Rights Commission has taken suo motu cognisance of reports about a study highlighting the leakage of radioactive and toxic waste from the country's oldest and most important uranium mine. The mine is located in? - **Jaduguda in East Singhbhum district of Jharkhand**
89. Name the Google's Project that uses helium-filled balloons to provide data connectivity in remote areas. - **Project Loon**
90. Which team won the Indian Super League 2015 after defeating FC Goa 3-2 in a drama-filled summit clash? - **Chennaiyin FC**
91. Who was awarded with the Golden boot in the Indian Super League 2015? - **John Steven Mendoza of Chennaiyin FC.**
92. In a move to scale up cooperation in the nuclear energy sector, India with which country is likely to sign an agreement on Kudankulam units 5 and 6 during Prime Minister Narendra Modi's visit to the country? - **Russia**
93. Which company plans to ramp up its 1.25 lakh km of optic fibre cable network across the country? - **Tata Teleservices Ltd. (TTL)**
94. Pension fund regulatory body PFRDA has started using which card instead of Aadhaar for validation of new customers who can now be registered online under the National Pension System (NPS) scheme? - **PAN**
95. Which country become the the 164th WTO member and the 36th least developed country (LDC) to join the global trade body after 11 years of negotiations? - **Afghanistan**
96. The government lowered the economic growth forecast for the current fiscal to how much from previously projected 8.1-8.5 per cent mainly because of lower agricultural output due to deficit rains? - **7-7.5 per cent**
97. After how many years, an Indian PM visited Pakistan as Modi visited Lahore to meet the PM of Pakistan? - **11 years**

98. Alibaba Group Holding Ltd. has agreed to invest \$1.25 billion in which Chinese online food delivery service? - **Ele.me**
99. Tata Power has signed a memorandum of understanding (MoU) with whom to explore and develop investment opportunities in the energy sector? - **Ministry of Development of Russian Far East**
100. Direct-selling FMCG firm Amway India made whom as its brand ambassador to promote Nutrilite range of the products? - **Bollywood actor Farhan Akhtar**
101. Reliance Defence Limited with which Russian company which is a leading developer and manufacturer of air defence missile systems, have decided to work jointly on the entire range of air defence missile and radar systems required for the Indian defence forces? - **Almaz Antey**
102. Who inaugurated the parliament building in Kabul, which was built by India? - **Prime Minister Narendra Modi**
103. Name the former World No.4 Swedish tennis player who has announced his retirement at the age of 31 recently? - **Robin Soderling**
104. Who was chosen for the prestigious Col. C.K. Nayudu Lifetime Achievement award for 2015? - **Former India stumper Syed Kirmani**
105. In which state, the Ganga Sagar Mela, one of the biggest religious events of the country that witnesses the gathering of lakhs of pilgrims, is set for a revamp this year? - **West Bengal**
106. Name the Veteran Communist Party of India leader who passed away at the age of 92 after a long illness. - **A.B. Bardhan**
107. Which State-run lender is planning to raise Rs.3,771 crore by way of qualified institutional placement (QIP) which could see government stake reduce by 25 per cent? - **IDBI Bank**
108. Name the French transportation equipment maker which rolled out the first set of railway coaches for the Kochi Metro project from its facility at Sri City in Andhra Pradesh. - **Alstom**
109. Which State-owned bank has launched host of digital banking solutions including green PIN and enhancement of its mobile app? - **Punjab National Bank**
110. Which company inaugurated a bio-CNG facility to create carbon neutral ecosystem in its World City? - **Mahindra & Mahindra**
111. What is the full form of SPMCIL? - **Security Printing and Minting Corporation of India**
112. Which international organization has approved an additional financial assistance to Pakistan of \$35 million to support improved management, planning and development of water resources in the Indus River Basin in Pakistan? - **World Bank**
113. Which company has emerged as the country's biggest company in terms of annual revenue as per an annual list of 2015 Fortune 500 companies in India? - **Indian Oil Corporation (IOC)**
114. Who has grabbed a silver medal in the 18th edition of the Asian Luge Championship held in Nagano, Japan? - **Shiva Keshavan**
115. Name the initiative which was introduced by Union Ministry of Women and Child Development (WCD) which will help provide efficient services to the people by digitizing more than 12,000 files. - **E-office**
116. Who was the founding member and singer in the British heavy metal band Motorhead, who passed after battling cancer? - **Ian Fraser Lemmy Kilmister**
117. When was the 44th Navy Day was observed recently? - **4 December**
118. Which railway zone has introduced biodiesel for trains, operating under its zone? - **South Western Railways (SWR) Zone**
119. Which country's state-run Atomic Energy Commission signed a deal with Russia to set up two nuclear power plants, each with 1,200 MW capacity, an investment totalling \$12.65 billion? - **Bangladesh**
120. Name the Sri Lankan wicketkeeper who is facing the prospect of a four-year ban after his B sample tested positive for a banned substance. - **Kusal Perera**
121. Good Governance Day was observed on which date across the country, to mark the birth anniversary of former-Prime Minister Atal Bihari Vajpayee? - **25 December**
122. Which company launches contactless wallet MoboMoney for the Indian masses which would allow consumers to convert cash into e-cash for making payments? - **Tech Mahindra**
123. Name the Veteran Bollywood actress who passed away in Mumbai, Maharashtra. - **Sadhna Shivdasani**
124. Which state government signed a Memorandum of Understanding (MoU) with Microsoft India on a range of technology initiatives? - **Andhra Pradesh**
125. Name the Indigenously developed Beyond Visual Range (BVR) air-to-air missile which was successfully

- test fired off the coast of Odisha near the Integrated Test Range (ITR), Balasore. - **Astra**
126. The 18th Session of the India-Iran Joint Commission Meeting (JCM) was held in? - **New Delhi**
127. Who was the Oscar-winning cinematographer who died peacefully in his sleep in California, US in December 2015? - **Haskell Wexler**
128. Name the Well-known sand artist whose Santa Claus sculpture found a place in Limca Book of World Records. - **Sudarsan Pattnaik**
129. Which state became the first state in the country to take up Public-Private Partnership Projects for an in-situ redevelopment of slums in urban areas under the recently launched Prime Minister's AwasYojana (Urban)? - **Gujarat**
130. Which company has entered into a Memorandum of Understanding with the Ahmedabad-based ISRO arm Space Application Centre (SAC) to develop multi-band composite feed systems used in earth stations? - **Electronics Corporation of India Limited**
131. What is the name given to the largest internet language site which UGC has proposed to launch? - **'Bharatvani'**
132. Who won the the Vijay Hazare Cricket Trophy after defeating Delhi in the finals? - **Gujarat**
133. Name the Veteran singer who passed away due to lung cancer in Kolkata. - **Subir Sen**
134. WHO officially declared which country as Ebola-free recently in December 2015? - **Guinea**
135. Who was selected for the 51st Jnanpith award for his contribution to the Indian literature? - **Eminent Gujarati litterateur Raghuvver Chaudhary**
136. India with which country plans to Sign Pact on Kudankulam Project? - **Russia**
137. Which state assembly passes Single Window Clearance Bill, 2015 in December 2015? - **Jharkhand Assembly**
138. The Union Cabinet chaired by the Prime Minister Shri Narendra Modi has given its approval for signing of a Memorandum of Understanding (MoU) between India and which country on cooperation in Port matters? - **Spain**
139. UN Women Multi-Country Office for India, Bhutan, Maldives and Sri Lanka have signed a Memorandum of Understanding (MoU) with which organization in New Delhi to strengthen collaboration on advancing gender equality and women's empowerment in the business sector? - **FICCI**
140. What is India's ranking on Human Development Index (HDI) which was published recently by UNDP? - **130th**
141. Which state government has signed a Memorandum of Understanding (MoU) with Wildlife Trust of India to prepare a comprehensive wildlife management plan for protection and management of rich wildlife resources and many endangered wildlife species inhabiting the forests and aquatic ecosystems of the State? - **Odisha government**
142. India has been re-elected to the Council of the which organization under Category B at the 29th session of the Assembly which held in London? **International Maritime Organization**
143. The Indian Space Research Organisation successfully launched PSLV C-29 rocket with which country six satellites from Satish Dhawan Space Centre? - **Singapore**
144. The government has made it mandatory to quote PAN for all transactions in excess of how much amount? - **Rs.2 lakh**
145. A three-day international festival on birds begins at the National Chambal Sanctuary (NCS) in which city of India? - **Agra.**
146. Name the Vice-President of the New Development Bank (NDB) of the Brazil-Russia-India-China-South Africa (BRICS) grouping, who welcomed the inclusion of the Chinese yuan in the IMF basket of reserve currencies Special Drawing Rights. - **Vladimir Kazbekov**
147. Union Home Minister Rajnath Singh told Parliament that the government was considering how much reservation for women in the paramilitary forces? - **33 per cent**
148. The Finance Ministry said banks will disburse credit to tune of Rs 1.22 lakh crore to small and marginal entrepreneurs during the current fiscal under which scheme of the government? - **Pradhan Mantri Mudra Yojana (PMMY)**

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Twisted Ones Reasoning

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

World Cup is being organised by India. Different teams are participating in the World Cup. Seven teams which are participating are – Pakistan, Australia, Sri Lanka, India, Kenya, South Africa and West Indies. They will be playing there matches at different places, namely Delhi, Ranchi, Chennai, Nagpur, Chandigarh and Mumbai, but not necessarily in the same order, on different days of the week, starting from Monday.

Pakistan will be playing at Ranchi, but neither on Friday nor on Monday.

The host country will be playing on Thursday at Nagpur.

There is a gap of one day between Pakistan and India match.

South Africa will be playing the match before West Indies but after Kenya at Cuttack on Wednesday.

West Indies will be playing on the last day of the week.

Australia will be playing at Mumbai.

No match will be played at Delhi on Monday.

The match at Chandigarh will be played on the last day of the week.

The match at Chennai will be played on Tuesday.

No match will be played at Mumbai on Tuesday and Friday.

1. Australia will be playing the match on which day of the week?

- 1) Friday 2) Tuesday 3) Saturday
4) Wednesday 5) Monday

2. Which team will be playing the match between Thursday and Saturday?

- 1) West Indies 2) Sri Lanka 3) India
4) Kenya 5) Pakistan

3. Which of the following combinations is true?

- 1) India – Thursday - Nagpur
2) Kenya – Wednesday - Delhi
3) West Indies – Saturday - Chandigarh
4) Sri Lanka – Monday - Ranchi
5) Australia – Friday – Chennai

4. Which team will be playing in Chennai?

- 1) Australia 2) India 3) Kenya
4) South Africa 5) West Indies

5. Which of the following combinations is true?

- 1) Australia-Tuesday 2) South Africa-Sunday
3) Kenya-Thursday 4) Australia-Monday
5) None of these

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

Eight players—Hashim Amla, De Villiers, Dale Steyn, JP Duminy, Imran Tahir, Morne Morkel, David Miller and Dean Elgar are

sitting in three lines L1, L2 and L3. And they are in three different categories, either batsman or bowler or all rounder. In each line at least two and at most three players are sitting there. And at least two players are in each category but not more than three.

De Villiers and Dale Steyn are in different lines but not in line L2, and both are in same categories. Dean Elgar and David Miller are in same line and in same categories, but not all rounders. JP Duminy and Imran Tahir are in different lines but not in line L1 and in different categories but not all rounder. Hashim Amla is in line L2 and JP Duminy is not in same line as in Hashim Amla. Both players of line L2 are bowlers. Morne Morkel is all rounder and not in line L1. From three all rounder two are line in L3. Morne Morkel and Dale Steyn are in same line and there are three batsmen.

6. Who are batsmen among these eight players?

- 1) De Villiers, JP Duminy, Morne Morkel
2) David Miller, JP Duminy, De Villiers
3) De Villiers, David Miller, Dean Elgar
4) Dean Elgar, David Miller, Dale Steyn
5) JP Duminy, Dean Elgar, David Miller.

7. In which line David Miller and JP Duminy are sitting?

- 1) L2 and L3 2) L1 and L2 3) L1 and L3
4) both in L3 5) Can't be determined

8. Which two are in same categories and in same line?

- 1) Morne Morkel and De Villiers
2) Dean Elgar and JP Duminy
3) David Miller and De Villiers
4) Dale Steyn and Morne Morkel
5) Imran Tahir and JP Duminy

9. In which category and line Imran Tahir is there?

- 1) Bowler—L2 2) Bowler—L3 3) Batsman—L2
4) Batsman—L3 5) Can't be determined

10. In which categories 3 players are there?

- 1) Bowlers and all-rounders
2) Batsman and all rounders
3) Bowlers and batsman 4) Can't be determined
5) None of these

Directions (11-15): Some statements are given followed by some conclusions. You have to consider the statements to be true even if they seem to be at variance from commonly known facts. You have to decide which of the following conclusions not follow from the given statements:

11. **Statements:** All champ are plates.

Some plates are wild. No wild is a window.

Conclusion:

- (i) Some plates are not window
(ii) All champ are windows. (iii) No window is wild.

- 1) Only (i) 2) Only (ii) 3) Only (i) and (iii)
 4) Only (i) and (ii) 5) None of these

12. Statements: Some meena are pagal.

Some pagal are vidushi. All vidushi are dashing.
 No vidushi is cute. Some cute are pagal

Conclusion :

- (i) Some pagal are meena. (ii) All dashing are cute.
 (iii) All cute are meena.

- 1) Only (i) 2) Only (iii)
 3) Only (i) and (iii) 4) Only (ii) and (iii)
 5) None of these

13. Statements: All swati are saurabh.

All saurabh are sakshi. All sakshi are santosh.
 Some santosh is sekhar. No sakshi is sonal.
 Some sonal are santosh.

Conclusion :

- (i) All sekhar being sonal is a possibility
 (ii) some sakshi are sekhar.
 (iii) Some sonal being swati is a possibility

- 1) Only (i) 2) Only (iii) 3) All follows
 4) None follows 5) None of these

14. Statements: All neepa are mansi.

Some mansi are poonam.

Conclusions: (i) Some mansi are neepa.

(ii) No poonam is neepa. (iii) All poonam is mansi

- 1) Only (i) 2) Only (iii)
 3) Only (i) and (iii) 4) Only (ii) and (iii)
 5) None of these.

15. Statements: All vandana is vineet.

Some vidushi are vineet.

Conclusions:

- (i) All vidushi are vandana. (ii) No vineet is vandana.
 (iii) All vandana is vineet.

- 1) Only (i) and (ii) 2) Only (iii)
 3) None follows 4) All follows
 5) Only (ii)

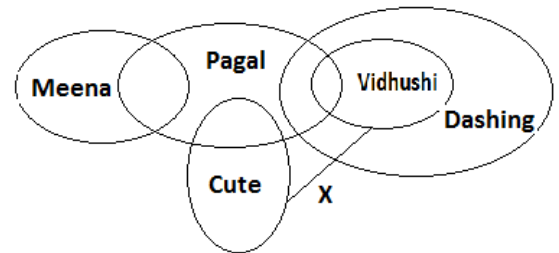
Batsman = BT, Bowler = BW, All Rounder = AR

L ₁	L ₂	L ₃	Name	BT	BW	AR
X	✓	X	HashimAmla	X	✓	X
	X	X	De Villiers	X	X	✓
X	X	✓	Dale Steyn	X	X	✓
X	X	✓	JP Duminy	✓	X	X
X		X	Imran Tahir	X		X
X	X	✓	Morne Morkel	X	X	✓
✓	X	X	David Miller	✓	X	X
✓	X	X	Dean Elgar	✓	X	X

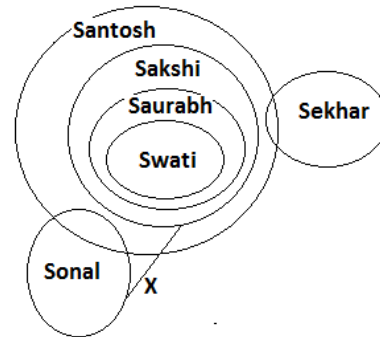
11. 2



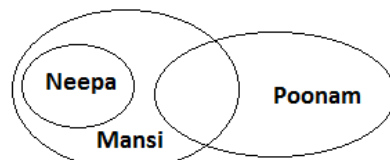
12. 4



13. 5



14. 4



15. 3



SOLUTIONS

1. 5 2. 2 3. 1 4. 3 5. 4

Team	Venue	Day
Pakistan	Ranchi	Saturday
India	Nagpur	Thursday
South Africa	Cattack	Wednesday
West Indies	Chandigarh	Sunday
Australia	Mumbai	Monday
Sri Lanka	Delhi	Friday
Kenya	Chennai	Tuesday

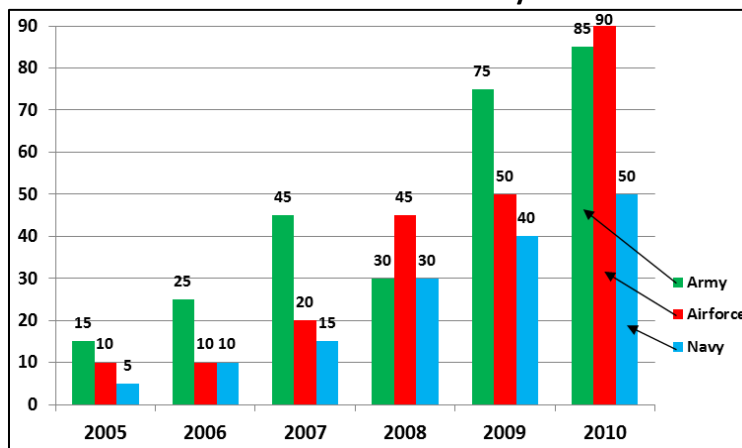
6. 5 7. 3 8. 4 9. 1 10. 2

Twisted Ones Maths

1. A motorboat travelling at the some speed, can cover 25 km upstream and 39 km downstream in 8 h. At the same speed, it can travel 35 km upstream and 52 km downstream in 11 h. The speed of the stream is
 - (a) 2 km/h
 - (b) 3 km/hr
 - (c) 4 km/h
 - (d) 5 km/h
 - (e) None of the above
2. A box contains 24 marbles, some are green and others are blue. If a marble is drawn at random from the box, the probability that it is green is $\frac{2}{3}$. The number of blue balls in the box is
 - (a) 13
 - (b) 12
 - (c) 16
 - (d) 8
 - (e) None of the above
3. From 4 children, 2 women and 4 men, 4 persons are selected. The probability that there are exactly 2 children among the selected persons, is
 - (a) $\frac{11}{21}$
 - (b) $\frac{9}{21}$
 - (c) $\frac{10}{21}$
 - (d) $\frac{5}{21}$
 - (e) None of the above
4. There are two bags containing white and black balls. In the first bag, there are 8 white and 6 black balls and in the second bag, there are 4 white and 7 black balls. One ball is drawn at random from any of these two bags. Find the probability of this ball being black.
 - (a) $\frac{5}{9}$
 - (b) $\frac{7}{19}$
 - (c) $\frac{41}{77}$
 - (d) $\frac{9}{17}$
 - (e) None of the above.
5. If the sum of the lengths of the diagonals of a rhombus is 10 m and if its area is 9 m². Then, what is the sum of squares of the diagonals?
 - (a) 36 m²
 - (b) 64m²
 - (c) 80m²
 - (d) 100m²
 - (e) None of the above
6. Circumference of a circle A is $\frac{1}{4}$ times perimeter of a square. Area of the square is 784 sq cm. What is the area of another circle B whose diameter is half the radius of the circle A?
 - (a) 154 sq cm
 - (b) 156 sq cm
 - (c) 35.8 sq cm
 - (d) 616 sq cm
 - (e) None of the above
7. Floor of a square room of side 10 m is to be completed covered with square tiles, each having length 50 cm. The smallest number of tiles needed is
 - (a) 200
 - (b) 300
 - (c) 400
 - (d) 500
 - (e) None of these
8. The ratio of 1st and 2nd classes train fares between two stations is 3 : 1 and that of the number of passengers travelling between these stations by 1st and 2nd classes is 1 : 50. If on a particular day, Rs. 2650 be collected from the passengers travelling between these stations, then find the amount collected from 2nd class passengers.
 - (a) Rs. 3000
 - (b) Rs. 3500
 - (c) Rs. 2800
 - (d) Rs. 2500
 - (e) None of these
9. Nandita scores 80% marks in five subjects together, viz., Hindi, Science, Mathematics, English and Sanskrit, where in the maximum marks of each subject were 105. How many marks did Nandita score in Science, if she scored 89 marks in Hindi, 92 marks in Sanskrit, 98 marks in Mathematics and 81 marks in English?
 - (a) 60
 - (b) 75
 - (c) 65
 - (d) 75
 - (e) None of the above.
10. A person invests Rs. 12000 as fixed deposit at a bank at the rate of 10% per annum simple interest. But due to some pressing needs, he has to withdraw the entire money after 3 yr, for which the bank allowed him a lower rate of interest. If he gets Rs. 3320 less than, what he would have got at the end of 5 yr, the rate of interest allowed by bank is
 - (a) $7\frac{8}{9}\%$
 - (b) $8\frac{7}{9}\%$
 - (c) $7\frac{8}{9}\%$
 - (d) $7\frac{7}{9}\%$
 - (e) None of the above

Directions (11-15): Study the following graph carefully to answer the questions that follow.

Number of soldiers recruited (in thousand) in three different forces in six different years



11. What was the average number of soldiers recruited in the navy over all the years together?
 - (a) 25000
 - (b) 24000
 - (c) 2400
 - (d) 28000
 - (e) None of the above
12. Number of soldiers recruited in navy in the years 2009 was what percentage of number of soldiers recruited in army in the year 2006?
 - (a) 140
 - (b) 150
 - (c) 160

- (d) 180 (e) None of the above
13. If 30% of soldiers recruited in airforce in the year 2010 was female, what is the number of males recruited in airforce in that year?
 (a) 63000 (b) 6300 (c) 61000
 (d) 6100 (e) None of the above
14. What was the respective ratio between the number of soldiers recruited for airforce in the year 2005 and the number of soldiers recruited in army in the year 2009?
 (a) 2 : 15 (b) 5 : 13 (c) 2 : 17
 (d) 15 : 4 (e) None of the above.
15. What was the approximate percentage decrease in number of soldiers recruited in army in the year 2008 as compared to the previous year?
 (a) 20 (b) 23 (c) 38
 (d) 30 (e) 33

Solutions

1. (c); Let the speed of a boat & stream be x & y kmph.
 According to question
 $25/(x-y)+39/(x+y)=8$ (i)
 &
 $35/(x-y)+52/(x+y)=11$(ii)
 From (i) and (ii)
 $x=9, y=4$
 Hence speed of stream, $y=4$
2. (d); Let the number of green marble=x
 So, $xC1/24C1=2/3$
 $x=16$
 So, No. of blue marble= $24-16=8$
3. (b); Total number of cases= $10C4$
 Favourable number of cases= $(4C2 \times 6C2)/10C4=9/21$
4. (c); Probability of selecting black ball from 1st boy.
 $(1/2) \times (6C1/14C1)=3/4$
 Probability of selecting black ball from 2nd boy
 $(1/2) \times (7C1/11C1)=7/22$
 Required Probability= $(3/4)+(7/22)=41/77$
5. (b); Let diagonals of rhombus be x & y.
 Given $x+y=10$
 $\frac{1}{2} x \cdot y=9$
 $xy=18$
 $x^2+y^2=(x+y)^2-2xy$
 $=10^2-2 \cdot 18$
 $=10^2-36$
 $=64$
6. (a); Side of square= $(784)^{1/2}=28$
 $2\pi R=(11/4) \times 4 \times 28$
 $R=28$

Diameter of another circle $B=1/2 R=(1/2) \times 28=14$
 $r=14/2=7$

Area of circle= $B \cdot \pi \cdot r^2=154 \text{ cm}^2$

7. (c); Number of tiles needed= $(\text{Area of square room})/(\text{Area of tile})$
 $=10 \times 100 \times 100 / (50 \times 50)$
 $=400$
8. (d); Ratio of the amount collected from 1st & 2nd class fares= $(3 \times 1) : (1 \times 50)=3 : 50$
 Required Amount= $2650 \times (50/53)=2500$
9. (a); 80% of total marks= 80% of $105 \times 5=420$
 So, obtained marks in Science= $420 - (89+92+98+81)=60$
10. (e); Let the rate of Interest allowed by bank be r%
 $(12000 \times 5 \times 10/100) - ((12000 \times 3 \times r)/100) = 3320$
 $r=7 (4/9) \%$
11. (a); Required Average= $(5000+10000+15000+30000+40000+50000) \times 1/6$
 $=25000$
12. (c); Required Percentage= $(40000/250000) \times 100=160\%$
13. (a); Required Number= $90000 \times (70/100)=63000$
14. (a); Required Ratio= $10000 : 75000=2 : 15$
15. (e); Required Percentage= $(45000-30000) \times 100 / 45000$
 $=33\%$ Approx

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Twisted Ones English

1. It is not simply that one was/ a party of the far-left and the other is/ a party of the far-right; rather, it is that the FN/ relies exclusively on elections for its legitimac/No error.
2. It also reflects the fact that European electorate/have become more concerned about the inability /of their national governments to implement /economic reform in a globalised economy./No error.
3. One can only hope that the/ threat of the far-right have/ the positive side effect of focussing the/minds of politicians, especially on the left/No error.
4. The tournament organisers of the ISL /were not available for a comment /on the development, while another source rubbished the report/No error.
5. Through the transformations that Pinker documents, /we appear to have underwent what the/ novelist Michel Houellebecq calls a/ metaphysical mutation in our relations with each other/No error.
6. One of those is Ravinder Singh"s,/ a fitness professional who began a neighbourhood/ running group in Gurgaon, a glass-towered/ business district on the edge of Delhi /No error.
7. I have being walking /down that road for many /years now and I still discover/ boreens I'd never thought existed/No error.
8. Cities I have lived in/ I can feel the change,/But I wouldn't know the/ difference between Indore and Baroda/No error.
9. Pathak said this price band/ is one of the least competitive /and where Indian consumers typically looking/ for the brand factor in purchase/No error.
10. The Indian squad for the tour/ of Australia to play One-Day Internationals and /Twenty20 Internationals against the host country/ in January 2016 is to be picked in Delhi on Saturday/No error.
11. No-body else/but these comely young women have/ played a prank on you;but it is pitiable that you don't/ understand it/No error.
12. Baleno is a real global/ model, to satisfy our customers/ not only in India / across but also global markets/No error.
13. An indian driver or carpenter has to work/about two haours to buy kilograms of rice while his counterparts in autraia/ , the neatherlands and switzerland need to/ work only fifteen minutes for it/no error.
14. To be sure the same sound was that very moment perhaps being heard all over the seas, from hundreds of/ whalemens look-outs perched as high in the air; /but from a few of those lungs could that accustomed old cry have derived /such a marvellous cadence as from Tashtego the Indian's/No error.
15. After spending few days in Evangeline's country,/ about which Longfellow's beautiful poem has woven a /spell of enchantment, Miss Sullivan and I/ went to Halifax, where we remained the greater part of the summer/No error.

SOLUTIONS

1. (1) Replace was with were
2. (1) Replace Electorate with Electorates
3. (2) Replace has with have
4. (1) Replace Were with was
5. (2) Replace Underwent With Undergone
6. (1) Replace Singh's with Singh
7. (1) Replace being with been
8. (5) No Error
9. (4) Replace looking with look.
10. (5) No error
11. (5) No error
12. (4) Put but also before across
13. (2) Put a before kilograms
14. (3) Replace few with a few
15. (1) Put a few in place of few

GOD has a special timing;
 Never EARLY. Never LATE.
 It takes a little
PATIENCE and FAITH
 But it's **WORTH THE WAIT**

GK Practice Set 2016 for LIC, Syndicate, SSC & other exams.

1. Supersonic cruise missile BrahMos, with a strike-range of over _____, test-fired from the navy's newest stealth destroyer INS Kochi successfully hitting a decommissioned target ship in the Arabian Sea?
 - 1) 280 kms
 - 2) 290 kms
 - 3) 180 kms
 - 4) 190 kms
 - 5) None of these
2. Who has recently been appointed as chairperson of a committee set up by the Human Resource Development Ministry to draft the new education policy?
 - 1) P. K. Subramanian
 - 2) K. M. Mani
 - 3) T. S. R. Subramanian
 - 4) R. K. Pachauri
 - 5) None of these
3. Who has recently taken over the charge of Chairman-cum-Managing Director of Mahanadi Coalfields Ltd (MCL), a leading subsidiary of Coal India?
 - 1) Pradeep Jha
 - 2) Anil Kumar Jha
 - 3) Rajesh Jha
 - 4) Kapil Kumar Jha
 - 5) None of these
4. Patriarch and doyen of Indian two-wheeler industry, Brijmohan Lall Munjal, passed away recently. He is the founder of _____?
 - 1) Bajaj Auto
 - 2) TVS Motors
 - 3) Hero MotoCorp
 - 4) Kinetic
 - 5) None of these
5. Anil Ambani-led Reliance Communications Ltd (R-Com) is merging with which telecom business, that operates MTS brand with itself in an all-stock deal worth Rs.4,500 crore, marking the start of the much-anticipated consolidation in India's telecom sector.
 - 1) Sistema Shyam Teleservices Ltd (SSTL)
 - 2) Airtel
 - 3) Vodafone
 - 4) MTS
 - 5) None of these
6. The names of former (late) footballer and Asian games gold medallist who was to be conferred posthumously Khel Ratna award officially approved by the state sports ministry?
 - 1) Liaqat Ali
 - 2) Sanjay Dhyani
 - 3) Ram Bahadur Chetri
 - 4) Gigy George
 - 5) None of these
7. Nico Rosberg claimed victory at the Mexican Grand Prix by defeating _____?
 - 1) Lewis Hamilton
 - 2) Sebastian Vettel
 - 3) Fernando Alonso
 - 4) Kimi Raikkonen
 - 5) None of these
8. Which country cemented their status as the greatest team in rugby history when they overwhelmed Australia 34-17 at Twickenham recently to become world champions for a record third time, and the first nation to retain the Webb Ellis Cup?
 - 1) South Africa
 - 2) Sri Lanka
 - 3) Pakistan
 - 4) New Zealand
 - 5) None of these
9. World diabetes day recently celebrated on which date?
 - 1) 28 November
 - 2) 28 December
 - 3) 14 November
 - 4) 14 December
 - 5) None of these
10. WTO conference held at which place?
 - 1) Lima (Peru)
 - 2) Naorobi (Kenya)
 - 3) Tokeyo (Japan)
 - 4) Paris (France)
 - 5) None of these
11. International Migrants Day has recently been observed across the world on which date?
 - 1) 18 December
 - 2) 20 December
 - 3) 25 December
 - 4) 18 November
 - 5) None of these
12. The Open Government Partnership (OGP) recently selected which Indian-origin World Bank official to lead the organization?
 - 1) Ramendra Pradhan
 - 2) Sanjay Pradhan
 - 3) Raju Pradhan
 - 4) Munim Pradhan
 - 5) None of these
13. The Reserve Bank of India (RBI) recently released the final guidelines on computing interest rates on advances based on the Marginal Cost of Funds Methodology. The guidelines will come into effect from which date?
 - 1) 1 April 2016
 - 2) 10 April 2016
 - 3) 31 March 2016
 - 4) 1 September 2016
 - 5) None of these
14. World Trade Organisation (WTO) unanimously approved Afghanistan's WTO membership at the WTO's Tenth Ministerial Conference (MC10) in Nairobi, the capital of Kenya. With this Afganistan becomes which member of WTO?
 - 1) 165th
 - 2) 164th
 - 3) 167th
 - 4) 169th
 - 5) None of these
15. MLAs of which states Assembly recently passed resolution to remove Speaker Nabam Rebia?
 - 1) Arunachal Pradesh
 - 2) Uttar Pradesh
 - 3) Madhya Pradesh
 - 4) Kerla
 - 5) None of these
16. Union Ministry of Petroleum and Natural Gas recently appointed a single-member committee to look into the dispute between Oil and Natural Gas Corporation Limited (ONGC) and Reliance Industries Limited (RIL) on Krishna Godavari (KG) gas fields. The committee headed by _____?
 - 1) Justice Ajit Prakash Shah
 - 2) Justice H. L. Dattu
 - 3) Justice R. M. Lodha
 - 4) Raju Singh
 - 5) None of these

17. CII-ITC Sustainability Awards 2015 for Excellence in Sustainable Business conferred in various categories. Who was the chief guest of the award presentation ceremony?
1) Suresh Prabhu 2) Arun Jaitley 3) Rajesh Singh
4) Raju Singh 5) None of these
18. Who has recently been appointed as Chief Information Commissioner (CIC)?
1) P. K. Mathur 2) R. K. Mathur
3) Rajendra Singh
4) Ramendra Pratap Singh 5) None of these
19. Who received Garwood Award for 'Outstanding Global Leader in Open Innovation' from UC Berkeley-Haas School of Business today?
1) Pranab Mukherjee 2) Narendra Modi
3) Arun Jaitley 4) Suresh Prabhu
5) None of these
20. Who has been selected for the prestigious 2015 Harvard Humanitarian of the Year Award? He has been awarded in recognition for championing the cause of child reform and ending all forms of violence against children.
1) Kailash Satyarthi 2) Kailash Singh 3) Neeraj Singh
4) Rajeev Saran 5) None of these
21. Bachpan Bachao Andolan (Save the Childhood Movement) is an NGO operated by?
1) Hari Mohan Singh 2) Krishna Pal Singh
3) Ashish Paul 4) Kailash Satyarthi
5) None of these
22. The country's prestigious DRDO Missile Complex was recently renamed as Dr APJ Abdul Kalam Missile Complex by Defence Minister Manohar Parrikar during an event at Research Centre Imarat on the occasion of the 84th Birth Anniversary of Dr Kalam, the Missile Man. This complex is located at which place?
1) Jaipur 2) Lucknow 3) Hyderabad
4) Pune 5) None of these
23. India, United States and Japan navies have started 2015 Malabar Naval Exercise of the eastern coast in_____?
1) Bay of Bengal 2) Indian Ocean 3) Pacific Ocean
4) Both 1 and 2 5) None of these
24. Pranab Mukherjee became first Indian President to address Israeli Parliament. Name of the Israeli Parliament is _____?
1) Knesset 2) Pnesset 3) Rnesset
4) House of Commons 5) None of these
25. The Union Cabinet has given its approval for the Revised Cost Estimate (RCE) of 2904.04 crore rupees for the Kaladan Multi Modal Transit Transport Project in which country?
1) China 2) Russia 3) Myanmar
4) Nepal 5) None of these
26. The Union Government recently approved a Memorandum of Understanding (MoU) between the Ministry of New and Renewable Energy, India and with which country?
1) Pakistan 2) Japan 3) France
4) Mozambique 5) None of these
27. Real estate developer Tata Housing on recently tied-up with which social networking firm to sell its affordable homes online?
1) Twitter 2) Facebook 3) Google+
4) Tumlr 5) None of these
28. Which country became the first European country to sign the Memorandum of Understanding (MoU) on the establishment of Nalanda University?
1) Portugal 2) Lisbon 3) Spain
4) Badajoz 5) None of these
29. Which States government recently launched the mobile app mSehat for health workers to record maternal and infant data in real-time?
1) Uttar Pradesh 2) Madhya Pradesh
3) Kerla 4) Himachal Pradesh
5) None of these
30. The government flagged off the 'Science Express Climate Action Special' train from Delhi, as part of its initiative to sensitize the masses, especially children and the youth, about the issue of climate change, in the run-up to the global climate summit in Paris slated for December. The Science Express is a joint initiative of the_____?
1) Ministry of environment, forest, and climate change (MoEFCC)
2) The Ministry of Railways
3) The Ministry of Science and Technology
4) All of the above 5) None of these
31. President Pranab Mukherjee on recently concluded his 3-nation tour. Which one of the following country is not covered by him?
1) Jordan 2) Palestine 3) Israel
4) Kigali 5) None of these
32. The Supreme Court allowed the use of Aadhaar cards for all central and state schemes, including Mahatma Gandhi National Rural Employment Guarantee Act (MNREGA), Pradhan Mantri Jan Dhan Yojana and employee provident fund and pension schemes, on voluntary basis. How many digits are there in Aadhaar Card?
1) 16 Digits 2) 18 Digits 3) 12 Digits
4) 20 Digits 5) None of these
33. Union Minister of Urban Development M Venkaiah Naidu recently declared that former President Dr. Abdul Kalam's birth place Rameswaram has been included in Atal Mission for Rejuvenation and Urban Transformation

- (AMRUT) for providing basic urban infrastructure. This town becomes which number city _____?
- 1) 351th 2) 498th 3) 198th
4) 500th 5) None of these
34. The Union Ministry of Home Affairs on recently introduced a scheme called Central Victim Compensation Fund (CVCF) with an initial amount of Rs. _____?
- 1) 200 crore 2) 300 crore 3) 400 crore
4) 150 crore 5) None of these
35. The Reserve Bank of India (RBI) recently formed a single Financial Inclusion Fund (FIF) with a corpus of Rs. ____?
- 1) 4000 crore 2) 1500 crore 3) 2000 crore
4) 2500 crore 5) None of these
36. Prime Minister Narendra Modi recently launched Sugamya Bharat Abhiyan (*Accessible India* Campaign) from which place to enable persons with disabilities to gain universal access, equal opportunity for development, independent living and participation in all aspects of life in an inclusive society?
- 1) Chennai 2) Karnatka 3) Raipur
4) New Delhi 5) None of these
37. Union Minister of Civil Aviation P. Ashok Gajapathi Raju inaugurated the International Civil Helicopters Conclave 2015 recently at which place?
- 1) New Delhi 2) Himachal Pradesh
3) Rajasthan 4) Uttar Pradesh 5) None of these
38. Who has been appointed as the Director, Centre for DNA Fingerprinting and Diagnostics (CDFD), Hyderabad, under the Department of Biotechnology?
- 1) G.R. Chandak 2) P.K. Surana 3) Rai Bahadur
4) Anil Singh 5) None of these
39. Who will be the new chairman and managing director of Hindustan Petroleum Corp. Ltd (HPCL), India's third largest oil marketing company?
- 1) R. K. Surana 2) P. K. Surana 3) M. K. Surana
4) Sneha Surana 5) None of these
40. Nepal's Parliament unanimously elected which of the following as the Speaker of the House?
- 1) Onsari Gharti Magar 2) Onsari Saran Magar
3) Onsari Raj Khatri 4) Ram Narayan Magar
5) None of these
41. The Association for Mutual Funds in India (AMFI), the industry body for mutual funds, recently elected which of the following as its new Chairman?
- 1) Leo Saran 2) Leo Puri 3) Leo Kant
4) Sri Ramakant 5) None of these
42. India-Africa Summit, recently held at which place?
- 1) Jaipur 2) Hyderabad 3) New Delhi
4) Pune 5) None of these
43. Maharaja Sayajirao Bhasha Samman recently given to _____?
- 1) Prashant Joshi 2) Ramakant Singh
3) Prasoon Joshi 4) Kuldeep Nair
5) None of these
44. 'APSTAR-9' is a new communication satellite in a commercial mission of which country?
- 1) China 2) Russia 3) Japan
4) Pakistan 5) None of these
45. An Indian short film, An Old Dog's Diary has won prestigious Best Short Film Award at the 2015 London Film Festival (LFF). The award was bestowed by the British Film Institute (BIF) at 59th edition of LFF. The 11-minute film has been directed by _____?
- 1) Madan Gopal 2) Shai Heredia
3) Shumona Goel 4) Both 2 & 3 5) None of these
46. Which States Government on recently approved Swadhar Greh scheme, which will assure economic and social security to women in distress?
- 1) Haryana 2) Uttar Pradesh
3) Madhya Pradesh 4) Kerala 5) None of these
47. Powerful Typhoon Koppu (also known as Lando) has hit which of the following country?
- 1) Northern Philippines 2) North America
3) Nepal 4) Australia
5) None of these
48. The book titled Smita Patil: A Brief Incandescence authored by _____?
- 1) Maithili Rao 2) Rajeev Lal
3) Subham Kumar 4) Anil Prajapati
5) None of these
49. Great Britain defeated which countries junior men's hockey team and captured Sultan of Johor Cup (SOJC)?
- 1) Pakistan 2) China 3) India
4) Russia 5) None of these
50. Renowned Egyptian Gamal al-Ghitani died recently he was a famous _____?
- 1) Novelist 2) Journalist 3) Both 1 & 2
4) T. V. Actor 5) None of these

ANSWER KEY

Q.	Ans.	Q.	Ans.	Q.	Ans.	Q.	Ans.	Q.	Ans.
1.	2	11.	1	21.	4	31.	4	41.	2
2.	3	12.	2	22.	3	32.	3	42.	3
3.	2	13.	1	23.	4	33.	2	43.	3
4.	3	14.	2	24.	1	34.	1	44.	1
5.	1	15.	1	25.	3	35.	3	45.	4
6.	3	16.	1	26.	4	36.	4	46.	1
7.	1	17.	1	27.	2	37.	1	47.	1
8.	4	18.	2	28.	1	38.	1	48.	1
9.	3	19.	1	29.	1	39.	3	49.	3
10.	2	20.	1	30.	4	40.	1	50.	3

Article : All About RRB Job Profile

Many aspirants have a lot of confusion on RRB job profile. Here we are providing a complete job profile for different posts such as ASM, TA, CA, Goods Guard, ECRC which come Under RRB.

(1) Job profile of Assistant Station Master (ASM) in railways:

Profile: ASM is the in charge of running of trains at a station. He operates the signals, ensures that everything goes as per the rules laid out. He will be working in shifts. Big stations may have more than one ASM.

Career path :

- (1) Assistant Station Master
- (2) Station Master
- (3) Station Supt.
- (4) Assistant Operations Manager
- (5) Divisional Operations Manager

25% of the vacancies in the category of Station Masters (GP 4200) will be filled by induction of Traffic Apprentices of which 15% will be from the open market through the Railway Recruitment Boards and 10% from amongst the serving (non -Ministerial) graduates through limited Departmental Competitive Examinations. (Ref 1).

- 60% of vacancies will be filled by direct recruitment through Railway Recruitment Boards(RRB).
- 15% by Limited Departmental Competitive Examination(LDCE) from amongst group C & D staff of Operating and Commercial departments with an upper age limit of 45 years (50 years in the case of SC/ST) and qualification of Graduation subject to the condition that Group D staff have rendered a minimum of 5 years regular Railway Service. Shortfall in 15% LDCE quota may be made good by direct recruitment.
- 25% by general selection from amongst employees possessing the qualification of Matriculation and working as Shunting Masters, Cabinmen I, Switchmen, Sr. Signallers and Sr.Train Clerks and Leverman Gr.I, Pointsman Gr.I, Shuntman Gr.I Cabinman Gr.II and Train Clerks with upper age limit of 45 years (50 years in the case of SC/ST). Shortfall against the quota may be made good by direct recruitment.

Qualification: Degree from recognized University or equivalent. Diploma in Rail Transport & Management, Transport Economics, Multimodal Transport (Containerization) awarded by Institute of Rail Transport, Rail Bhawan, New Delhi will be additional desirable qualification. (Ref 1)

Selection Process : Written Examination followed by Aptitude Test and Document Verification.

Salary and other perks

- Pay Scale (5200-20200) with initial Basic - 8560 and Grade Pay 2800,
- other perks as admissible for central Govt. employees (DA, TA, HRA)
- Deductions from salary include 10% of total Pay towards New Pension scheme

(2) Job Profile of Commercial Apprentice (CA) in Indian Railways (RRB)

- Commercial Apprentices are trained as a sort of multi skilled supervisors in the Commercial branch.
- 25% of the posts in the categories of Commercial Inspectors, Claims Inspectors, Rates Inspectors, Chief Booking/Parcel/Goods Clerks in GP 4200 will be filled by recruitment as Commercial Apprentices. (Ref 1)
- They will be given 2 year training in different categories of working of Commercial branch - training in duties of Commercial clerks, parcel clerks, goods clerks, catering, commercial inspectors.
- They may be put to work independently also in these posts during training.

Job profile: After 2 years training they will be posted normally as Chief Commercial/Parcel/Goods Clerk even though they can be posted as Commercial inspectors also in principle.

Career path: Next promotion will be to Parcel/Goods supervisor in GP 4600. Future promotions to managerial (Gazetted) posts are based on departmental examinations.

- (1) Assistant Commercial Manager
- (2) Divisional Commercial Manager
- (3) Senior
- (4) Divisional Commercial Manager

Recruitment (Ref 1)

- Out of total 25 % of the post in Commercial Inspectors, Claims Inspectors, Rates Inspectors, Chief Booking/Parcel/Goods Clerks in GP 4200 , 10% will be filled through Traffic Apprentices selected through Limited Departmental Competitive Examination (LDCE) from amongst serving staff amongst serving staff who are graduates in Commercial Department (other than Ministerial) upto 40 year of age.
- 15% plus shortfall , if any, against LDCE quota as above, by direct recruitment through the Railway Recruitment Boards(RRBs).

Qualification for Direct Recruitment: Degree from recognized university or equivalent. Diploma in Rail Transport and Management from the Institute of Rail Transport will be an additional desirable qualification.

Selection Process : Written Examination and Document Verification.

Salary and other perks:

- Pay Scale (9300-34800) with initial Basic - 9300 and Grade Pay 4200,
- other perks as admissible for central Govt. employees (DA, TA, HRA)
- Deductions from salary include 10% of total Pay towards New Pension scheme.

(3) Job Profile of Traffic Apprentice (TA) in Indian Railways (RRB)

- Traffic Apprentices are trained as a sort of multi skilled supervisors in the Transportation(Operations) branch.
- 25 % of the post in the categories of Section Controllers, Station Masters, Yard Masters and Traffic Inspectors in Grade Pay 4200 will be filled by recruitment as Traffic Apprentices. (Ref1)
- They will be given 2 year training in different categories of working of Traffic branch - training as Station Master, Guard, Section Controller, Yard Masters, Traffic inspectors.
- They will work short periods as Station Master, Yard Master and Guard independently during training also.
- Job profile: After 2 years training they will be posted either as Station Master, Yard Master(Now both has been combined) or Section Controller. Their further promotion will be in that cadre to which he will be posted only.

Career path :

- (1) Station Master / Section Controller
- (2) Station Supt. /Chief Controller
- (3) Future promotions to managerial (Gazetted) posts are based on departmental examinations.
- (4) Assistant Operations Manager
- (5) Divisional Operations Manager

Recruitment (Ref 1)

- Out of total 25 % of the post in the categories of Section Controllers, Station Masters, Yard Masters and Traffic Inspectors, 10% will be filled through Traffic Apprentices selected through Limited Departmental Competitive Examination (LDCE) from amongst serving staff (other than Ministerial) in the Traffic (Transportation) Department who are graduates and are upto 40 years of age.
- 15% plus shortfall , if any, against LDCE quota as above, by direct recruitment through the Railway Recruitment Boards(RRBs).

Qualification : Degree from recognized university or equivalent. Diploma in Rail Transport & Management, Transport Economics, Multimodal Transport (Containerization) awarded by Institute of Rail Transport, Rail Bhawan, New Delhi will be additional desirable qualification. (Ref 1)

Selection Process : Written Examination and Document Verification.

Salary and other perks:

- Pay Scale (9300-34800) with initial Basic - 9300 and Grade Pay 4200,
- other perks as admissible for central Govt. employees (DA, TA, HRA)
- Deductions from salary include 10% of total Pay towards New Pension scheme.

References :

1. Rule 130 of Indian Railway Establishment Manual Chapter I
2. Railway Board's letter No. E(P&A)II-2004/RS-19 dated 15.07.2011

(4) Job Profile of Enquiry cum Reservation Clerk (ECRC) in Railways

Profile:

- Job of ECRC is to issue computerized reserved tickets for Railway passengers and to respond to enquiries regarding issue of the same or helping the passengers to plan their travel.
- The job is only indoor, in most of the places in air conditioned offices. As such it is one of the best available posts for ladies in Indian Railways.
- In most of the stations ECRC works in two shifts on alternate days - from 8-14 hrs and 14-22 hrs. In some small stations where the earnings are less, only one person works in one shift, the timings adjusted suitably as per local conditions.

Career path

- (1) ECRC GrII (GP 2800)
- (2) ECRC Gr I (GP 4200)
- (3) Reservation Supervisor(GP 4600)
- (4) Assistant Commercial Manager
- (5) Divisional Commercial Manager

Qualification-Degree from recognized university or equivalent.

Selection Process

- Written Examination followed by Document Verification.

Salary and other perks

- Pay Scale (5200-20200) with initial Basic - 8560 and Grade Pay 2800,
- other perks as admissible for central Govt. employees (DA, TA, HRA)
- Deductions from salary include 10% of total Pay towards New Pension scheme.

(5)Job profile of Goods Guard in Railways

Guard is the in-charge of a running train. Goods Guard will be in charge of a goods train. His duties include:

- Get the vehicle guidance (VG – written document containing numbers of wagons, their tare weight, load tonnage of individual wagons, total tonnage)from Station Master/Yard Master.
- Check the entire formation for anything that can endanger safe running of trains.
- Check that doors of wagons are closed.
- Check the brake continuity with Loco Pilot.
- Sign the Brake Power certificate (BPC) after ensuring sufficient brake power.

- Constantly monitor the formation on the run for any abnormalities.
- Prepare train reports like Combined Train Reports, Late Arrival Reports.
- Attend along with LP/ALP minor troubles experienced on the run like brake binding etc.

Job of a Goods Guard is somewhat strenuous in nature that he has stay in his brake van during the entire run where no basic facilities are given. Nowadays the situation has slightly improved with the running of 8 wheeler Brake van. Brake vans are not lit during night and the train may wait in way side stations long hours sometimes for crossing/precedence of Express trains.

The strenuous nature of the job is compensated by allowances of which the important one is Running Allowance. You are paid Running Allowance based on the monthly kilometres on the run.

Career path:

- (1) Passenger Guard
- (2) Express Guard.
- (3) Passenger Guard
- (4) Section Controller
- (5) Chief Controller

- When he is promoted to a non-running post like Section Controller his pay is fixed taking into consideration pay element of Running Allowance, which is highly beneficial for the employee.
- Guards can also write LDCE exams for Group B Gazetted post of Assistant Operations Manager(AOM).

Qualification: Degree from recognized university or equivalent.

Selection Process: Written Examination followed by Document Verification.

Training: There will be 45 days training for Goods Guards in respective Zonal training institutes. Training module consists of General Rules, Goods, Coaching theory and Railway Commercial rules.

Salary and other perks:

- Pay Scale (5200-20200) with initial Basic - 8560 and Grade Pay 2800,
 - other perks as admissible for central Govt. employees (DA, TA, HRA)
- Deductions from salary include 10% of total Pay towards New Pension scheme.

RRB 2016- RAILWAYS PRACTICE SET

REASONING

Direction (1-5): Select the related Letters/word/ number from the given alternative:

- Giant: Dwarf: :Genius: ?
 (a) Wicked (b) Gentle
 (c) Idiot (d) Tiny
- Botany: Plants: : Entomology: ?
 (a) Snakes (b) Insects
 (c) Birds (d) Germs
- Menu: Food: :Catalogue: ?
 (a) Rack (b) Newspaper
 (c) Library (d) Cotton
- Pulp: Paper: :Hemp: ?
 (a) Basket (b) Yarn
 (c) Rope (d) Cotton
- Mango: Fruit: : :Potato: ?
 (a) Root (b) Fruit
 (c) Stem (d) Flower

Directions (6-10): Find the odd word /number/letters from the given alternatives.

- (a) Dog (b) Frog
 (c) Hen (d) Horse
- (a) Kolkata (b) Bengaluru
 (c) New Delhi (d) Chennai
- (a) House (b) Apartment
 (c) Society (d) Building
- (a) Troop (b) Group
 (c) mob (d) Class
- (a) Investigation (b) Analysis
 (c) Search (d) Conclusion

Directions (11-12): Select the missing number/letters from the given options.

- 16, 33, 65, 131, 261, ?
 (a) 523 (b) 521
 (c) 613 (d) 721
- 8, 24, 12, 36, 18, 54, ?
 (a) 27 (b) 108
 (c) 68 (d) 72

Directions (13-14): In each of the following questions, choose one word which **can be formed** from the letters of the given word.

- IMMEDIATELY
 (a) DIALECT (b) LIMITED
 (c) DIAMETER (d) DICTATES
- ENVIRONMENT
 (a) MOVEMENT (b) ENTERTAIN
 (c) EMINENT (d) ENTRANCE

15. If $A > B$, $B > C$ and $C > D$, then which of the following conclusions is definitely wrong?

- (a) $A > D$ (b) $A > C$
 (c) $D > A$ (d) $B > D$

16. If x means \div , $-$ means \times , \div means $+$ and $+$ means $-$, then $(3 - 15 \div 19) \times 8 + 6 = ?$

- (a) -1 (b) 2
 (c) 4 (d) 8

Directions (17-18): In each of the following questions, arrange the given words in a meaningful sequence and then choose the most appropriate sequence from amongst the alternatives provided below each question:

1. Butterfly 2. Cocoon
 3. Egg 4. Worm
 (a) 1, 3, 4, 2 (b) 1, 4, 3, 2
 (c) 2, 4, 1, 3 (d) 3, 4, 2, 1
1. Rain 2. Monsoon
 3. Rescue 4. Flood
 5. Shelter 6. Relief
 (a) 1, 2, 3, 4, 5, 6 (b) 1, 2, 4, 5, 3, 6
 (c) 2, 1, 4, 3, 5, 6 (d) 4, 1, 2, 3, 5, 6

19.



- (a) 13 (b) 15
 (c) 17 (d) 19

20. Select the correct set of A, which will fit in the given equation.

$$18 A 6 A 7 A 5 A 2 A 18$$

- (a) $\div, \times, -, +, =$ (b) $+, \div, \times, -, =$
 (c) $\times, \div, -, =, +$ (d) $\div, \times, +, =, -$

21. A, B, C, T, D and E are sitting in a row. D and E are in the centre and A and B are at the ends. C is sitting on the left of A. Then who is sitting on the right of B?

- (a) A (b) D
 (c) T (d) E

22. If $D = 4$ and $PAD = 21$ then $RAPID = ?$

- (a) 44 (b) 45
 (c) 48 (d) 52

23. Which one set of letters when sequentially placed at the gaps in the given letter series shall complete it?

$$- bcdbc - dcabd - bcdbc - dc - bd$$

- (a) aaaaa (b) cccda
 (c) bbcad (d) accbd

Directions (24-25): Each question consists of three statements followed by two conclusions I and II. Consider the statements to be true even if they are in variance with the commonly known facts. Read all the conclusions and then decide which of the given conclusions and then decide which of the given conclusions logically follow from the given statements using all the three statements together. Mark your answer as –

- (1) If only conclusion I follows.
- (2) If only conclusion II follows.
- (3) If either conclusion I or conclusion II follows.
- (4) If neither conclusion I nor conclusion II follows.

24. Statements: Some cars are mobiles.
All mobiles are phones. All cars are trucks.

Conclusions:

- I. Some cars are not phones.
- II. All trucks are phones is a possibility.

25. Statements: All bricks are stones.
Some stones are rocks. All rocks are mountains.

Conclusions:

- I. Some mountains which are stones are also a part of bricks.
- II. No rock is brick is a possibility.

QUANTITATIVE APTITUDE

- 26.** A walks at a uniform rate of 4 km on hour; and 4 hours after his starts, B bicycles after him at the uniform rate of 10km an hour. How far from the starting points will B catch A?
(a) 16.7 km (b) 18.6km
(c) 21.5 km (d) 26.6 km
- 27.** Find the ratio of the Sixth and fifth term of the Sequence 5, 8, 41, 33. __ 61?
(a) 19:14 (b) 3:4
(c) 14:19 (d) 4:3
- 28.** A reduction of 20% in the price of sugar enables a purchaser to obtain 3 kg more for Rs. 120. The original price of sugar (per kg) is :
(a) Rs. 15 (b) Rs. 12
(c) Rs. 10 (d) Rs. 8
- 29.** A pipe can empty a tank in 40 minutes. A second pipe with diameter twice much as that of the first is also attached with the tank to empty it. The two together can empty the tank in ;
(a) 8 minutes (b) $13\frac{1}{3}$ minutes
(c) 30 minutes (d) 38 minutes
- 30.** A can do $\frac{1}{2}$ of a piece of work in 5 days. B can do $\frac{3}{5}$ of the same work in 9 days and C can do $\frac{2}{3}$ of that work in 8 days. In how many days can three of them together do the work?
(a) 3 (b) 5
(c) $4\frac{1}{2}$ (d) 4
- 31.** The cost of carpeting a room is Rs. 120. If the width had Been 4 meters less, the cost of the carpet would have been Rs. 200 less. the width of the room is :
(a) 24 m (b) 20 m
(c) 25 m (d) 18.5 m
- 32.** Find the greatest number among 2^{60} , 3^{48} , 4^{36} and 5^{24} is:
(a) 5^{24} (b) 3^{48}
(c) 4^{36} (d) 2^{60}
- 33.** The length of one side of a rhombus is 6.5 cm and its altitude is 10 cm. If the length of its one diagonal is 26 cm, the length of the other diagonal will be :
(a) 5 cm (b) 6.5 cm
(c) 10 cm (d) 26 cm
- 34.** What is the sum of all the 3 digit number that leaves a remainder of '2' when divided by 3?
(a) 189700 (b) 154749
(c) 164850 (d) 149700
- 35.** From a point within an equilateral triangle perpendiculars, draw to the three side, are 6cm, 7 cm and 8 cm respectively. The length of the side of the triangle is :
(a) $\frac{7}{\sqrt{3}}$ cm (b) 10.5 cm
(c) $14\sqrt{3}$ cm (d) $\frac{14\sqrt{3}}{3}$ cm
- 36.** The average age of 30 boys in a class is 15 Years. One boy, aged 20 years, left the class, but two news boys come in his place whose ages differ by 5 years. If the average age of all the boys now in the class becomes 15 years, the age of the younger new comer is :
(a) 20 year (b) 15 year
(c) 40 year (d) 8 year
- 37.** The discount equivalent to the series of successive discounts of 20% and 10% is :
(A) 20% (B) 28%
(C) 30% (D) $28\frac{2}{3}$ %
- 38.** The rate percent per annum of simple interest at which ` 1200 amounts to ` 1668 in six years, is :
(A) 12% (B) 9%
(C) 6.5% (D) .5%
- 39.** Imran borrowed a sum of money from Jayant at the rate of 8% per annum simple interest for the first four years, 10% per annum for the next six years and 12% per annum for the period beyond 10 years. If he pays a total

- of ₹ 12,160 as interest only at the end of 15 years, how much way did he borrow?
 (A) ₹ 8000 (B) ₹ 10,000
 (C) ₹ 12,000 (D) ₹ 9,000
40. If a sum of money placed at compound interest doubles itself is 5 years, then the same amount of money will be 8 times of it self in :
 (A) 25 years (B) 20 years
 (C) 15 years (D) 10 years
41. The difference between simple interest and compound interest in ₹ 1200 for one year at 10% per annum compounded half yearly is :
 (A) ₹ 3 (B) ₹ 10
 (C) ₹ 12 (D) ₹ 15
42. The least number of complete years in which a sum of money put out at 20% compound interest compounded annually will be more then double is :
 (A) 3 (B) 4
 (C) 5 (D) 7
43. The annual increase in population of a town is 5%. If the present population is 1,60,000 the population after 4 years will be :
 (A) 1,94,481 (B) 1,78,641
 (C) 1,92,000 (D) 1,05,000
44. A machine was purchased 3 years ago. Its value depreciates by 10% annually. If its present value is ₹ 8748, for how much was its purchased ?
 (A) ₹ 10,000 (B) ₹ 12,000
 (C) ₹ 11,372.40 (D) ₹ 13,000
45. In a race 4 boys A, B, C and D run with the speeds of 9 km/hr, 5 m/sec, 125 m/min and 12500 m/hr respectively. Who run the fastest?
 (A) A (B) B
 (C) C (D) D
46. If Jagan can drive a distance of x miles in 50 minutes, then how many minutes, in terms of x, will it take him to drive 10 miles at the same speed ?
 (A) $\frac{500}{x}$ (B) 60x
 (C) $\frac{x}{50}$ (D) 10x
47. 12 men can complete a work in 9 days. 3 days after they started the work, 2 men left and 8 joined. How many days will it take to complete the remaining work ?
 (A) 2 days (B) 3 days
 (C) 4 days (D) 5 days
48. If A, B and C earn ₹ 150 per day while A and C earn ₹ 94 per day and B and C earn ₹ 76 per day, the Cs earning per day is:
 (A) ₹ 56 (B) ₹ 75
 (C) ₹ 20 (D) ₹ 34
49. The present ages of three persons are in the proportion of 4 : 7 : 9. Eight years ago, the sum of their ages was 56 their present ages in years are :
 (A) 20, 35, 45 (B) 8, 20, 8
 (C) 16, 28, 36 (D) 12, 16, 20
50. The present age of Rahul is 8 years less than Ritu's present age. If three years ago Ritu's age was x, which of the following represent Rahul's present age ?
 (A) x + 3 (B) x - 5
 (C) x - 3 + 8 (D) x + 3 + 8

GENERAL AWARENESS

51. The doctrine of three jewels-Right belief, Right conduct and Right knowledge-is the crowning glory of
 (a) Buddhism (b) Christianity
 (c) Jainism (d) None of these
52. The monk who influenced Ashoka to embrace Buddhism was
 (a) Vishnu Gupta (b) Upa Gupta
 (c) Brahma Gupta (d) Brihadrath
53. Which Chinese general defeated Kanishka?
 (a) Pen Chao (b) Pan Yang
 (c) Chi-Huang Ti (d) Ho Ti
54. Where is the famous Virupaksha Temple located?
 (a) Bhadrachalam (b) Chidambaram
 (c) Hampi (d) Srirangam
55. Which of the following Sultans of Delhi was known as Lakh Bakhsh (giver of Lakhs)?
 (a) Iltutmish (b) Balban
 (c) Alauddin Khalji (d) Firoz Tughlaq
56. Kabuliyat and Patta was introduced by
 (a) Sher Shah (b) Shivaji
 (c) Jahangir (d) Aurangzed
57. Who among the following has started the Public Works Department in India in 1848?
 (a) Lord William Bentick (b) Lord Dalhousie
 (c) Lord Wellesley (d) Lord Cornwallis
58. Who was the founder of Ram Krishna Mission?
 (a) Swami Vivekananda (b) Raja Ramohan Roy
 (c) Swami Dayanand Saraswati
 (d) Rabindra Nath Tagore
59. Who played an important role in signing of Gandhi Irwin Pact
 (a) Motilal Nehru (b) Madan Mohan Malviya
 (c) Tej Bahadur Sapru (d) Chintamani

60. At the second Round Table Conference, the Indian National Congress was represented by
 (a) Jawahr Lal Nehru (b) Mohandas Karamchand Gandhi
 (c) Rajendra Prasad (d) Vallabhbhai Patel
61. Which part of the earth's surface receive the highest amount of insolation?
 (a) Tropical deserts (b) Equatorial region
 (c) Savanna region (d) Sub tropical region
62. Meteorites are the heavenly bodies
 (a) Between the Mars and the Jupiter
 (b) Between the Saturn and the Neptune
 (c) Between the Mars and the Venus
 (d) That burn brightly on entering the Earth atmosphere
63. The largest lake in Africa is
 (a) Lack Victoria (b) Lake Malawi
 (c) Lake Tanganyika (d) Lake Chad
64. On the clear winter night earth is cooled by
 (a) Conduction (b) Convection
 (c) Radiation (d) Condensation
65. Coconut triangle is located in
 (a) India (b) Sri Lanka
 (c) Bangladesh (d) Maldives
66. Which state has the smallest land area?
 (a) Goa (b) Nagaland
 (c) Sikkim (d) Tripura
67. The Karewas of Kashmir refers to
 (a) The alluvial fans
 (b) The ravines caused by gully erosion
 (c) Glacial deposits
 (d) Broad river terraces
68. Damodar river rises in
 (a) Chota Nagpur plateau (b) Naga hills
 (c) Satpura range (d) None of these
69. Which of the following soil is most fertile?
 (a) Khader (b) Bangar
 (c) Laterite (d) Arid
70. The first hydro-electric power station was constructed in 1902 at
 (a) Mettur (b) Pykara
 (c) Kundah (d) Sivasamudram

GENERAL SCIENCE

71. Total internal reflection of light is possible when light enters from
 (a) Air to glass (b) Vacuum to air
 (c) Air to water (d) Water to air
72. Fuse wire should have
 (a) Low resistance, high melting point
 (b) Low resistance, low melting point
 (c) High resistance, low melting point
 (d) High resistance, high melting point
73. Enriched uranium is better as a fuel for a nuclear reactor because it has greater proportion of
 (a) ^{233}U (b) ^{235}U
 (c) ^{238}U (d) ^{239}U
74. Gamma rays are
 (a) Single ionized gas atom (b) Helium nucleus
 (c) Fast moving electron (d) Electromagnetic waves
75. Hydrogen was discovered by
 (a) Cavendish (b) Lavoisier
 (c) Rutherford (d) Scheele
76. Kerosene is a mixture of
 (a) Aromatic hydrocarbon (b) Aliphatic hydrocarbons
 (c) Saturated hydrocarbons (d) Alicyclic hydrocarbons
77. Which one of the following was used as a chemical weapon in the first world war?
 (a) Carbon monoxide (b) Hydrogen cyanide
 (c) Mustard gas (d) Water gas
78. Which of the following is a free living bacteria that help in nitrogen fixation?
 (a) Azotobacter (b) Anabaena
 (c) Azolla (d) Nostoc
79. Botanical name of wheat plant is
 (a) Zea miaz (b) Oryza sativa
 (c) Triticum aestivum (d) Hordeum bulgier
80. Double fertilization is main feature of
 (a) Bryophytes (b) Pteridophytes
 (c) Gymnosperm (d) Angiosperm
81. Study of vestigial organ is called
 (a) Dermatology (b) Neonatology
 (c) Lapidopterology (d) Polynalogy
82. Insulin is discovered by
 (a) Linak (b) Banting and Best
 (c) Jenner (d) Waksman
83. Which one of the following types of waves are used in a night vision apparatus?
 (A) Radio waves (B) Micro waves
 (C) Infrared waves (D) None of these
84. A noise level of 100 decibel would correspond to
 (A) Just audible sound (B) Ordinary conversation
 (C) Sound from a noisy street
 (D) Noise from a machine shop
85. A 'Black Hole' is a body in space which does not allow any radiation to come out. This property is due to its
 (A) very small size (B) very large size

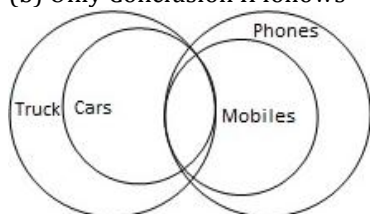
- (C) very high density (D) very low size
86. Which one among the following has the highest energy?
 (A) Blue light (B) Green light
 (C) Red light (D) Yellow light
87. When water is heated from 0° C to 10° C its volume
 (A) Increases (B) Decreases
 (C) Does not change (D) First decreases then increases
88. The offending substance in the liquor tragedies leading to blindness etc, is –
 (A) ethyl alcohol (B) amyl alcohol
 (C) benzyl alcohol (D) methyl alcohol
89. Which one of the following elements is alloyed with iron to produce steel which can resist high temperature and also has high hardness and abrasion resistance?
 (A) Aluminium (B) Chromium
 (C) Nickel (D) Tungsten
90. Which one of the following is used as an anti-freeze for the automobile engines?
 (A) Propyl alcohol (B) Ethanol
 (C) Methanol (D) Ethylene glycol
91. Robert Webster is known for his work associated with which one of the following?
 (A) Cardiology (B) Influenza virus
 (C) HIV/AIDs (D) Alzheimer
92. In the Indian context of defence, what is Dhruv?
 (A) Aircraft-carrying warship
 (B) Missile-carrying submarine
 (C) Advanced light helicopter
 (D) Ballistic missile
93. In which one of the following location is the International Thermonuclear Experimental Reactor (ITER) project is built?
 (A) Spain (B) France
 (C) Germany (D) Italy
94. The memory of a computer is commonly expressed in terms of kilobytes or megabytes. A byte is made up of
 (A) eight binary digits (B) eight decimal digits
 (C) two binary digits (D) two decimal digits
95. Liver is located in
 (A) Thorax (B) Abdomen
 (C) Neck (D) Head
96. 'Elisa' is –
 (A) Fat deposition test (B) Immunological test
 (C) Bone malformation test (D) None of the above
97. Who discovered the blood group in human being?
 (A) Jennings (B) Robert G. Edwards
 (C) Landsteiner (D) Pantin and Mast
98. Primary source of biological energy is –
 (A) Green plants (B) Non green plants
 (C) Sun (D) Animals
99. Plague is a –
 (A) Bacterial disease (B) Viral disease
 (C) Mineral deficiency disease
 (D) Fungal disease
100. The substance most commonly used as a food preservative is –
 (A) Tartaric acid (B) Acetic acid
 (C) Sodium salt of benzoic acid
 (D) Sodium carbonate

SOLUTION:

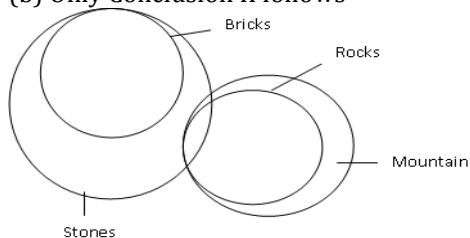
- (c) 'Dwarf is the antonym of Giant'. Similarly, the antonym of 'Genius is 'Idiot.
- (b) Botany is the branch of science which deals with the study of plants. Similarly, Entomology is the branch of science which deals with the study of insects.
- (c) Menu lists all the food items in a restaurant. Similarly, catalogue is a list of all the books in a library.
- (c) Pulp is the basic raw material used in the production of paper. Similarly hemp is used to make rope.
- (c) Biologically, mango is a fruit, while potato is a modified stem.
- (c) Hen having 2 legs.
- (c) New Delhi is the only city among the rest which is in North.
- (c): All except Society represent a single dwelling unit.
- (c): All except Mob represent well-organised groups.
- (d): All others are preliminary stages of an experiment.
- (a) Each number is twice the preceding one with 1 added or subtracted alternatively.
So, the next number is $(2 \times 261 + 1) = 523$.
- (a) Numbers are alternatively multiplied by 3 and divided by 2.
- (b)
- (c)
- (C): $A > B, B > C, C > D \rightarrow A > B > C > D \rightarrow A > D \rightarrow D$ not greater than A. So, (c) is false.
- (b): Using the correct symbols, we have:
Given expression = $(3 \times 15 + 19) \div 8 - 6 = 64 \div 8 - 6 = 2$.
- (d)
- (c)
- (b): The sum of the two numbers in the upper part is 7 times the number in the lower part. So, missing number = $(89 + 16) \div 7 = 15$
- (a) Using the proper sign of option (a).
 $\Rightarrow 18 \div 6 \times 7 - 5 + 2 = 18$
 $\Rightarrow 3 \times 7 - 5 + 2 = 18,$
 $\Rightarrow 21 - 3 = 18$
- (c) Arrangement in the row is:
B, T, D, E, C, A
So, right of B is T.
- (c) D = 4, P = 16, A = 1, D = 4
If A, B, to Z = 1, 2, ... to 26
Then, RAPID = $18 + 1 + 16 + 9 + 4 = 48$

23. (a) Pattern is: abcd / bcad / cadb / abcd / bcad / cabd

24. (b) Only Conclusion II follows



25. (b) Only Conclusion II follows



26. (d) Distance covered by A in 4 hours = $4 \times 4 = 16 \text{ km}$
Relative speed of B with respect to A = $10 - 4 = 6 \text{ km/hr}$
Time taken to catch A = $16/6 \rightarrow 8/3 \text{ HOURS}$
Required Distance = $80/3 = 26.67 \text{ KM}$

27. (c) Series 5, 8, 41, 33, 57, 42, 61
Ratio = $42/57 \rightarrow 14/19$

28. (c)

29. (a) Here volume of water emptied by the second pipe will be 4 times to that of first Hence, Time take will be $1/4$ of the first pipe. When both the pipes are open the part of the tank emptied in 1 minute = $1/8$ Hence the tank will be emptied in 8 minutes.

30. (d) $(A+B+C)$ one days work = $\frac{1}{10} + \frac{1}{15} + \frac{1}{12} = \frac{1}{4}$
Hence together they complete the work in 4 days

31. (a) Let the cost of carpeting persq. metre be Rs 1 \therefore Area of the room = 120 sq.m
Let the breadth of the room be x metres. Length of room = $120/x$ metres
New cost = $120 - 20 = \text{Rs } 100$
Breadth = $(x - 4)$ metre.
Then, $(120/x) * (x - 4) = 100 = x = 24$
Hence Breadth = 24 m

32. (b)

33. (a) Area = base \times height
 $= 6.5 \times 10 = 65 \text{ cm}^2$
Let the digonal of rhombus be d_1 and d_2 .
Area = $\frac{1}{2} d_1 d_2 = 65$

34. (c)

35. (c)

36. (b)

37. (b); Equivalent discount to successive discounts of 20% and 10%

$$= \left(20 + 10 - \frac{20 \times 10}{100} \right) \% = (30 - 2) \% = 28\%$$

38. (c); $\therefore A = \text{Rs. } 1668, P = \text{Rs. } 1200, n = 6 \text{ years.}$

$$\therefore 1668 - 1200 = \frac{1200 \times 6 \times r}{100}$$

$$\Rightarrow = 6.5\%$$

39. (a); Let the principal = Rs. P

$$\therefore \frac{P \times 8 \times 4}{100} + \frac{P \times 10 \times 6}{100} + \frac{P \times 12 \times 5}{100} = 12160$$

$$\Rightarrow 152P = 12160 \times 100$$

$$\Rightarrow P = (12160 \times 100) / (152) = \text{Rs. } 8000$$

40. (c); Since a sum of money double in 5 years.

\therefore The sum of money will be 8 times (2^3) in 5×3 years i.e., with 15 years.

41. (a);

42. (b); If the sum of the money is Rs. x and if it becomes more than double in n years (least number of complete years)

$$\text{then } x \left[1 + \frac{20}{100} \right]^n > 2x$$

$$\Rightarrow (1 + 0.2)^n > 2$$

$$\Rightarrow n = 4$$

43. (a); $P = 160000, r = 5\%, n = 4 \text{ years,}$

$$\therefore A = P \left(1 + \frac{r}{100} \right)^n = 160000 \left(1 + \frac{5}{100} \right)^4$$

$$= 160000 \times \frac{21}{20} \times \frac{21}{20} \times \frac{21}{20} \times \frac{21}{20}$$

$$= 21 \times 21 \times 21 \times 21 = 194481$$

44. (b); $n = 3 \text{ years, } r = 10\%, a = \text{Rs. } 8748.$

$$\therefore 8748 = P \left(1 - \frac{10}{100} \right)^3$$

$$\Rightarrow P = \frac{8748 \times 10 \times 10 \times 10}{9 \times 9 \times 9} = \text{Rs. } 12000$$

45. (b); Speed of A = $9 \text{ km/hr} = \frac{9 \times 5}{18} = \frac{5}{2} \text{ m/sec}$
 $= 125/60 \text{ m/sec}$

It is clear from above that B ran fastest.

46. (a); Speed of Jagan = $\frac{x}{50} \text{ minutes}$

$$\therefore \text{Time taken to cover 10 miles} = \frac{10}{x/50} = \frac{500}{x} \text{ minutes}$$

47. (c);

48. (c);

49. (c);

50. (b); 3 years ago, age of Ritu = x

$$\therefore \text{Age of Ritu} = x + 3$$

$$\therefore \text{Person age of Rahul} = x + 3 - 8 = x - 5 \text{ years.}$$

Q.	Ans	Q.	Ans	Q.	Ans	Q.	Ans	Q.	Ans
51	A	61	A	71	D	81	D	91	B
52	B	62	D	72	C	82	B	92	C
53	A	63	A	73	B	83	C	93	B
54	C	64	C	74	D	84	D	94	A
55	D	65	B	75	A	85	C	95	B
56	A	66	C	76	B	86	A	96	B
57	B	67	C	77	C	87	D	97	C
58	A	68	A	78	A	88	D	98	C
59	C	69	C	79	C	89	B	99	A
60	B	70	D	80	D	90	D	100	C

LIC AAO 2016 PRACTICE SET

REASONING APTITUDE

Directions (1-5): Read the following information carefully and answer the questions that follow.

Ten persons are sitting in two parallel rows containing five persons each. In row 1, Satya, Sanjay, Akshay, Shanti and Sagar are sitting and all of them are facing south. In row 2, Sagarika, Shradha, Sweety, Gaurav and Sonali are sitting and all of them are facing north. In the given seating arrangement, each member seated in a row faces another member of the other row. Moreover, each of them belongs to different cities-Berhampur, Gopalpur, Puri, Balugaon, Balasore, Cuttack, Bhuvaneswar, Sambalpur, Bhadrak and Ikshapur but not necessarily in the same order.

There are only two persons sitting between the person from Berhampur, who sits at an extreme end, and Sagar. Sagarika, who sits in the middle of the row, is not an immediate neighbour of Shradha, who is not from Ikshapur. Sonali is sitting at an extreme end. Sagar, from Balasore, sits on the immediate right of the person from Gopalpur and faces the immediate neighbour of Shradha. Sanjay is not sitting at the extreme left end. Sagarika is not from Bhadrak. There is only one person between Akshay and Shanti, who is from Berhamur. Gaurav, from Cuttack, is an immediate neighbour of the person from Ikshapur and does not face the person from Puri. Sweety, who is from Balugaon, is an immediate neighbour of the person from Bhadrak, who in turn faces the immediate neighbour of the person from Balasore. There are two persons between the person from Bhuvaneswar and the person from Puri. Sanjay is not from Bhuvaneswar. Sonali is not from Sambalpur.

- Satya belongs to which of the following cities?
 - Sambalpur
 - Bhuvaneswar
 - Puri
 - None of these
 - Can't be determined
- Who is from Sambalpur?
 - Sweety
 - Sanjay
 - Sonali
 - Sagarika
 - Can't be determined
- 'Berhampur' is related to 'Bhuvaneswar' in a certain way, based on their seating positions. Then Ikshapur is related to whom, following the same seating positions?
 - Sambalpur
 - Bhadrak
 - Gopalpur
 - Cuttack
 - Balugaon
- Four of the following five are alike in a certain way based on their seating positions and so form a group. Which of the following is different from the group?
 - Balasore
 - Bhuvaneswar
 - Ikshapur
 - Balugaon
 - Cuttack
- Which of the following statements is/are definitely false?

- Sanjay is from Puri.
- There are two persons sitting between the person from Cuttack and the person from Bhadrak.
- The person from Gopalpur faces the person from Sambalpur.
- The person who is from Bhadrak sits opposite the person from Berhampur.
- All are true

Directions (6-10): In each of the questions below are given three statements followed by three Conclusions numbered I, II and III. 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.

- Statements:** All acer are dell.
Some dell are hp. Some lenovo are hp.
Conclusions :
I Some lenovo are dell. II. Some hp are acer.
III. Some acer are lenovo.
(1) Only I follows (2) Only II follows
(3) Only I and III follow
(4) Only III follows (5) None of these
- Statements:** Some cat are rat.
All rat are dog. All cat are tiger.
Conclusions :
I. Some tiger are rat. II. Some dog are cat.
III. Some tiger are dog.
(1) All of these (2) Only II and III follow
(3) Only I and III follow (4) Only I and II follow
(5) None of these
- Statements :** All book are copy.
All copy are pen. All pencil are pen.
Conclusions
I. Some copy are pencil. II. Some pen are book.
III. All book are pen.
(1) Only I follows (2) Only II follows
(3) Only III follows (4) Only II and III follow
(5) None of these
- Statements :** Some Salman are Kareena.
All Kareena are Katrina. All Priyanka are Katrina.
Conclusions :
I. All Priyanka are Kareena. II. Some Salman are Katrina.
III. Some Priyanka are Salman.
(1) Only I follows (2) Only II follows
(3) Only III follows (4) Only I and II follow

(5) None of these

10. Statements : Some Dhoni are Kohli.

All Kohli are Rohit. Some Jadeja are Kohli.

Conclusions I. Some Rohit are Jadeja.

II. Some Dhoni are Rohit.

III. All Rohit are Kohli.

(1) Only I and III follow (2) Only II follows

(3) Only I and II follow (4) Only III follows

(5) None of these

Directions (11-15): In each of the questions below is given a statement followed by two assumptions numbered I and II. An assumption is something supposed or taken for granted. You have to consider the statement and following assumptions and decide which of the assumption is implicit for the statement.

Give answer (1) if only assumption I is implicit.

Give answer (2) if only assumption II is implicit.

Give answer (3) if either assumption I or assumption II is implicit.

Give answer (4) if neither assumption I nor assumption II is implicit.

Give answer (5) if both assumption I and assumption II are implicit.

11. Statement: "If you ask me about the daunting challenges that I face, I would say that my government's first priority is to improve the existing law and order situation. Then follows the issue of prices of commodities" – Mr. Y, a newly appointed PM of country X.

Assumption I: If a citizen of country X can sleep peacefully, he/ she can then think of providing food to his/her family, ponder over education and move freely in the country.

Assumption II: Prices of commodities affect the common man greatly.

12. Statement: Many people fell ill after consuming meal at a wedding reception and were rushed to the nearby govt. or private hospital.

Assumption I: The relatives of the affected people may refuse to take them to the Govt. hospitals.

Assumption II: The nearby hospitals may be able to attend to all the affected people.

13. Statement: The govt. has recently announced an incentive package for setting up new business ventures in the rural areas and promised uninterrupted power supply to all the units.

Assumption I: The govt. may be able to supply adequate power to all such units.

Assumption II: People living in the rural areas may welcome the govt. decision.

14. Statement: The municipal authority blocked movement of traffic in and around the temple on the main festival

day.

Assumption I: Very large number of devotees may visit the temple on the main festival day.

Assumption II: People travelling to the areas near the temple may postpone their journey by a day unless they have very urgent work in that area.

15. Statement: The govt. has instructed all the private schools in the city to maintain the current fees for at least two more years.

Assumption I: The authorities of private schools may not follow the govt. instruction as they are not dependent on the govt. fund.

Assumption II: The parents of the students of the private schools of the city may still be eager to pay higher fee.

Directions (16-20): In the following questions, the symbols @, #, %, \$ and * are used with the following meaning as illustrated below.

'A @ B' means 'A is not smaller than B'

'A # B' means 'A is neither smaller than nor equal to B'

'A % B' means 'A is neither smaller than nor greater than B'

'A \$ B' means 'A is not greater than B'

'A * B' means 'A is neither greater than nor equal to B'

Give answer 1) : If only conclusion 1 is true

Give answer 2) : If only conclusion 2 is true

Give answer 3) : If either conclusion 1 or 2 is true

Give answer 4) : If neither conclusion 1 nor 2 is true

Give answer 5) : If both conclusions 1 and 2 are true

16. Statements: C#D, A@B, D*E, B%C

Conclusion: (i) A*E (ii) A@E

17. Statements: I%J, G\$H, H*I, H@K

Conclusion: (i) I*J (ii) G@K

18. Statements: U*V, Y#Z, X\$Y, W%X, V*W

Conclusion: (i) U#Z (ii) V*Y

19. Statements: W%A, U*V, V*W, A#B, B@C

Conclusion: (i) W#C (ii) W%C

20. Statements: K#L, J#K, I#K, L*M, M*N

Conclusion: (i) J@N (ii) J*N

Directions (21-25): Study the following information carefully to answer the given questions.

Eight friends-Pooja, Preeti, Payal, Priyanka, Prachi, Pragya, Parineeti and Pratibha-are sitting around a circular table facing the centre but not necessarily in the same order. Each of them likes a different movie-Ajay, Ghayal, Ziddi, Gadar, Rocky, Ghatak, Indian and Border.

There are two persons between those two girls who like Ajay and Ghayal when counted clockwise from the person who likes Ghayal and neither of them sits opposite to Pooja. Payal and Parineeti are immediate neighbours and neither of them likes Border nor Ghayal.

Pooja, who likes Indian, sits second to the right of the girl who likes Border. Preeti and Prachi neither like Zarjeer nor sit

adjacent to Pooja. Prachi, who likes Ghayal, sits second to the left of Parineeti, who likes Gadar. Payal does not like Ajay. The immediate neighbour of Prachi faces Payal, who sits third to the left of the one who likes Indian. Pragya does not like Border.

Both Priyanka and Pratibha do not like Ajay and Ziddi. Preeti likes Ghatak while Priyanka likes Rocky. Preeti is not an immediate neighbour of Pooja.

- 21.** Which of the following statements is/are true about Prachi?
 1) She likes Ghayal.
 2) She is sitting opposite Pratibha.
 3) She is not an immediate neighbour of Payal.
 4) None is true 5) All are true
- 22.** Which of the following is the favourite movie of Pragya?
 1) Ghayal 2) Ajay 3) Zarjeer
 4) None of these 5) Can't be determined
- 23.** Who among the following sits exactly between Parineeti and Pratibha, when counted clockwise from Pratibha?
 1) Preeti 2) Pragya 3) Payal
 4) Priyanka 5) None of these
- 24.** Ziddi is the favourite movie of which of the following persons?
 1) Prachi 2) Payal 3) Pragya
 4) Parineeti 5) Can't be determined
- 25.** Four of the following five are alike in a certain way based on the given arrangement and thus form a group. Which of the following does not belong to that group?
 1) Pooja — Indian 2) Pratibha — Ziddi
 3) Prachi — Rocky 4) Parineeti — Ghatak
 5) Preeti — Ghayal

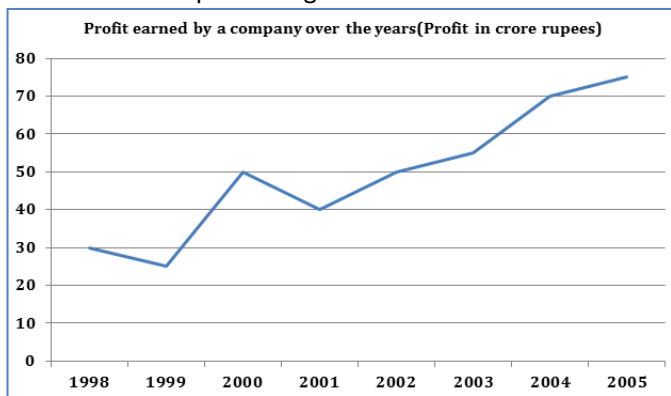
Directions (26-30): Read the following information and answer the questions.

Eight players Akshar, Jadeja, Yuvraj, Kohli, Zahir, Sehwag, Robin, & Amit play for three different teams CSK, RCB and KXIP and like eight different colours viz. Violet, Indigo, Blue, Green, Yellow, Orange, Red and White not necessarily in the same order. At least two and not more than three players play for the same team. Jadeja plays for CSK and likes Violet. Yuvraj likes Green but do not play for RCB. No one from KXIP likes White. The only other person in same team with Jadeja likes Blue. Zahir likes White and Sehwag likes Indigo. Amit does not like Blue and plays for the same team with Zahir. Akshar and Robin both play for KXIP. The one who plays for KXIP does not like Orange. Robin does not like Red.

- 26.** Which colour does Robin like?
 (1) Red (2) Yellow (3) Orange
 (4) None of these (5) Cannot be determined
- 27.** Who likes Blue?
 (1) Kohli (2) Robin (3) Amit
 (4) Kohli or Robin (5) None of these
- 28.** Which team has only two of the eight players?
 (1) RCB (2) KXIP (3) CSK
 (4) KXIP or RCB (5) Cannot be determined
- 29.** Which of the following group of persons play for KXIP?
 (1) Kohli, Akshar, Robin (2) Akshar, Robin, Sehwag
 (3) Akshar, Yuvraj, Zahir (4) Akshar, Yuvraj, Robin
 (5) None of these
- 30.** Which of the following combinations of team, person & colour is correct?
 (1) KXIP — Akshar — Orange (2) CSK — Jadeja — Blue
 (3) RCB — Amit — Violet (4) RCB — Robin — Yellow
 (5) None of these

QUANTITATIVE APTITUDE

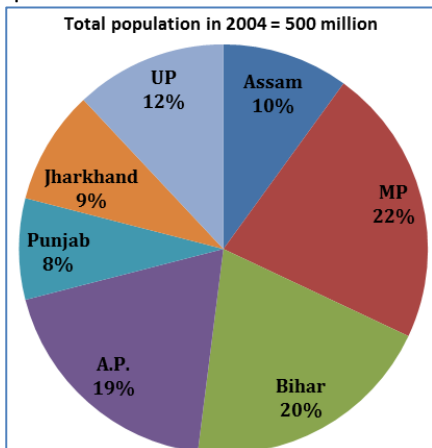
Directions (31-35): Study the following graph carefully and answer the questions given below it:



- 31.** In which year is the percent increase in the profit from that in the previous year the highest?
 (a) 1998 (b) 2000 (c) 2002
 (d) 2004 (e) None of these
- 32.** If the expenditure in the year 2003 was Rs. 60 crores, how much was the income in crore rupees?
 (a) 110 (b) 115 (c) 120
 (d) 90 (e) None of these
- 33.** If the income in the year 1999 was Rs. 60 crores and the expenditure in that year equals the expenditure in the year 2001, what was the income of the company in crore rupees in they year 2001?
 (a) 75 (b) 60 (c) 55
 (d) 65 (e) None of these
- 34.** What is the approximate percent increase in the profit in the year 2005 from that in the previous year?
 (a) 12 (b) 4 (c) 7
 (d) 15 (e) 20

35. What is the approximate percent profit in the year 2002, if the income in that year was Rs. 120 crores?
 (a) 51 (b) 47 (c) 63
 (d) 85 (e) 71

Directions (36-40): Study the graph and answer the following questions:



State	Sex	Literacy
	M : F	Literate : Illiterate
MP	6 : 5	3 : 8
Bihar	5 : 3	2 : 5
A.P.	6 : 7	4 : 1
Assam	3 : 4	3 : 2
U.P.	4 : 3	3 : 1
Jharkhand	3 : 4	7 : 2
Punjab	1 : 2	2 : 1

36. What is the total no. of illiterate people in MP and Jharkhand together?
 (a) 90 million (b) 110 million (c) 120 million
 (d) 125 million (e) None of these
37. Total illiterate in U.P. is what per cent of the total literate in A.P.?
 (a) 25% (b) 27% (c) 30.35%
 (d) 31.25% (e) 34.35%
38. If the total population of Assam and MP is increased by 10% and 15% respectively in comparisons to the previous year, then what will be ratio of population of two states?
 (a) 5 : 23 (b) 10 : 46 (c) 10 : 23
 (d) 57 : 64 (e) 68 : 75
39. What is the approximate total number of male literate in Assam?
 (a) 13 million (b) 15 million (c) 17 million
 (d) 20 million (e) Cannot be determined
40. In Jharkhand 90% males are literate and 85% females are literate, what is the total number of illiterates?
 (a) 6.28 million (b) 5.78 million (c) 7.48 million
 (d) 8.38 million (e) None of these

Direction (41-44): In each of the following question two equations are given. You have to solve them and give answer.

- 1) If $x < y$ 2) if $x > y$
 3) if $x \leq y$ 4) if $x \geq y$
 5) if $x = y$ or the relationship can't be established.

41. I. $x^2 - 7x = -12$ II. $y^2 - 3y + 2 = 0$
 42. I. $12x^2 - 7x = -1$ II. $6y^2 - 7y + 2 = 0$
 43. I. $x^2 + 12x + 35 = 0$ II. $2y^2 + 22y + 56 = 0$
 44. I. $x^2 - 8x + 15 = 0$ II. $y^2 - 5y = -6$

Directions (45-47): In the following number series only one number is wrong. Find out the wrong number.

45. 1 10 46 190 765 3070
 1) 46 2) 190 3) 765
 4) 3070 5) 10
46. 1 1.4 1.96 2.776 4.1208 6.0208
 1) 1.4 2) 1.96 3) 2.776
 4) 4.1208 5) 6.0208
47. 1 7 19 43 91 186 379
 1) 19 2) 43 3) 91
 4) 186 5) 379

Directions (48 - 50): What will come in place of question mark (?) in the following questions?

48. $\left[(3024 \div 189)^{\frac{1}{2}} + (684 \div 19)^2 \right] = (?) + 459$
 (1) -27 (2) -29 (3) 31
 (4) 841 (5) 1089

49. $4.4 \text{ of } \frac{5}{16} \text{ of } 30\% \text{ of } 216 = ?$
 (1) 81.9 (2) 83.7 (3) 87.3
 (4) 89.1 (5) None of these

50. $(19.89)^2 - \sqrt{676} = ?$
 (1) 369.6121 (2) 395.2161 (3) 359.2161
 (4) 395.6161 (5) None of these

51. Brothers A and B had some savings in the ratio 4 : 5. They decided to buy a gift for their sister, sharing the cost in the ratio 3 : 4, after they bought, A spent two-third of his amount while B is left with Rs. 145. Then, the value of the gift is
 (1) Rs. 70 (2) Rs. 105 (3) Rs. 140
 (4) Rs. 175 (5) None of these

52. Water-flows at a rate of 10 m per min from a cylindrical pipe 5 mn in diameter. How long will it take to fill up a conical vessel whose diameter at the base is 40 cm and depth is 24 cm?
 (1) 51 min 12 s (2) 52 min 1 s (3) 48 min 15 s
 (4) 55 min (5) None of these

53. A man started 20 min late and travelling at a speed of $1\frac{1}{2}$ time of his usual speed reaches his office in time. The time taken by the man to reach his office at his usual speed is
 (1) 40 min (2) 1 h 20 min (3) 1 h

- (4) 30 min (5) None of these
54. Three glasses of capacity 2L, 5L and 9L contain mixture of milk and water with milk concentrations 90%, 80% and 70% respectively. The contents of three glasses are emptied into a large vessel. Find the ratio of milk to water in the resultant mixture?
 (1) 52 : 49 (2) 31 : 151 (3) 125 : 51
 (4) 121 : 39 (5) None of these
55. A mathematics teacher calculated the total marks obtained by 35 students of 8th class. The average marks of the students was 72. But 36 marks for Reena was calculated in place of 86 obtained by her. What was the correct average of all the students?
 (1) 73.14 (2) 74.31 (3) 72.43
 (4) 73.42 (5) None of these
56. The auto rickshaw fare consists of a fixed charge together with the charge for the distance covered. For a journey of 10 km, the charge paid is Rs 85 and for a journey of 15 km, the charge paid is Rs 120. The fare for a journey of 25 km will be
 (1) Rs 175 (2) Rs 190 (3) Rs 180
 (4) Rs 225 (5) None of these
57. A can do a piece of work in 20 days and B in 30 days. They work together for 7 days and then both leave the work. Then C alone finishes the remaining work in 10 days. In how many days will C finish the full work?
 (1) 25 days (2) 30 days (3) 24 days
 (4) 20 days (5) None of these
58. By selling an article at 80% of its marked price, a merchant makes a loss of 12%. What will be the percent profit or loss made by the merchant if he sells the article at 95% of its marked price?
 (1) 5.5% profit (2) 1% loss (3) 5% profit
 (4) 4.5% profit (5) None of these
59. A man can row 30 km upstream and 44 km downstream in 10 hours. also, he can row 40 km upstream and 55 km downstream in 13 hours. The rate of the current is –
 (1) 3 km/hr. (2) 3.5 km/hr. (3) 4 km/hr.
 (4) 4.5 km/hr (5) None of these
60. A money-lender, lends a part of his money at 10% per annum and the rest at 15% per annum. His annual income is Rs 1900. However, if he had interchanged rate of interest on the two sums, he would have earned Rs 200 more. The amount lent will fetch what amount at 15%?
 (1) Rs 6000 (2) Rs 4000 (3) Rs 10000
 (4) Rs 4400 (5) None of these

ENGLISH LANGUAGE

Directions (61-70): Read the passage given below and answer the questions that follow based on the information given in the passage.

The Centre's decision to adopt Bharat Stage VI automotive fuels nationwide by April 1, 2020 is a key measure that can, if implemented properly, vastly improve air quality. Rolling out the BS VI standard nationally, skipping BS V, has significant cost implications for fuel producers and the automobile industry, but its positive impact on public health would more than **compensate** for the investment. Major pollutants such as fine particulate matter, sulphur dioxide, nitrogen oxides and carbon monoxide emitted by millions of vehicles on India's roads are severely affecting the health of people, particularly children whose lungs are immature and hence more vulnerable. Thousands of premature deaths and rising rates of asthma episodes highlight the urgent need to make a radical and complete shift to modern fuels and vehicle technologies. Past national policy of implementation of the BS IV fuel standard failed primarily because this was not done all over the country and the technical standard also permitted a higher level of sulphur in the fuel. Higher sulphur results in high volumes of fine respirable particulates measuring 2.5 micrometres (PM2.5) being generated in emissions. Since even

this **obsolete** standard was not followed uniformly, many vehicles, especially commercial passenger and freight carriers, have been using lower standard fuel supplied outside big cities. This has **rendered** their catalytic converters incapable of absorbing pollutants.

Improved air quality, especially in big urban centres, depends on several factors in an era of fast motorisation. A bloated population of vehicles using fossil fuels has affected travel speeds, worsening pollution levels. Poor civic governance has left roads unpaved and public spaces filled with debris and construction dust, constantly re-circulating particulate matter in the air. Moreover, the monitoring of diesel passenger and commercial vehicles – the biggest contributors to total emissions – for compliance with emissions regulations remains poor. Such a record does not inspire confidence that retrofitting of old vehicles to use higher quality fuels such as BS VI can be achieved smoothly. Equally, the distortions in urban development policy that facilitate the use of personal motorised vehicles rather than expanding good public transport, walking and cycling, are glaring. Many of these issues were underscored by the Saumitra Chaudhuri Committee on Auto Fuel Vision and Policy 2025 in its report submitted in 2014. The panel also recommended appropriate levies to fund the transition to

cleaner, low sulphur fuels. A study by the Indian Institute of Technology, Delhi on fuel policy and air quality in the same year concluded that the best results would be achieved by raising the fuel standard and introducing policy initiatives that would **influence** passenger behaviour and cut personal travel kilometres by 25 per cent. The government has done well to advance the deadline for cleaner fuels by three years. It must show the same **diligence** in making other policy changes in partnership with State governments to clean up the air.

61. Which of the following statements are TRUE according to the given passage?

- I. Implementation of BS V fuel failed all over the country
- II. Public spaces are filled with debris due to poor civic governance
- III. Commercial passenger and freight carriers are using higher standard fuel.

- a. II and III b. I only c. II only
d. III only e. All are true

62. What can be the suitable title of the above passage?

- a. New policy to clean the air
- b. Welcome measure to clean the air
- c. High level of Pollutants
- d. New Initiatives to clean the air
- e. None of the above

63. According to the passage what will be the major effect of implementation of Bharat stage VI fuels?

- a. It will heavily reduce the cost of fuels
- b. It will emit very less pollutants
- c. It will majorly improve public health.
- d. both a and b c. both b and c

64. Which of the following statements are NOT TRUE according to the given passage?

- I. Diesel passenger and commercial vehicles are major source of pollutant emissions.
- II. Urban development policies do not facilitate expanding good public transport.
- III. BS VI automotive fuels is a key measure to improve air quality.

- a. II only b. III and II c. I and II
d. III only e. All are true

65. In view of author how improved air quality is achievable in big urban cities?

- a. By adopting BS VI automotive fuels
- b. By reducing vehicles using fossil fuels
- c. By improving civic governance
- d. both b and c e. All the above

Directions (66-68): Choose the word which is most similar in meaning to the word printed in bold as used in the passage

66. **Rendered**

- a. administer b. performed c. produced

- d. combined e. catalyst

67. **Compensate**

- a. penalty b. forfeit c. reimburse
d. regulate e. collate

68. **Influence**

- a. origin b. power c. impact
d. start e. practical

Directions (69-70): Choose the word which is opposite in meaning to the word printed in bold as used in the passage.

69. **Diligence**

- a. quick b. assiduous c. heed
d. laziness e. diffidence

70. **Obsolete**

- a. dusty b. vigor c. vogue
d. old e. anticipate

Direction (71-75); Which of the **Phrases** (a), (b), (c) and (d) given below each sentence should replace the phrase printed in bold type to make the sentence grammatically correct? If the sentence is correct as it is, mark (e) as the answer.

71. At a time when security agencies are **on high alert in the run-up** to Republic Day, the intelligence gathering network of the police has come under severe strain.

- a. on high alert in the ran up b. at high alert in the ran up
c. in high alert in the ran up
d. on high alert on the run up. No correction required.

72. Netaji Subhas Chandra Bose's name has never been on the British list of war criminals. He **was regarded only at** a traitor and political figure, according to the London-based Imperial War Museum.

- a. was regarded only as a b. were regarded only at a
c. was regarded only a d. was regarded only in a
e. No correction required.

73. The office of the ABVP in Matunga **on central Mumbai was on Saturday** allegedly vandalised, in which a member of the BJP-affiliated students' union was injured, the police said.

- a. at central Mumbai was on Saturday
b. in central Mumbai was on Saturday
c. in central Mumbai was at Saturday
d. in central Mumbai were at Saturday
e. No correction required.

74. After the recent attack on a university in Pakistan and in the wake of heightened terror threat ahead of Republic Day, educational institutions **in the Capital are taking extra efforts** to keep their campuses safe.

- a. at the Capital are taking extra efforts
b. in the Capital were taking extra efforts
c. in the Capital was taking extra efforts
d. in the Capital was taking extra effort
e. No correction required.

75. In view of the need of extra vigil and alertness from security point of view, an advisory **has being issued to all** academic institutions affiliated to the university including its hostels, departments, colleges and halls.

- a. are being issued to all b. was being issued to all
c. is being issued to all d. were being issued to all
e. No correction required.

Directions (76–80): Rearrange the following Six sentences (A), (B), (C), (D), (E) and (F) in the proper sequence to form a meaningful paragraph; then answer the questions given below them—

- A. During the interrogation, officials even tested his academic proficiency with mathematics equations and computer science concepts, and despite giving “satisfactory answers” to convince the border police of his bona fide admission to NPU, Venkat was handcuffed at the end of the ordeal, deported to India and slapped with a five-year entry ban.
- B. But a different fate awaited him.
- C. Instead of disembarking the aircraft and travelling on to the NPU campus as he had hoped, Venkat was pulled out of the immigration line and grilled for three hours by U.S. Customs and Border Protection (CBP) officers in a well-lit, sparsely furnished room.
- D. In late 2015, Venkat, an Indian national, arrived at a popular West Coast airport in the U.S., brimming with excitement about the degree in computer science that he hoped to pursue at Northwestern Polytechnic University (NPU), in Fremont, California.
- E. He had diligently pulled together what he believed was a strong cache of evidence on his college admission and his financial record, including documents citing the value of the farmland his father owned and even his brother’s income certificate.

76. Which of the following should be the **THIRD** sentence after rearrangement ?

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

77. Which of the following should be the **SECOND** sentence after rearrangement ?

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

78. Which of the following should be the **FIRST** sentence after rearrangement ?

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

79. Which of the following should be the **FIFTH** sentence after rearrangement ?

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

80. Which of the following should be the **FOURTH** sentence after rearrangement ?

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

Directions (81-85): In each of the following sentences there are two blank spaces. Below each sentence there are five

pairs of words denoted by numbers a), b), c), d) and e). Find out which pair of words can be filled up in the blanks in the sentence in the same sequence to make it meaningfully complete.

81. One main _____ for the DASFI has been to track what it claims is a discrepancy between the marks Dalit students get in exams - where the examiner doesn’t know their names — and internal assignments, wherein their _____ is known.

- a. issue, identity b. threat, hide
c. agenda, similarity d. motive, mismatch
e. consequence, affinity

82. The Union Home Ministry did not say that the young men _____ in a nationwide crackdown on terror _____ to the Islamic State.

- a. moved, remained b. deployed, accorded
c. found, concerned d. lost, relation
e. arrested, belonged

83. _____ the State government issued an order paving the way for free education of Dalit students, every year meritorious students are left _____ if they would be allowed to take the annual exam.

- a. Though, wondering b. However, doubting
c. Besides, pondering d. Although, wondering
e. Whenever, marveling

84. Both the incident and the _____ are not correct and the decision of the then Executive Council has been _____ by the High Court.

- a. narrative, supported b. chronicle, maintained
c. sequence, sustained d. narrative, upheld
e. fictional, backed

85. The Indian government has clamped down on _____ of tobacco consumption, with a complete _____ on advertising under the Cigarettes and Other Tobacco Products.

- a. assistance, refusal b. promotion, ban
c. propaganda, restriction d. publicity, stoppage
e. marketing, prohibition

Direction. (86 – 90): Read each sentence to find out whether there is any grammatical error 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 errors of punctuation, if any.)

86. For the past one week a)/ people had stop working b)/ out of their houses, c)/ fearing a sudden attack. d)/ No error. e)

87. He acted not a)/ as per my advice b)/ but c)/ somebody else d)/ No error. e)

88. He always says a)/ that he prefers to go b)/ home to stay in c)/ a hostel at night. d)/ No error. e)

89. Migraines may double a) the risk of a b) a nervous system condition that c) causes facial paralysis. d) No error e)
90. In emerging economies, (a) the private credit market (b) remains highly segmented and thus (c) weaken power of monetary policy. (d) No error (e)

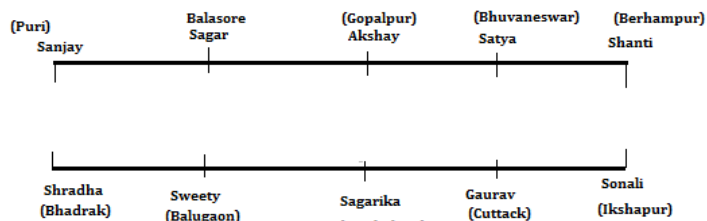
Directions (91–100) : In the following passage some of the words have been left out each of which is indicated by a number. Find the suitable word from the options given against each number and fill up the blanks with appropriate words to make the paragraphs meaningfully complete.

According to the Global Adult Tobacco Survey (GATS) India report, smoking kills over one million people in the country annually and is the fourth **...(91)...** cause of non-communicable diseases (NCD) such as cancer and heart diseases, which **...(92)...** for 53 per cent of all deaths in India. According to the Health Ministry, the economic **...(93)...** of tobacco consumption is around Rs. 1,04,500 crore per annum. India **...(94)...** a party to the WHO Framework Convention on Tobacco Control (FCTC) on February 27, 2005. Since then India has implemented a **...(95)...** of measures leading to the current status of **...(96)...** social awareness. Soon after **...(97)...** the WHO FCTC, smoking was completely **...(98)...** in many public places and workplaces in India — with the new law **...(99)...** establishments to create smoking zones **...(100)...** restaurants, airports and hotels having 30 or more rooms.

- | | | |
|--------------------|---------------|---------------|
| 91. a. progressing | b. leading | c. focusing |
| d. benefiting | e. emerging | |
| 92. a. account | b. report | c. describe |
| d. mention | e. follow | |
| 93. a. worry | b. blame | c. burden |
| d. possess | e. load | |
| 94. a. became | b. emerged | c. arisen |
| d. declined | e. approved | |
| 95. a. category | b. succession | c. series |
| d. row | e. campaign | |
| 96. a. forwarded | b. decreased | c. uplifted |
| d. ahead | e. increased | |
| 97. a. clearing | b. signing | c. mentioning |
| d. passing | e. rejecting | |
| 98. a. excluded | b. moved | c. elicited |
| d. banned | e. interacted | |
| 99. a. granting | b. allowing | c. permitting |
| d. restricting | e. licensing | |
| 100. a. under | b. within | c. among |
| d. between | e. in | |

SOLUTION:

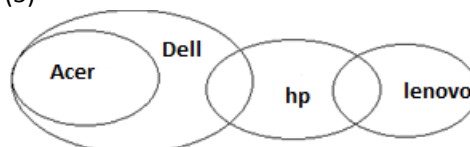
Directions (1-5):



1. (2) 2. (4) 3. (4) 4. (3) 5. (4)

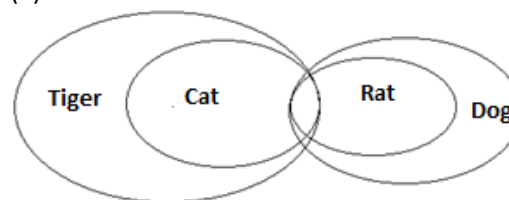
Directions (6-10):

6. (5)



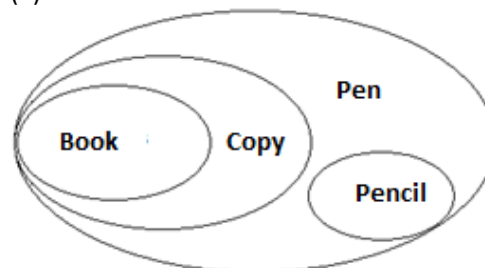
None follows.

7. (1)



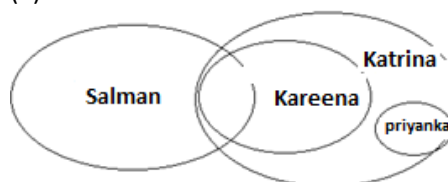
All follows.

8. (4)



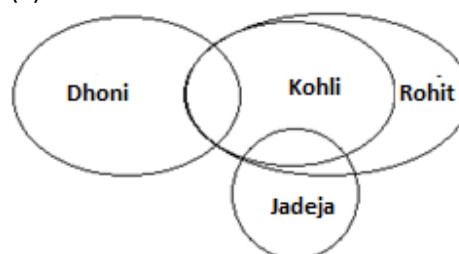
II and III follows.

9. (2)



Only II follows.

10. (3)



Directions (11-15)

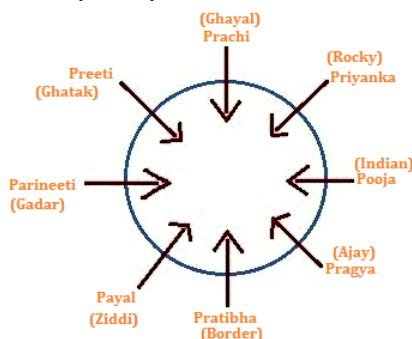
11. (4) I is not implicit because it assumes too many things: education and free movement are beyond the scope of the statement. II is not implicit because the PM only assumes that law and order affects the common man more than prices do.
12. (2) Assumptions I is absurd. In such illnesses, the patients are rushed to hospitals, irrespective of how the relatives may behave. II is implicit in rushing the affected people to the nearby hospitals.
13. (5) When a promise is made by someone, they assume that they would be able to fulfill it. Hence I is implicit. Since the business venture are planned to be set up in rural areas, II must be implicit
14. (5) I is implicit as the cause of blocking the traffic. II is implicit because whenever we plan something, We assume that the conditions may be favourable enough.
15. (4) Whenever an instruction is given, it is assumed that it may be followed. Hence I is not implicit. II is also not implicit. If the govt. assumes something about the parents, it is to the contrary that the parents may not be able to pay higher fees.

Directions (16 – 20):

- @ ----- \geq
 # ----- $>$
 %----- $=$
 \$ ----- \leq
 * ----- $<$

16. (3)
17. (4)
18. (2)
19. (1)
20. (3)

Directions (21-25):



21. (5)
22. (2)
23. (3)
24. (2)
25. (1)

Directions (26-30):

PLAYER	TEAM	COLOUR
Akshar	KXIP	Red
Jadeja	CSK	Violet
Yuvraj	KXIP	Green
Kohli	CSK	Blue
Zahir	RCB	White
Sehwag	RCB	Indigo
Robin	KXIP	Yellow
Amit	RCB	Orange

26. (2)
27. (1)
28. (3)
29. (4)
30. (5)
31. (b); By visual inspection, we get this
32. (b); Profit in 2003=55
Income=Exp+Profit=60+55=155 cr.
33. (a); Expenditure in 1999=Expenditure in 2001
=60-25=35
 \therefore Income in 2001=35+40=75 cro ($\because inc = Exp + Pro$)
34. (c); Profit in 2005=75
Profit in 2004=70
% increase = $\frac{75-70}{70} \times 100 = 7\%$ (approx)
35. (e); Income=120
Profit =50
Expenditure=120-50=70
Req. Percent = $\frac{50}{70} \times 100 = 71\%$ (approx)
36. (a); Required no. of illiterate people in MP and Jharkhand = $500 \times 22\% \times \frac{8}{11} + 500 \times 9\% \times \frac{2}{9}$
= 80 + 10 = 90 millions.
37. (a); Req% = $\frac{\frac{1}{4} \times 500 \times 12\%}{\frac{4}{5} \times 400 \times 19\%} \times 100 \approx 25\%$ (approx)
38. (c); Required Ratio = $(500 \times 10 \times 110\%) : (500 \times 22 \times 115\%)$
= 10 : 23
39. (e); Cannot be determined
40. (b); $500 \times 9\% \left(\frac{3}{7} \times 10\% + \frac{7}{4} \times 15\% \right) = 5.78$ million
41. (2); $x=4,3$; $y=2,1$; $x>y$
42. (1); $x=\frac{1}{3}, \frac{1}{4}$; $y=\frac{2}{3}, \frac{1}{2}$; $x<y$
43. (5); $x=-7, -5$; $y=-7, -4$; No relation.
44. (4); $x=5, 3$; $y=3, 2$; $y \leq x$
45. (3); The series is $\times 4 + 6, \times 4 + 6, \times 4 + 6, \times 4 + 6$
46. (4); The series is $\times 0.2 + 1.2, \times 0.4 + 1.4,$

$$\begin{aligned} &\times 0.6+1.6, \\ &\times 0.8+1.8, \\ &\times 1+2, \end{aligned}$$

47. (4); The series is $\{(1 + 1) \times 2\} + 3 = 7$
 $\{(7 + 1) \times 2\} + 3 = 19$
 $\{(19 + 1) \times 2\} + 3 = 43$
 $\{(43 + 1) \times 2\} + 3 = 91$
 $\{(91 + 1) \times 2\} + 3 = 187$
 $\{(187+1) \times 2\} + 3 = 379$

48. (4)

49. (4)

50. (1)

51. (3) Let the saving of A and B are $4x$, $5x$ and the share in cost of gift are $3y$, $4y$ respectively

A.T.Q

For A, $4x - 3y = \frac{2}{3} \times 4x$

$$x = \frac{9}{4}y$$

For B, $5x - 4y = 145$

$$5 \times \frac{9y}{4} - 4y = 145$$

$$\Rightarrow y = 20$$

$$\therefore \text{cost of gift} = 3y + 4y = 7y = 140$$

52. (1) Radius of pipe = $\frac{5}{20}$ cm, (given)

Height of pipe = 10m = 1000cm

Volume of water that flows in one minute through

Cylindrical pipe = $\pi r^2 h$

$$= \pi \left(\frac{5}{20}\right)^2 \times 1000$$

$$= \frac{125}{2} \pi \text{ cm}^3$$

Radius of vessel = 20 cm

And height = 24 cm

Also, volume of conical vessel = $\frac{1}{3} \pi^2 h$

$$= \frac{1}{3} \pi \times (20)^2 \times 24$$

$$= 3200\pi$$

$$\therefore \text{Time taken by pipe to fill the vessel} = \frac{3200\pi}{\frac{125\pi}{2}}$$

$$= \frac{3200\pi \times 2}{125\pi}$$

$$= 51 \frac{1}{5} \text{ or } 51 \text{ min } 12 \text{ sec}$$

53. (3) Let V is the usual speed of the man

A.T.Q.

$$Vt = 1 \frac{1}{2} V \left(t - \frac{20}{60}\right)$$

$$Vt = \frac{3}{2} V \left(t - \frac{1}{3}\right)$$

$$\frac{3}{2} t - t = \frac{1}{2}$$

$$t = 1 \text{ hr.}$$

54. (4) Total quantity of milk = $2 \times 0.9 + 5 \times 0.8 + 9 \times 0.7 = 12.1$

Milk concentration in the resultant mixture

$$= \frac{12.1}{(2+5+9)} \times 100 = 75.625\%$$

Water concentration in the resultant mixture

$$= 100 - 75.625 = 24.375\%$$

$$\text{Milk : Water} = \frac{75.625}{24.375} = \frac{121}{39}$$

55. (4) Correct average = $\frac{35 \times 72 - 36 + 86}{35} = 73.42$

56. (2) Let Auto rickshaw charge for the distance covered = Rs x /km

And fixed charge = Rs y .

Then,

According to given condition,

$$10x + y = 85 \dots\dots\dots (i)$$

$$15x + y = 120 \dots\dots\dots (ii)$$

Solving (i) and (ii)

$$x = 7, y = 15$$

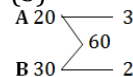
Hence, fare for journey of 25 km

$$= 25x + y$$

$$= 25 \times 7 + 15$$

$$= 190$$

57. (3)



Work done by A and B in 7 days.

$$= 7 \times (3 + 2) = 35$$

$$\text{Remaining work} = 60 - 35 = 25$$

Time taken by C to complete the work.

$$= \frac{10}{25} \times 60 = 24 \text{ days}$$

58. (4) Let the C.P = x

$$\text{S.P} = 0.88x$$

$$\text{Marked price} = \frac{100}{80} \times 0.88x = 1.1x$$

$$\text{New S.P} = 0.95 \times 1.1x = 1.045x$$

$$\therefore \text{Profit \%} = \frac{1.045x - x}{x} \times 100 = 4.5\%$$

59. (1) Let the speed of man and current be x km/hr. and y km/h

Respectively

$$\text{Then, } \frac{30}{x-y} + \frac{44}{x+y} = 10 \dots\dots\dots (i)$$

$$\text{And } \frac{40}{x-y} + \frac{55}{x+y} = 13 \dots\dots\dots (ii)$$

Solving (i) and (ii)

$$Y = 3 \text{ km/hr.}$$

60. (1) Let the parts of money invested at 10% and 15% per annum be P_1 and P_2 respectively.

$$\therefore \frac{P_1 \times 10 \times 1}{100} + \frac{P_2 \times 15 \times 1}{100} = 1900$$

$$10P_1 + 15P_2 = 190000$$

$$2P_1 + 3P_2 = 38000 \dots\dots\dots (i)$$

$$\text{Also, } \frac{P_1 \times 15 \times 1}{100} + \frac{P_2 \times 10 \times 1}{100} = 2100$$

$$15P_1 + 10P_2 = 210000$$

$$3P_1 + 2P_2 = 42000 \dots\dots\dots (ii)$$

On solving (i) and (ii), we get

$$P_2 = 6000$$

61. (c); "Poor civic governance has left roads unpaved and public spaces filled with debris and construction dust, constantly re-circulating particulate matter in the air."
62. (b); Welcome measure to clean the air
63. (c); "Rolling out the BS VI standard nationally has significant cost implications for fuel producers and the automobile industry, but its positive impact on public health would more than compensate for the investment."
64. (e); All are true
65. (d); Refer to second and third sentence of second paragraph.
66. (b); **Rendered** means provide or give (a service, help, etc.). So, performed is the word which is similar in meaning to it.
67. (c); **Compensate** means give (someone) something, typically money, in recognition of loss, suffering, or injury incurred; recompense. So, reimburse is the word which is similar in meaning to it.
68. (c); **Influence** means the capacity to have an effect on the character, development, or behavior of someone or something, or the effect itself. So, impact is the word which is opposite in meaning to it.
69. (d); **Diligence** means careful and persistent work or effort. So, laziness is the word which is opposite in meaning to it.
70. (c); **Obsolete** means no longer produced or used; out of date. So, vogue is the word which is opposite in meaning to it.
71. (e); No correction required.
72. (a); Replace 'was regarded only at a' with 'was regarded only as a'.
73. (b); Replace 'on central Mumbai was on Saturday' with 'in central Mumbai was on Saturday'
74. (e); No correction required.
75. (c); Replace 'has being issued to all' with 'is being issued to all'
- For questions (76-80); The correct sequence to form meaningful paragraph is **DEBCA**.
76. (a); B
77. (d); E
78. (c); D

79. (e); A

80. (c); C

81. (a); 'issue, identity' is correct use.

Issue - an important topic or problem for debate or discussion.

Identity - the fact of being who or what a person or thing is.

82. (e); 'arrested, belonged' is correct use.

Arrested - seize (someone) by legal authority and take them into custody.

Belonged - be the property of.

83. (d); 'although, wondering' is the correct use.

Wondering - desire to know something or feel curious.

84. (d); 'narrative, upheld' is the correct use.

Narrative - a spoken or written account of connected events.

Upheld - confirm or support (something which has been questioned).

85. (b); 'promotion, ban' is the correct use.

Promotion - activity that supports or encourages a cause, venture, or aim.

Ban - officially or legally prohibit (something).

86. (b); Replace 'stop' with 'stopped' as had is always followed by V_3 .

87. (d); Write else's. Use of apostrophe is necessary here.

88. (c); Change 'to stay in' by 'rather than stay in'. She prefers to write rather than to speak on telephone.

89. (a); Replace 'doubles' with 'double' as modals take plural form of verb.

90. (d); Change 'weaken' into 'weakens' as singular subject (market) must be followed by singular verb (weakens).

91. (b)

92. (a)

93. (c)

94. (a)

95. (c)

96. (e)

97. (b)

98. (d)

99. (c)

100. (b)



SSC-CGL (TIER-I) 2016 PRACTICE SET

GENERAL INTELLIGENCE & REASONING

- Select the odd word:
 (1) Compress (2) Condense
 (3) Concise (4) Convert
 - Which one is different from the rest three?
 (1) Polar Bear (2) Penguin
 (3) Seal (4) Tiger
 - Which one set of letters when sequentially placed at the gaps in the given letter series shall complete it?
 __ab__b__bc__ca__
 (1) accbb (2) abcca
 (3) cacab (4) abacb
- Directions (4-8):** In each of the following questions, choose the correct alternative from the given ones that complete the series.
- (a) A, C, E (b) B, D, F,
 (c) G, I, K (d) ?
 (1) G, I, K (2) Z, Y, X
 (3) H, J, L (4) K, L, M
 - KKMLLNMMONNPOOQP?
 (1) Root (2) ST
 (3) QV (4) PR
 - 30, 24, 19, 32, 52, 77, ?
 (1) 6 (2) 8
 (3) 10 (4) 11
 - 2, 7, 17, 32, 52, 77, ?
 (1) 107 (2) 91
 (3) 101 (4) 92
 - 30, 28, 23, 21, ?
 (1) 15 (2) 16
 (3) 101 (4) 20
 - If 10 boys walk 10 km in 10 days, then how many days it will take for 3 boys to walk 10 km?
 (1) 15 (2) 3
 (3) 18 (4) 20
 - In a zoo, there are Rabbits and Pigeons. If heads are counted, there are 200 and if legs are counted, there are 580. How many pigeons are there?
 (1) 90 (2) 100
 (3) 110 (4) 120
 - From the given alternatives, select the word which cannot be formed using the letters of the given word:
 FRAGMENT
 (1) RAGE (2) TEAR
 (3) MEAN (4) RACE
 - If Development is written as 45853106572, how ENVELOVE can be written in that code?
 (1) 57851305 (2) 57853105
 (3) 57835105 (4) 57850135
 - If MARCH is coded as PXUZK what will be the code of APRIL?
 (1) DMUFO (2) DSULO
 (3) ZKIRO (4) ZKRIO
 - If A denotes +, B denotes – and C denotes ×, then (10 C 4)A (4 C 4) B 6 = ?
 (1) 46 (2) 50
 (3) 55 (4) 58
 - How many '8' are followed by even number and preceded by an add number?
 1 8 4 3 8 1 4 8 3 2 8 7 8 4 8 5 6 8 7 4 1 8 6
 (1) 3 (2) 4
 (3) 9 (4) 5
 - | | |
|----|---|
| 5 | 4 |
| 20 | 9 |

3	8
24	11

9	4
?	13

 (1) 36 (2) 117
 (3) 52 (4) 26
 9 30 21
 - | | | |
|----|----|----|
| 6 | ? | 14 |
| 12 | 40 | 28 |

 (1) 20 (2) 33
 (3) 37 (4) 70
 - | | |
|----|----|
| 28 | 4 |
| 7 | 11 |

25	5
5	10

?	3
8	11

 (1) 22 (b) 24
 (3) 25 (4) 28
 - Ram and Shyam started from a fixed place. Ram moves 3 km to the North and turns right, then walks 4 km. Shyam moves to-wards West and walks 5 km, then turns to right and walks 3 km. How far Ram is from Shyam?
 (1) 13 km (2) 16 km
 (3) 9 km (4) 10 km
 - A student walked out from the Classroom towards the Library. She went first to the Canteen on the left side, 24 ft away. After a cup of tea, took a right turn and went to the Laboratory 13 ft away. She then went to the Physics Block, 15 ft to the left. She talked to a friend, in the garden 3 ft on the left and continued walking in the same direction to the Library, 10 ft more. What was the actual distance between the Library and the Classroom?
 (1) 42 ft (2) 65 ft

- (3) 39 ft (4) 34 ft
21. Which one is true?
 1. All players are not tall.
 2. All basketball players are tall.
 3. All tall people are players.
 4. Some players are tall.
 (1) 4 (2) 3
 (3) 2 (4) 1

22. One Statement is given followed by two Assumptions, I and II. You have to consider the statement to be true, even if it seems to be at variance from commonly known facts. You are to decide which of the given assumptions can definitely be drawn from the given statement. Indicate your answer.

Statements:

All the people in Kerala are liter-ate.

Assumption I: People of Kerala are well educated and cultured.

Assumption II: People of Kerala are hard working and sincere.

- (1) Only I is implicit.
 (2) Only II is implicit.
 (3) Both I and II are implicit.
 (4) Neither I nor II is implicit.

Directions (23-29): In each of the following questions, select the related letter/word/number from the given alternatives.

23. Ravishankar : Sitar : : Bismillah Khan : ?
 (1) Sarod (2) Santoor
 (3) Shehnai (4) Flute
24. India : Mango : : New Zealand : ?
 (1) Apples (2) Kiwi
 (3) Grapes (4) Bananas
25. Put the correct words in the blanks :
 Christmas : ? : : ? : Biryani
 (1) Christian, Muslim (2) Cashew, Rice
 (3) Jesus, Ramzan (4) Cake, Id-ul-Fitre
26. VZS : EAH : : ? : JFM
 (1) QSM (2) NUQ
 (3) QUN (4) QNU
27. HJLN : PRTV : : BDFH : ?
 (1) JMOR (2) JLNP
 (3) KLOR (4) JKOR
28. DLOC : ECI : : TOH : ?
 (1) EET (2) EAT
 (3) AET (4) ETA
29. 42 : 20 : : 64 : ?
 (1) 31 (2) 32
 (3) 40 (4) 42

Directions (30-31): In each of the following questions, choose the numbers similar to the group of numbers given.

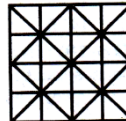
30. 580, 265, 373
 (1) 366 (2) 490
 (3) 428 (4) 383
31. 536, 428, 365
 (1) 358 (2) 435
 (3) 624 (4) 266

Directions (32-38): In each of the following questions, find the odd number/letters/number pair from the given alternatives.

32. (1) Orange (2) Apple
 (3) Lemon (4) Grapes
33. (1) NOTA (2) NATO
 (3) NASA (4) NAM
34. (1) Diamond (2) Gold
 (3) Silver (4) Platinum
35. (1) GHI (2) PRS
 (3) UVW (4) ABC
36. (1) 45, 6, 7 (2) 15, 3, 4
 (3) 35, 5, 6 (4) 23, 4, 5
37. (1) 725 (2) 840
 (3) 632 (4) 475
38. (1) 64 - 36 (2) 75 - 35
 (3) 57 - 43 (4) 39 - 61
39. In the following question letters are skipped between by following a particular rule. Which of the following series observes the rule
 (1) BDFIJ (2) DGJLM
 (3) BDHPF (4) ACFHJ
40. Which one of the given responses would be a meaningful order of the following words?
 1. Type 2. Print 3. Open
 4. Save 5. Close
 (1) 3, 4, 1, 2, 5 (2) 3, 5, 4, 2, 1
 (3) 3, 1, 4, 2, 5 (4) 3, 2, 1, 4, 5

41. Which one of the given responses would be a meaningful order of the following words?
 1. Evaluation 2. Presentation 3. Recap
 4. Aim announcement 5. Motivation
 (1) 1, 2, 5, 3, 4 (2) 5, 2, 1, 4, 3
 (3) 5, 4, 2, 3, 1 (4) 2, 1, 3, 4, 5

42. Find out the number of squares in the given pattern.

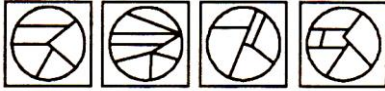


- (1) 26 (2) 30
 (3) 35 (4) 38
43. From the answer figures, select the one which can be formed from the components given in the question figure.

Question Figure:



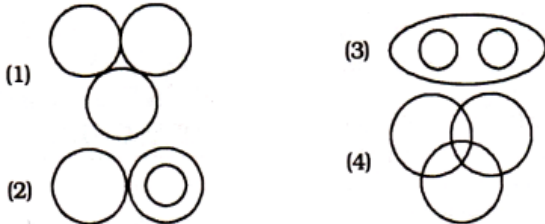
Answer Figures :



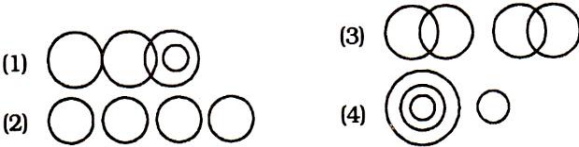
(1) (2) (3) (4)

Directions (44-45): In each of the following questions, identify the diagram that best represents the relationship among classes given below:

44. Government Servants, Lectur-ers, Doctors



45. M .K. Gandhi, Umesh Chandra Bandhopadhyay, Jatin Das and Surya Sen



46. Which answer figure will complete the pattern in the question figure?

Question Figure:



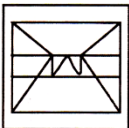
Answer Figures:



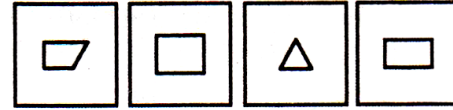
(1) (2) (3) (4)

47. Which of the answer figures is embedded in the question figure?

Question Figure:



Answer Figures:



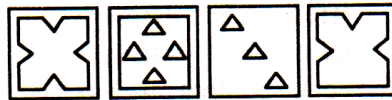
(1) (2) (3) (4)

48. A piece of paper is folded and cut as shown below in the question figures. From the given answer figures, indicate how it will appear when opened.

Question Figures:



Answer Figures :



(1) (2) (3) (4)

49. Identify the alternative which resembles the mirror image of the given word.

SECRETARY

- (1) **YRATERCYS** (3) **YRATERCSES**
 (2) **YRATERCSY** (4) **SECRETARY**

50. A word is represented by only one set of numbers as given in any one of the alternatives. The sets of numbers given in the alternatives are represented by two classes of alphabets as in two matrices given below. The columns and rows of Matrix I are numbered from 0 to 4 and that of Matrix II are numbered from 5 to 9. A letter from these matrices can be represented first by its row and next by its column e.g., 'A' can be represented by 00, 11, 20 etc. and 'P' can be represented by 59, 68, 75 etc. Similarly, you have to identify the set for the word 'LOAD'.

Matrix I

	0	1	2	3	4
0	A	B	C	D	E
1	B	A	E	D	C
2	A	C	D	B	E
3	E	A	D	C	B
4	C	E	A	D	B

Matrix II

	5	6	7	8	9
5	L	M	N	O	P
6	M	L	N	P	O
7	P	L	M	N	O
8	P	O	M	N	L
9	O	M	P	L	N

- (1) 55, 42, 86, 03
 (3) 89, 86, 11, 99

- (2) 66, 40, 31, 13
 (4) 76, 95, 20, 32

QUANTITATIVE APTITUDE

51. The lines $2x + y = 5$ and $x + 2y = 4$ intersect at the point:

- (1) (1,2) (2)(2,1)
 (3) $(\frac{5}{2}, 0)$ (4) (0.2)

52. The distance between Howrah and New Delhi via Patna is 1440 km, and the distance between Howrah and New Delhi via Gaya is 5% less. Then the distance between the places via Gaya (in km) is:

- (1) 1398 (2) 1368
(3) 1388 (4) 1268
53. The average of five numbers is 140. If one number is excluded, the average of the remaining four numbers is 130. The excluded number is:
(1) 135 (2) 134
(3) 180 (4) 150
54. Ratio of the principal and the amount after 1 year is 10 : 12 Then the rate of interest per annum is:
(1) 12% (2) 16%
(3) 18% (4) 20%
55. The value of the expression $x^4 + 17x^3 + 17x^2 - 17x + 17$ at $x = 16$ is
(1) 0 (2) 1
(3) 2 (4) 3
56. If toys are bought at Rs. 5 each and sold at Rs. 4. 50 each, then the loss is:
(1) 10% (2) 11%
(3) 12% (4) 13%
57. A solid cone of height 9 cm with diameter of its base 18 cm is cut out from a wooden solid sphere of radius 9 cm. the percentage of wood wasted is:
(1) 25 (2) 30
(3) 50 (4) 75
58. Ravi travels 300 km partly by train and partly by car. He takes 4 hours to reach, If he travels 60 km by train and rest by car. He will take 10 minutes more if he were to travel 100 km by train and rest by car. The speed of the train is :
(1) 50 km/hr (2) 60 km/hr
(3) 100 km/hr (4) 120 km/hr
59. Selling an article at a profit of 5% Mr. X gets Rs. 150 more than selling it at a loss of 5%. Mr. X purchased the article at:
(1) Rs. 15, 000 (2) Rs. 1500
(3) Rs. 150 (4) Rs. 15
60. If $\sin 17^\circ = \frac{x}{y}$, then the value of $\sec 17^\circ - \sin 73^\circ$ is :
(1) $\frac{y^2 - x^2}{xy}$ (2) $\frac{x^2}{\sqrt{y^2 - x^2}}$
(3) $\frac{x^2}{y\sqrt{y^2 + x^2}}$ (4) $\frac{x^2}{y\sqrt{y^2 - x^2}}$
61. In a cylindrical vessel of diameter 24 cm filled up with sufficient quantity of water, a solid spherical ball of radius 6 cm is completely immersed. Then the increase in height of water level is:
(1) 1.5 cm (2) 2 cm
(3) 3 cm (4) 4.2 cm
62. Two equal circles of radius 4 cm intersect each other such that each passes through the centre of the other. The length of the common chord is :
(1) $2\sqrt{3}$ cm (2) $4\sqrt{3}$ cm
(3) $2\sqrt{2}$ cm (4) 8 cm
63. If A : B is 2 : 3, B : C is 6 : 11, then A : B : C is :
(1) 2 : 3 : 11 (2) 4 : 6 : 22
(3) 4 : 6 : 11 (4) 2 : 6 : 11
64. One chord of a circle is known to be 10.1 cm. The radius of this circle must be :
(1) 5 cm (2) greater than 5 cm
(3) greater than or equal to 5 cm
(4) less than 5 cm
65. If two-third of A is four-fifth of B, then A : B = ?
(1) 5 : 6 (2) 6 : 5
(3) 10 : 9 (4) 9 : 10
66. The angles of elevation of the top of a tower from two points A and B lying on the horizontal through the foot of the tower are respectively 15° and 30° . If A and B are on the same side of the tower and $AB = 48$ metre, then the height of the tower is :
(1) 245 metre (2) 24 metre
(3) 245 metre (4) 96 metre
67. In $\triangle ABC$, $\angle BAC = 90^\circ$ and $AB = \frac{1}{2} BC$. Then the measure of $\angle ACB$ is :
(1) 60° (2) 30°
(3) 45° (4) 15°
68. ABCD is a cyclic parallelogram. The angle $\angle B$ is equal to :
(1) 30° (2) 60°
(3) 45° (4) 90°
69. The length of the chord of a circle is 8 cm and perpendicular distance between centre and the chord is 3 cm. Then the radius of the circle is equal to:
(1) 4 cm (2) 5 cm
(3) 6 cm (4) 8 cm
70. What is the greatest number which will divide 110 and 128 leaving a remainder 2 in each case?
(1) 8 (2) 18
(3) 28 (4) 38
71. If $0 < x < \frac{\pi}{2}$ and $\sec x = \operatorname{cosec} y$, then the value of $\sin (x+y)$ is :
(1) 0 (2) 1
(3) $\frac{1}{2}$ (4) $\frac{1}{\sqrt{3}}$
72. If $x - \frac{1}{x} = 5$, then $x^2 + \frac{1}{x^2}$ is :
(1) 5 (2) 25
(3) 27 (4) 23
73. Both the end digits of a 99 digit number N are 2. N is divisible by 11, then all the middle digits are:
(1) 1 (2) 2
(3) 3 (4) 4
74. The true discount on a sum of money due 2 years hence at 5% is Rs. 15. Find the sum.
(1) Rs. 150 (2) Rs. 165
(3) Rs. 170 (4) Rs. 160

75. The value of $\tan 1^\circ \tan 2^\circ \tan 3^\circ \dots \tan 89^\circ$ is :

- (1) 1 (2) 0
(3) $\sqrt{3}$ (4) $\frac{1}{\sqrt{3}}$

76. If $(2^x)(2^y) = 8$ and $(9^x)(3^y) = 81$, then (x, y) is :

- (1) (1,2) (2) (2, 1)
(3) (1,1) (4) (2, 2)

77. The product of two numbers is 36 and their sum is 13. The positive difference between the two numbers is

- (1) 1 (2) 3
(3) 5 (4) 9

78. A can do a piece of work in 12 days. B is 50% more efficient than A. In how many days B will finish the same work?

- (1) 6 days (2) 8 days
(3) 12 days (4) 24 days

79. Two successive discounts of 5%, 10% are given for an article costing Rs. 850. Present cost of the article is (in Rs.) :

- (1) 725 (2) 726.25
(3) 700 (4) 650

80. $0.\overline{123}$ is equal to :

- (1) $\frac{14}{333}$ (2) $\frac{41}{333}$ (3) $\frac{123}{1000}$ (4) $\frac{441}{333}$

81. Each interior angle of a regular polygon is three times its exterior angle, then the number of sides of the regular polygon is :

- (1) 9 (2) 8
(3) 10 (4) 7

82. If $x = 3 + 2\sqrt{2}$, then the value of $(\sqrt{x} - \frac{1}{\sqrt{x}})$ is :

- (1) 1 (2) 2
(3) $2\sqrt{2}$ (4) $3\sqrt{3}$

83. The ratio of the radii of two circles is 1 : 2, then the ratio of their area is :

- (1) 1 : 2 (2) 2 : 1
(3) 1 : 4 (4) 4 : 5

84. The average weight of five persons sitting in a boat is 38 kg. The average weight of the boat and the persons sitting in the boat is 52kg. What is the weight of the boat?

- (1) 228 kg (2) 122 kg
(3) 232 kg (4) 242 kg

85. A solid wooden toy is in the shape of a right circular cone mounted on a hemisphere. If the radius of the hemisphere is 4.2 cm and the total height of the toy is 10.2 cm, find the volume of the wooden toy (nearly).

- (1) 104 cm^3 (2) 162 cm^3
(3) 427 cm^3 (4) 266 cm^3

86. If A, B and C be the angles of a triangle, then of the following the incorrect relation is :

- (1) $\sin\left(\frac{A+B}{2}\right) = \cos\frac{C}{2}$ (2) $\cos\left(\frac{A+B}{2}\right) = \sin\frac{C}{2}$

(3) $\tan\left(\frac{A+B}{2}\right) = \sec\frac{C}{2}$ (4) $\cot\left(\frac{A+B}{2}\right) = \tan\frac{C}{2}$

87. The allowances of an employee constitute 165% of his basic pay. If he receives Rs. 11925 as gross salary, then his basic pay is (in Rs.):

- (1) 4000 (2) 5000
(3) 4500 (4) 5500

88. If $a = 23$ and $b = -29$ then the value of $25a^2 + 40ab + 16b^2$ is :

- (1) 1 (2) -1 (3) 0 (4) 2

89. A cistern is normally filled in 8 hours but takes another 2 hours longer to fill because of a leak in its bottom. If the cistern is full, the leak will empty it in :

- (1) 16 hours (2) 20 hours
(3) 25 hours (4) 40 hours

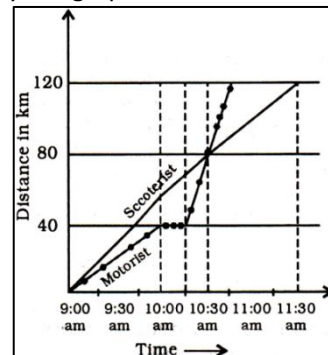
90. From four corners of a square sheet of side 4 cm, four pieces, each in the shape of arc of a circle with radius 2 cm, are cut out. The area of the remaining portion is :

- (1) $(8-\pi) \text{ sq.cm.}$ (2) $(16-4\pi) \text{ sq.cm.}$
(3) $(16-8\pi) \text{ sq.cm.}$ (4) $(4-2\pi) \text{ sq.cm.}$

91. Each side of an equilateral triangle is 6 cm. Find its area.

- (1) $9\sqrt{3} \text{ sq.cm.}$ (2) $6\sqrt{3} \text{ sq.cm.}$
(3) $4\sqrt{3} \text{ sq.cm.}$ (4) $8\sqrt{3} \text{ sq.cm.}$

Directions (142-145): A motorist and a scooterist made a journey of 120 km at the same time and from the same place. The graph shows the progress of the journey made by each person. Study the graph and answer the questions.



92. At what time did the motorist meet the scooterist?

- (1) 10.30 am (2) 10.45 am
(3) 10.15 am (4) 10.20 am

93. What was the speed of the scooterist during the journey? (in kmph)

- (1) 45 (2) 48
(3) 42 (4) 46

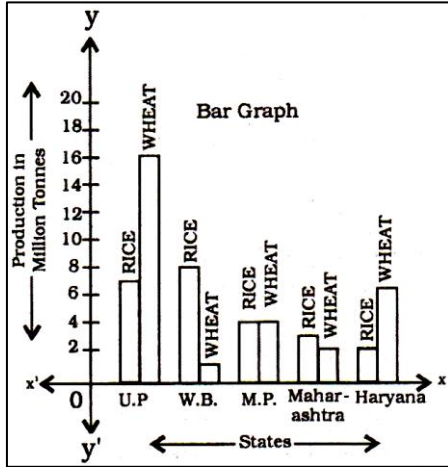
94. The scooterist completes the journey in (hours):

- (1) 3 (2) 2 (3) 21 (4) 3 2

95. How far, from the start, did the motorist meet the scooterist? (in km)

- (1) 75 (2) 70 (3) 90 (4) 80

Directions (96-100): Read the bar graph given below and answer the questions.



96. Which of the above states is least producer of wheat?
 (1) Maharashtra (2) W.B.

- (3) M.P. (4) Haryana
97. Which of the above states is the largest producer of rice?
 (1) U.P. (2) W.B.
 (3) M.P. (4) Haryana
98. What fraction of rice is produced by Haryana of the total production of rice by all the above States?
 (1) $\frac{1}{8}$ (2) $\frac{1}{12}$
 (3) $\frac{1}{4}$ (4) $\frac{1}{6}$
99. In which of the above states the total production of rice and wheat is the least?
 (1) W.B. (2) M.P.
 (3) Maharashtra (4) Haryana
100. Which of the above States is the largest producer of wheat?
 (1) M.P. (2) Haryana
 (3) Maharashtra (4) U.P.

GENERAL AWARENESS

101. At the time of enactment of the Constitution, which one of the following ideals was not included in the Preamble?
 (1) Justice (2) Socialist
 (3) Liberty (4) Equality
102. A man suffering from diabetes mellitus drinks water more frequently as he has to eliminate from the blood extra:
 (1) glucose (2) insulin
 (4) gluragon (4) salt
103. The athletes of which country had the distinction of being the first to enter the stadium at the opening ceremony of the 2014 Commonwealth Games?
 (1) India (2) Australia
 (3) England (4) Canada
104. Who was the first Indian Governor General after Lord Mountbatten?
 (1) Jawaharlal Nehru (2) C. Rajagopalachari
 (3) Rajendra Prasad (4) Pattabi Sitaramayya
105. As per 2011 Census data, the overall sex-ratio in the country is :
 (1) 933 (2) 940
 (3) 943 (4) 930
106. The river which has a greater flow of water than any other river in the world is .
 (1) River Hwang-ho (2) River Amazon
 (3) River Zaire (4) River Nile
107. The word Biosphere refers to :
 (1) Zone of soil, water and air around earth capable of sup-ported the flora and fauna.

- (2) Part of earth surface which can support the flora
 (3) Parts of air around earth a where life can exist
 (4) Zone of water on earth which can support life.
108. In which of the following list docs the subject 'planning' figure?
 (1) State List (2) Concurrent List
 (3) Residuary List (4) Union List
109. Which of the following is not a Union Territory?
 (1) Pondicherry (2) Nagaland
 (4) Daman and Diu (4) Lakshadweep
110. Jaws are absent in :
 (1) Birds (2) Fishes
 (3) Protochordates (4) Reptiles
111. Which place is located on the water divide between the Indus and the Ganges river systems?
 (1) Varanasi (2) Gaya
 (3) Ambala (4) Allahabad
112. The two metal ions that cause hardness to water are:
 (1) Calcium, Magnesium (2) Sodium, Calcium
 (3) Sodium, Potassium (4) Sodium, Magnesium
113. Where did the so-called 'Black Hole Tragedy' take place?
 (1) Dacca (2) Monghyr
 (3) Calcutta (4) Murshidabad
114. Which of the following metals con-tribute to to biomagnification prob-lem in the ecosystem?
 (1) Mercury (2) Chromium
 (4) Copper (4) Lead
115. A solid needle placed horizontally on the surface of the water floats due to
 (1) capillary action (2) water pressure

- (3) surface tension of water (4) viscosity of water
- 116.** As per the newly released 558th round of the National Sample Survey Office's data on source of consumption, employment and other statistics, which of the following States consumes the highest quantity of rice per capita per month?
- (1) Andhra Pradesh (2) Bihar
(3) Manipur (4) Uttar Pradesh
- 117.** Among the following sets of salient features, which set does not exclusively characterize mammals?
- (1) Presence of sweat glands, hairs on skin and diaphragms
(2) Presence of mammary glands, sweat glands and diaphragm
(3) Presence of mammary glands, sweat glands and diaphragm
(4) Presence of mammary glands, hairs on skin and diaphragm.
- 118.** Telnet is a :
- (1) browser (2) protocol
(3) gateway (4) search engine
- 119.** 'Slumdog Millionaire' film is based on the book 'Question and Answer' written by:
- (1) Vikas Swarup (2) Vinesh Swaroop
(3) Vimal Swaroop (4) None of the above
- 120.** The Doctrine of Lapse was introduced by:
- (1) Canning (2) Rippon
(3) Lytton (4) Dalhousie
- 121.** 'SCOPE' is the abbreviated form of:
- (1) Standing Conference of Public Enterprises
(2) Selection Commission of Public Enterprises
(3) Specialist Committee of Public Enterprises
(4) None of the above
- 122.** India was granted freedom during the British Prime Minister:
- (1) Clement Attlee (2) Winston Churchill
(3) Ramsay MacDonald (4) William Pitt
- 123.** When hot liquid is poured into a thick glass tumbler, it cracks because glass :
- (1) is a bad conductor of heat so only inner surface expands
(2) has high temperature coefficient of expansion
(3) has a very low specific heat
(4) has low temperature coefficient of expansion
- 124.** The Kharif crops are harvested in:
- (1) October — November (2) May — June
(3) March — April (4) June — July
- 125.** Zojiila pass connects :
- (1) Nepal and Tibet (2) Leh and Kargil
(3) Leh and Srinagar (4) Kashmir and Tibet
- 126.** Who amongst the following has never been the Governor of Reserve Bank of India?
- (1) D. Subbarao (2) C. Rangarajan
(3) B.B. Bhattacharya (4) Y.V. Reddy
- 127.** The Chinese pilgrim visited India during the reign of Harshavardhana was
- (1) Hiuen Tsang (2) Itsing
(3) Wang Hiuen Tse (4) Fahien
- 128.** Money can be spent out of the Consolidated Fund of India with the approval of :
- (1) The Parliament
(2) The Speaker of Lok Sabha
(3) The Comptroller and Auditor General
(4) The President
- 129.** Which of the following countries recently conferred its Highest State Honour on Late Mrs. Indira Gandhi for her contribution in its 'Liberation War'?
- (1) Bangladesh (2) Slovakia
(3) Croatia (4) South Sudan
- 130.** The liquid waste from kitchens and baths, of residences is known as :
- (1) Domestic sewage (2) Storm water
(3) Sullage (4) Refuse
- 131.** The Members and Chairman of the Union Public Service Commission, are appointed by the:
- (1) President of India (2) Chief Justice of India
(3) Parliament of India (4) Prime Minister of India
- 132.** Which of the following cost curve is never 'U' shaped?
- (1) Marginal cost curve (2) Average variable cost curve
(3) Average fixed cost curve (4) Average cost curve
- 133.** Babur succeeded to the Mughal throne by :
- (1) Sher Shah (2) Akbar
(3) Humayun (4) Bahadur Shah
- 134.** Which of the following item is not included in Environmental Auditing?
- (1) Pollution monitoring schemes
(2) Scrutiny by the government agencies
(3) Safety provisions for industrial workers
(4) Storage of toxic chemicals
- 135.** Hydro-electric power is a:
- (1) non-renewable natural resource
(2) a mixture of renewable and non-renewable natural resource
(3) neither renewable nor non-renewable resource
(4) renewable natural resource
- 136.** The famous tourist centre Mahabalipuram is located near:
- (1) Bombay (2) Delhi
(3) Chennai (4) Calcutta
- 137.** The oil in the wick of an oil lamp rises up due to:
- (1) capillary action (2) low viscosity of oil

- (3) gravitational force (4) pressure difference
- 138.** A drop of liquid assumes spheri-cal shape because:
 (1) Intermolecular forces are strong in liquids
 (2) A sphere has the least sur-face area for a given volume
 (3) A sphere has the largest sur-face area for a given volume
 (4) Inter molecular forces are weak in liquids
- 139.** Biogradable wastes can usually be converted into useful sub-stances with the help of:
 (1) nuclear proteins (2) radio-active substances
 (3) viruses (4) bacteria
- 140.** The Temperate grasslands of North America are known as:
 (1) Pampas (2) Downs
 (3) Steppes (4) Prairies
- 141.** An ant can see the objects all around it due to the presence of:
 (1) Eyes over the head (2) Well developed eyes
 (3) Compound eyes (4) Simple eyes
- 142.** Which one of the following is an indicator of air pollution?
 (1) Cycas (2) Algae
 (3) Bryophytes (4) Lichens
- 143.** National Income is also called as :
 (1) GNP at Factor Cost (2) GNP at Market Price
 (3) NNP at Factor Cost (4) NNP at Market Price
- 144.** Symptoms of Jaundice occur mainly due to disorder and mal-function of :
 (1) Intestine (2) Liver
 (3) Stomach (4) Pancreas
- 145.** The term ODBC stands for:
 (1) Object Database Communication.
 (2) Open Database Communication.
 (3) Open Database Connectivity.
 (4) Object Database Connectivity.
- 146.** Volcanic ring of fire relates to which ocean?
 (1) Pacific Ocean (2) Atlantic Ocean
 (3) Indian Ocean (4) Arctic Ring
- 147.** The heat treatment applied to milk before distribution to stabilize and to remove disease causing bacteria is called as :
 (1) Pasteurisation (2) Fermentation
 (3) Coagulation (4) Homogenisation
- 148.** Both the ALU and Control Sec-tion have special purpose stor-age locations called:
 (1) Registers (2) Accumulators
 (3) Bus (4) Address
- 149.** The rapid sliding of large masses of bed rocks is called:
 (1) Landslide (2) Earthquake
 (3) Weathering (4) Mass wasting
- 150.** ELISA test is used to detect
 (1) Cancer (2) T.B.
 (3) Polio Virus (4) AIDS

ENGLISH LANGUAGE

Directions (151—155): In the following questions, some of the sentences have errors and some are correct. Find out which part of a sentence has an error. The number of that part is your answer. If a sentence is free from errors, then your answer is (4) i.e., No error.

- 151.** If you had told me (1) / I would have helped you (2) / solve the problem. (3)/ No error (4)
- 152.** "The Arabian Nights" (1) / are indeed (2) / an interesting book. (3) / No error (4)
- 153.** He (1) / loved her (2) / despite of himself. (3) / No error (4)
- 154.** Of all the models (1) / Jessica is (2) / the more good looking one. (3)/ No error (4)
- 155.** When I went there (1) / Charles is playing (2) / a game of chess.(3) / No error (4)

Directions (156—160): In the following questions, sentences are given with blanks to be filled in with an appropriate words. Four alternatives are suggested for each question. Choose the correct alternative out of the four.

- 156.** ___ your instructions, we have closed your bank account.

- (1) In lieu of (2) With regard to
 (3) In accordance with (4) On account of

157. _____ she is clever, she often makes mistakes.

- (1) Despite (2) Since
 (3) Although (4) Yet

158. Do you prefer _____ or traditional art forms?

- (1) archaic (2) contemporary
 (3) foreign (4) simultaneous

159. The farmers _____ their farms, if they had known that a thunderstorm was approaching.

- (1) will leave (2) would leave
 (3) will have left (4) would have left

160. The Paralympics is a competition for the ____.

- (1) disadvantaged (2) discouraged
 (3) disabled (4) despised

Directions (161-165): In the following questions, out of the four alternatives, choose the one which best expresses the meaning of the given word.

161. Poignant

- (1) showy (2) sad
 (3) silly (4) snobbish

162. Querulous

- (1) critical (2) curious
(3) complaining (4) ambiguous

163. Audacious

- (1) brilliant (2) powerful
(3) bold (4) frightening

164. Perilous

- (1) hazardous (2) rigorous
(3) resilient (4) requisite

165. Reverie

- (1) determination (2) day-dream
(3) reality (4) realization

Directions (166-170): In the following questions, choose the word opposite in meaning to the given word.

166. Autonomous

- (1) Selfgovernment (2) dependent
(3) defensive (4) neutral

167. Deceitful

- (1) sincere (2) useful
(3) plain (4) honest

168. Exonerate

- (1) admit (2) release
(3) convict (4) reject

169. Exaggerate

- (1) underwrite (2) understate
(3) ignore (4) condemn

170. Controversial

- (1) indisputable (2) restrained
(3) controlled (4) appeasing

Directions (171-175): In the following questions, four alternatives are given for the meaning of the given Idiom/Phrase. Choose the alternative which best expresses the meaning of the Idiom/Phrase.

171. To strain every nerve

- (1) to make utmost efforts (2) to feel weak and tired
(3) to be a diligent worker (4) to be methodical in work

172. To flog a dead horse

- (1) to whip a dead horse
(2) to attempt to do the impossible
(3) waste one's efforts
(4) to take advantage of a weakness

173. To show a clean pair of heels

- (1) to hide (2) to escape
(3) to pursue (4) to follow

174. To die in harness

- (1) premeditated murder (2) dying young in an accident
(3) to die while in service (4) to be taken by surprise

175. To feather one's nest

- (1) to make a residential house
(2) something that lasts for a short time
(3) to profit in a dishonest way

- (4) None of the above

Directions (176-180): In the following questions, a sentence or bold part thereof is given which may need improvement. Alternatives are given at (1), (2) and (3) below, which may be a better option. In case no improvement is needed, your answer is (4).

176. A taller Sikh rushed forward than any of his comrades.

- (1) A Sikh, taller than any of his comrades, rushed forward
(2) A Sikh rushed forward taller than any of his comrades
(3) A Sikh rushed forward than any of his comrades taller
(4) No improvement

177. An author in the reign of Queen Anne who was famous lived in a cottage.

- (1) An author in the reign, who was famous, of Queen Anne lived in a cottage
(2) In the reign of Queen Anne, an author lived in a cottage, who was famous
(3) An author who was famous in the reign of Queen Anne lived in a cottage
(4) No improvement

178. In the absence of your support, he would have lost the election.

- (1) Lacking your support, he would have lost the election
(2) But for your support, he would have lost the election
(3) He would have lost the election, if you had not supported him
(4) No improvement

179. My uncle is enough rich to buy a car.

- (1) My uncle is rich enough to buy a car
(2) My uncle is richer enough to buy a car
(3) My uncle is enough richer to buy a car
(4) No improvement

180. Walking along the road, an old man ran over the lorry.

- (1) Walking along the road, an old man ran behind the lorry
(2) Running along the road, the lorry ran over an old man
(3) The lorry ran over an old man walking along the road
(4) No improvement

Directions (181-185): In the following questions, groups of four words are given. In each group, one word is correctly spelt. Find the correctly spelt word.

- 181.** (1) persistance (2) thesaurus
(3) conspicuous (4) renaissance
182. (1) acoustic (2) norcoctic
(3) pesimist (4) permentant

- 183.** (1) impetuous (2) ignoable
(3) ingnominius (4) idiosyncresy
- 184.** (1) inconsistant (2) repentant
(3) exponant (4) excultent
- 185.** (1) demagogue (2) deliverence
(3) delinquancy (4) delibarative

Directions (186-190): In the following questions, out of the four alternatives, choose the one which can be substituted for the given words/sentences.

- 186.** A person who has no money to pay off his debts
(1) Insolvent (2) Poor
(3) Destitute (4) Pauper
- 187.** Words uttered impiously about God
(1) amoral (2) philosophy
(3) logic (4) blasphemy
- 188.** Quibble
(1) Premeditate (2) Prenominate
(3) Prevaricate (4) Preponderate
- 189.** One who compiles a dictionary
(1) geographer (2) lexicographer
(3) lapidist (4) linguist
- 190.** A test in which cells from dis-eased organs are removed and tested
(1) Biopsy (2) Autopsy
(3) Operation (4) Amputation

Directions (191-200): In the following questions, you have two brief passages with 5 questions following each passage. Read the passages carefully and choose the best answer to each question out of the four alternatives.

PASSAGE-I

Our awareness of time has reached such a pitch of intensity that we suffer acutely whenever our travels take us into some corner of the world where people are not interested in minutes and seconds. The unpunctuality of the orient, for example is appalling to those who come freshly from a land of fixed meal times and regular train services. For a modern American or Englishman, waiting is a psychological torture. An Indian accepts the blank hours with resignation, even with satisfaction. He has not lost the fine art of doing nothing. Our notion of time as a collection of minutes, each of which must be filled with some business or amusement, is wholly alien to the Greek. For the man who lives in a pre-industrial world, time moves at a slow and easy pace; he does not care about each minute, for the good reason that he has not been made conscious of the existence of minutes.

- 191.** What is the main theme of the passage?
(1) Concept of time in preindustrial world
(2) The Greek concept of time
(3) Awareness of time in the modern industrial world
(4) The Orientals and their awareness of time
- 192.** The orientals are alien to

- (1) the business of amusement
(2) the notion of time as a collection of minutes
(3) industrialization
(4) the fine art of doing nothing

- 193.** A person who belongs to pre-industrial world
(1) knows the utility of time
(2) knows how to derive happiness by making use of time carefully
(3) does not care about each minute
(4) cares much for every minute
- 194.** According to the author
(1) the orientals are very punctual
(2) the Americans or the Englishmen are punctual
(3) the Greek and the orientals are very punctual
(4) the Indians are very punctual
- 195.** The 'orient' in the passage refers to
(1) China and Japan (2) Japan and England
(3) England and America (4) America alone

PASSAGE-II

In the technological systems of tomorrow fast, fluid and selfregulating machines will deal with the flow of physical materials; men with the flow of information and insight. Machines will increasingly perform tasks. Machines and men both, instead of being concentrated in gigantic factories and factory cities, will be scattered across the globe, linked together by amazingly sensitive, near-instantaneous communications. Human work will move out of the factory and mass office into the community and the home. Machines will be synchronized, as some already are, to the billionth of a second; men will be desynchronized. The factory whistle will vanish. Even the clock, "the key machine of the modern industrial age" as Lewis Mumford called it a generation ago, will lose some of its power over humans, as distinct from purely technological affairs. Simultaneously, the organisation needed to control technology will shift from bureaucracy to Adhocracy, from permanence to transience, and from a concern with the present to a focus on the future. In such a world, the most valued attributes of the industrial age become handicaps. The technology of tomorrow requires not millions of lightly lettered men, ready to work in unison at endlessly repetitive jobs, it requires not men who take orders in unblinking fashion, aware that the price of bread is mechanical submission to authority, but men who can make critical judgments, who can weave their way through novel environments, who are quick to spot new relationships in the rapidly changing reality. It requires men who, in C.P. Snow's compelling terms, "have the future in their bones".

- 196.** The technological system of tomorrow will be marked by
(1) dehumanization (2) perfection
(3) automation (4) unpredictability

197. The future man, according to this passage, must be
 (1) most adaptative and intelligent
 (2) most capable of dealing with the changing reality
 (3) more concerned with the present than the future
 (4) trained and obedient

198. 'Near-instantaneous communications' may be regarded as a sym-bol of
 (1) anachronization (2) mischronization
 (3) desynchronization (4) synchronization

199. If a person believes that 'the price of bread is mechanical sub-mission to authority', he is

- (1) a believer in devotion to duty
 (2) a believer in taking things for granted
 (3) a believer in doing what he is told, right or wrong
 (4) a believer in the honesty of machines

200. The type of society which the author has mentioned makes a plea for
 (1) a mind assimilative of modern scientific ideas
 (2) a critical mind having insight into future
 (3) a mind well-versed in cultural heritage
 (4) a mind with firm principles of life

ANSWER KEY

Qns.	Ans.	Qns.	Ans.	Qns.	Ans.	Qns.	Ans.	Qns.	Ans.
101	2	121	2	141	1	161	2	181	2
102	2	122	3	142	1	162	3	182	1
103	3	123	4	143	2	163	3	183	3
104	4	124	2	144	3	164	1	184	2
105	2	125	1	145	4	165	2	185	1
106	1	126	1	146	2	166	2	186	1
107	4	127	3	147	2	167	4	187	4
108	2	128	2	148	2	168	3	188	3
109	2	129	2	149	3	169	2	189	2
110	4	130	2	150	4	170	1	190	1
111	2	131	2	151	4	171	1	191	3
112	2	132	2	152	2	172	2	192	2
113	3	133	3	153	3	173	2	193	3
114	2	134	2	154	3	174	3	194	2
115	2	135	4	155	2	175	3	195	1
116	2	136	3	156	3	176	1	196	3
117	1	137	3	157	3	177	3	197	2
118	4	138	1	158	2	178	3	198	4
119	2	139	4	159	4	179	1	199	3
120	2	140	2	160	3	180	3	200	2

HINTS

1. (4) Except convert, all other words imply squeezing or reducing.
 2. (4) Except tiger, all others are region specific creatures.
 3. (3)
 $\boxed{c}ab / \boxed{a}b \boxed{c} / bc \boxed{a} / c a \boxed{b}$
 4. (3)
 $A \xrightarrow{+2} C \xrightarrow{+2} E$
 $B \xrightarrow{+2} D \xrightarrow{+2} F$
 $G \xrightarrow{+2} I \xrightarrow{+2} K$
 $H \xrightarrow{+2} J \xrightarrow{+2} L$

5. (4)

KK	M
LL	N
MM	O
NN	P
OO	Q
PP	R

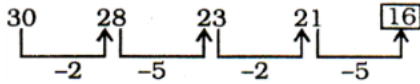
 6. (3)

30	24	19	15	12	10
	↑	↑	↑	↑	↑
	-6	-5	-4	-3	-2

 7. (1) $2 + 5 = 7$
 $7 + 10 = 17$

$32 + 20 = 52$
 $52 + 25 = 77$
 $77 + 30 = 107$

8. (2)



9. (4) 10 boys walk 10 km in 10 days, i.e., any number of boys can walk 10 km in 10 days.

10. (3) Suppose the number of Rabbits = x

Number of pigeons = y

According to question

$X + Y = 200$ (i)

And, $4x + 2y = 580$ (ii)

From equations (i) and (ii),

$X = 90$

$\therefore Y = 200 - 90 = 110$

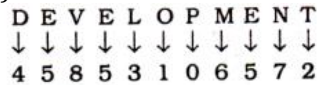
11. (4) There is no 'C' letter in the given word. Therefore, the word RACE cannot be formed.

F R A G M E N T \Rightarrow RAGE

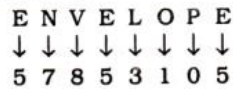
F R A G M E N T \Rightarrow TEAR

F R A G M E N T \Rightarrow MEAN

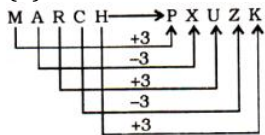
12. (2)



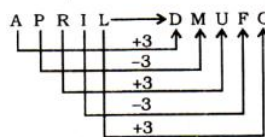
Therefore,



13. (1)



Similarly,



14. (2)

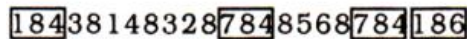
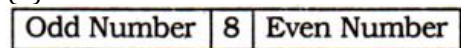
(2) $A \Rightarrow +$ $B \Rightarrow -$ $C \Rightarrow \times$

$(10 \text{ C}4) A (4 \text{ C}4) B6 = ?$

$\Rightarrow ? = (10 \times 4) + (4 \times 4) - 6$

$\Rightarrow ? = 40 + 16 - 6 = 50$

15. (2)



16. (1) The sum of upper two numbers gives the lower right number while their product is equal to the lower left number.

First arrangement.

$5 + 4 = 9$ and $5 \times 4 = 20$

Second arrangement

$3 + 8 = 11$ and $3 \times 8 = 24$

Third arrangement

$9 + 4 = 13$ and $9 \times 4 = 36$

17. (1) Subtract the first number from the second number to get the third number in each row.

First row

$30 - 9 = 21$

Second row

$? - 6 = 14$

$\Rightarrow ? = 14 + 6 = 20$

Third Row

$40 - 12 = 28$

18. (2) the sum of the upper right number and the lower left number is equal to the lower right number while their product gives the upper left number.

First arrangement.

$7 + 4 = 11$ and $7 \times 4 = 28$

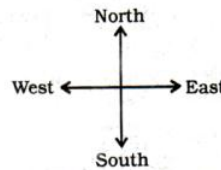
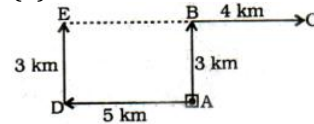
Second arrangement

$5 + 5 = 10$ and $5 \times 5 = 25$

Third arrangement

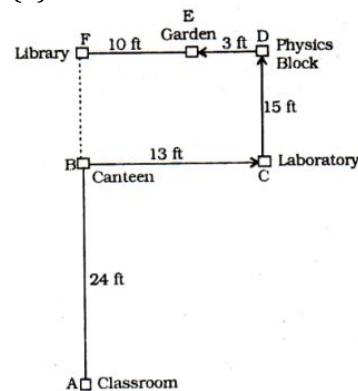
$8 + 3 = 11$ and $8 \times 3 = 24$

19. (3)



$EC = EB + BC = (5 + 4) \text{ km} = 9 \text{ km}$

20. (3)

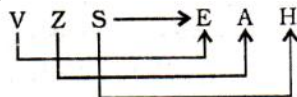


$AF = AB + BF$
 $= (24 + 15) \text{ ft} = 39 \text{ ft}$

21. (3) Statements 1 and 4 are more or less similar
 All tall people cannot be players.

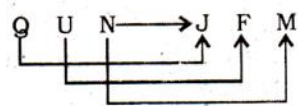
So, Statement 2 seems to be true.

22. (4) Neither I nor II is implicit in the statement. Literate has very general implication. So, It is not necessary that people of Kerala are well educated and cultured.
23. (3) Ravishankar was a great exponent of sitar. Similar, Bismillah Khan is famous Shenai player.
24. (2) India is famous for mango. Similarly kiwis are found in New Zealand.
25. (4) Christmas is celebrated with cake and sweets. Id-ul-Fitr is celebrated with Biryani.
26. (3)

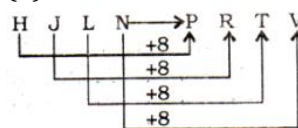


Pairs of Opposite Letters

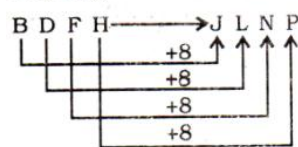
Similarly,



27. (2)



Similarly,



28. (3) D L O C → C O L D

E C I → I C E

ICE IS COLD.

TOH → HOT

AET → TEA

Tea IS HOT

29. (4)

$$42 - 22 = 20$$

Similarly,

$$64 - 22 = 42$$

30. (2) 580 → 5 + 8 + 0 = 13

$$265 \rightarrow 2 + 6 + 5 = 13$$

$$373 \rightarrow 3 + 7 + 3 = 13$$

Similarly,

$$490 \rightarrow 4 + 9 + 0 = 13$$

31. (4) 536 → 5 + 3 + 6 = 14

$$428 \rightarrow 4 + 2 + 8 = 14$$

$$365 \rightarrow 3 + 6 + 5 = 14$$

Similarly,

$$266 \rightarrow 2 + 6 + 6 = 14$$

32. (2) Except apple, all others are juicy fruits.

33. (1) Except NOTA, all other are renowned organization or agency.

NOTA → None of the Above

NOTA → North Atlantic Treaty Organization

NASA → National Aeronautics and Space Administration

NAM → Non- Aligned Movement

34. (1) Except Diamond, all others are metals, Diamond is an allotrope of carbon.

35. (2)

$$G \xrightarrow{+1} H \xrightarrow{+1} I$$

$$P \xrightarrow{+2} R \xrightarrow{+1} S$$

$$U \xrightarrow{+1} V \xrightarrow{+1} W$$

$$A \xrightarrow{+1} B \xrightarrow{+1} C$$

36. (3) 45, 6, 7

$$\Rightarrow 6 \times 7 + 3 = 42 + 3 = 45$$

$$15, 3, 4$$

$$\Rightarrow 3 \times 4 + 3 = 12 + 3 = 15$$

$$23, 4, 5$$

$$\Rightarrow 4 \times 5 + 3 = 20 + 3 = 23$$

But

$$\Rightarrow 6 \times 5 + 5 = 30 + 5 = 35$$

37. (3) Except the number 632, all other numbers are completely divisible by 5.

$$\frac{725}{5} = 145; \frac{840}{5} = 168;$$

$$\frac{475}{5} = 95$$

$$\text{But, } \frac{632}{5} = 126.4$$

38. (1) In the number pair '64-36', both the number are perfect squares.

$$64 = 8 \times 8; 36 = 6 \times 6$$

39. (3)

$$B \xrightarrow{+2} D \xrightarrow{+2} F \xrightarrow{+3} I \xrightarrow{+1} J$$

$$D \xrightarrow{+3} G \xrightarrow{+3} J \xrightarrow{+2} L \xrightarrow{+1} M$$

$$B \xrightarrow{+2} D \xrightarrow{+4} H \xrightarrow{+8} P \xrightarrow{+16} F$$

$$A \xrightarrow{+2} C \xrightarrow{+3} F \xrightarrow{+2} H \xrightarrow{+2} J$$

40. (3) Meaningful order of words:

3. Open



1. Type



4. Save



2. Print

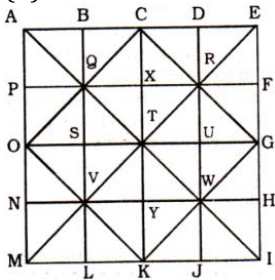


5. Close

41. (3) Meaningful order of words:

5. Motivation
- ↓
4. Aim announcement
- ↓
2. Presentation
- ↓
3. Recap
- ↓
1. Evaluation

42. (3)

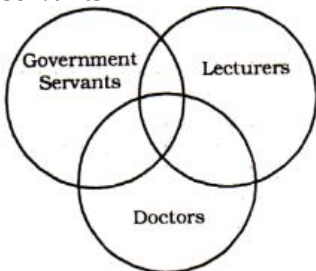


The squares are :

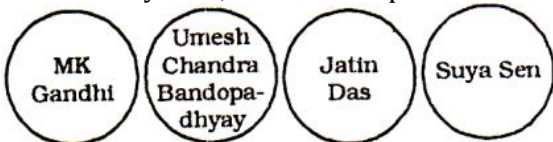
- ABQP, BCXQ, CDRX, DEFR,
 PQSO, QXTS, XRUT, RFGU,
 OSVN, STYV, TUWY, UGHW,
 NVLM, VYKL, YWJK, WHIJ,
 ACTO, CEGT, OTKM, TGIK,
 BDUS, SUJL, QRWV, PXYN,
 XFHY, OQTV, VTWK, QCRT,
 TRGW, OCGK, AEIM, ADWN,
 BEHV, PRJM, QFIL

There are 35 squares.

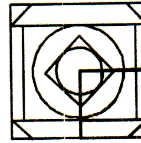
43. (3) All the components of question figure are present in the Answer Figure (3).
44. (4) Some lecturers may be doctors and vice-versa.
 Some Government servants may be lecturers and vice-versa
 Some Government servants may be doctors and vice-versa.
 Some Government servants who are lecturers may be doctors.
 Some doctors who are lecturers may be Government servants.



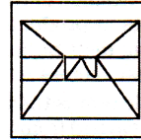
45. (2) MK Gandhi, Umesh Chandra Bandopadhyay, Jatin Das and Surya Sen, are different persons.



46. (2)



47. (1)



48. (4)



49. (3)

SECRETARY

50. (4)

- L → 55, 66, 76, 89, 98
 O → 58, 69, 79, 86, 95
 A → 00, 11, 20, 31, 42
 D → 03, 13, 22, 32, 43

Option	L	O	A	D
(1)	55	42	86	03
(2)	66	40	31	13
(3)	89	86	11	99
(4)	76	95	20	32

51. (2) $2x + y = 5$ (i)
 $x + 2y = 4$ (ii)
 By equation (i) × 2- equation (ii)
 We have
 $4x + 2y = 10$
 $x + 2y = 4$
 - - -
 $3x = 6$
 $\Rightarrow X = 2$
 From equation (i),
 $2 \times 2 + y = 5$
 $\Rightarrow Y = 5 - 4 = 1$
 Point of intersection = (2, 1)
52. (2) Required distance
 $= \frac{1440 \times 95}{100} = 1368 \text{ km}$
53. (3) Required number
 $= 5 \times 140 - 4 \times 130$
 $= 700 - 520 = 180$
54. (4) $\frac{\text{Principal}}{\text{Amount}} = \frac{10}{12}$
 $\frac{\text{Principal}}{\text{Principal}} = \frac{\text{Principal} + \text{Interest}}{\text{Principal}} = \frac{12}{10}$
 $\Rightarrow 1 + \frac{\text{Interest}}{\text{Principal}} = \frac{12}{10}$

$$\Rightarrow \frac{\text{Interest}}{\text{Principal}} = \frac{2}{10} = \frac{1}{5}$$

$$\therefore \text{Rate} = \frac{1}{5} \times 100 = 20\%$$

$$55. (2) x^4 - 17x^3 + 17x^2 - 17x + 17$$

$$= x^4 - 16x^3 + 16x^2 - 16x - x^3 + x^2 - x + 17$$

When $x = 16$,

$$\text{Expression} = 16^4 - 16^4 + 16^3 - 16^2 - 16^3 + 16^2 - 16 + 17 = 1$$

$$56. (1) \text{Loss} = 5 - 4.50 = \text{Rs. } \frac{1}{2}$$

\therefore Loss percent

$$= \frac{1}{2} \times 100 = 10\%$$

$$57. (4) \text{volume of sphere}$$

$$= \frac{4}{3}\pi r^3 = \frac{4}{3}\pi \times 9 \times 9 \times 9$$

$$= 972\pi \text{ cu.cm}$$

$$\text{Volume of cone} = \frac{1}{3}\pi R^2 H$$

$$= \frac{1}{3}\pi \times 9 \times 9 \times 9$$

$$= 243\pi \text{ cu. Cm.}$$

\therefore Percentage of wood wasted

$$= \frac{(972\pi - 243\pi)}{972\pi} \times 100 = 75\%$$

$$58. (2) \text{ If the speed of train be } x \text{ kmph and that of car be } y$$

$$\text{kmph, then } \frac{60}{x} + \frac{240}{y} = 4 \quad \dots\dots (i)$$

$$\text{And } \frac{100}{x} + \frac{200}{y} = \frac{25}{6}$$

$$\Rightarrow \frac{4}{x} + \frac{8}{y} = \frac{1}{6} \quad \dots\dots (ii)$$

By equation (i) - equation (ii) $\times 30$

$$\frac{60}{x} + \frac{240}{y} - \frac{120}{x} - \frac{240}{y} = 4 - 5$$

$$\Rightarrow -\frac{60}{x} = -1$$

$$\Rightarrow X = 6 \text{ kmph}$$

$$59. (2) \text{ If the cost price of article be Rs. } x, \text{ then}$$

$$\frac{x \times 10}{100} = 150$$

$$\Rightarrow X = 150 \times 10 = \text{Rs. } 1500$$

$$60. (4) \sec 17^\circ - \sin 73^\circ$$

$$= \sec 17^\circ - \sin (90^\circ - 17^\circ)$$

$$= \sec 17^\circ - \cos 17^\circ$$

$$= \frac{1}{\cos 17^\circ} - \cos 17^\circ$$

$$= \frac{1 - \cos^2 17^\circ}{\cos 17^\circ} = \frac{\sin^2 17^\circ}{\cos 17^\circ}$$

$$= \frac{\frac{x^2}{y^2}}{\frac{x^2}{y^2}}$$

$$= \frac{\frac{x^2}{y^2}}{\sqrt{1 - \frac{x^2}{y^2}}}$$

$$= \frac{\frac{x^2}{y^2}}{\frac{y^2 - x^2}{y}} = \frac{x^2}{y\sqrt{y^2 - x^2}}$$

$$61. (2) \text{ If the height of increased water level be } h \text{ cm, then}$$

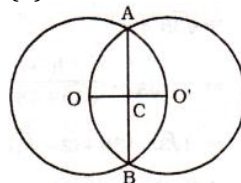
$$\pi r^2 h = \frac{4}{3} \pi R^3$$

$$\Rightarrow 12 \times 12 \times h$$

$$= \frac{4}{3} \times 6 \times 6 \times 6$$

$$\Rightarrow h = \frac{4 \times 2 \times 6 \times 6}{12 \times 12} = 2 \text{ cm}$$

$$62. (2)$$



$$OC = 2 \text{ cm}$$

$$OA = 4 \text{ cm}$$

$$\therefore AC = \sqrt{4^2 - 2^2}$$

$$= \sqrt{16 - 4}$$

$$= \sqrt{12} = 2\sqrt{3}$$

$$\therefore AB = 4\sqrt{3} \text{ cm}$$

$$63. (3) A : B = 2 : 3 = 4 : 6$$

$$B : C = 6 : 11$$

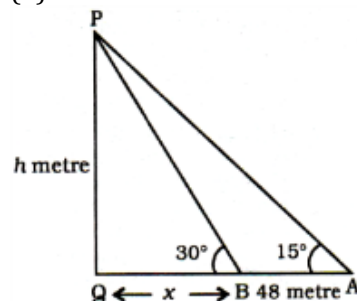
$$\therefore A : B : C = 4 : 6 : 11$$

$$64. (2) \text{ The largest chord of a circle is its diameter.}$$

$$65. (2) A \times \frac{2}{3} = B \times \frac{4}{5}$$

$$\Rightarrow \frac{A}{B} = \frac{4}{5} \times \frac{3}{2} = 6 : 5$$

$$66. (2)$$



$$\text{Tower} = PQ = h \text{ metre}$$

$$QB = x \text{ metre}$$

From ΔAPQ ,

$$\tan 15^\circ = \frac{h}{x+48}$$

$$2 - \sqrt{3} = \frac{h}{x+48} \quad \dots\dots (i)$$

From ΔPQB ,

$$\tan 30^\circ = \frac{h}{x}$$

$$\Rightarrow \frac{1}{\sqrt{3}} = \frac{h}{x}$$

$$\Rightarrow \sqrt{3}h = x$$

$$\Rightarrow 2 - \sqrt{3} = \frac{h}{\sqrt{3}+48}$$

$$\Rightarrow 2\sqrt{3}h - 3h + (2 - \sqrt{3})48 = h$$

$$\Rightarrow h + 3h - 2\sqrt{3}h$$

$$\Rightarrow (2 - \sqrt{3}) \times 48$$

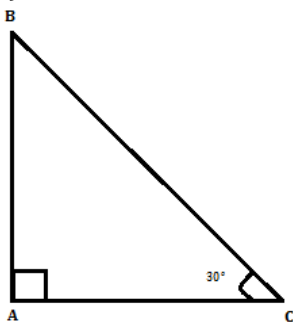
$$\Rightarrow 2h - (2 - \sqrt{3}) \times 48$$

$$\Rightarrow 2h(2 - \sqrt{3})$$

$$\Rightarrow 48 \times (2 - \sqrt{3})$$

$$\Rightarrow H = \frac{48}{2} = 24 \text{ metre}$$

67. (1)



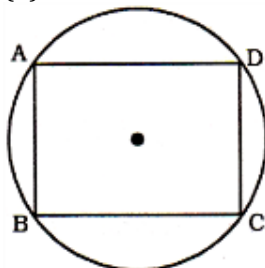
If $AB = x$, $BC = 2x$ units

$$\therefore AC = \sqrt{4x^2 - x^2} = \sqrt{3x^2}$$

$$\therefore \sin ACB = \frac{AB}{BC} = \frac{x}{2} = \sin 30^\circ$$

$$\therefore \angle ACB = 30^\circ$$

68. (4)



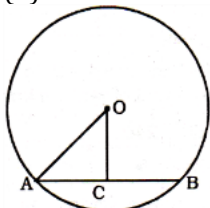
ABCD is a cyclic parallelogram.

$$\therefore \angle B + \angle D = 180^\circ$$

$$\Rightarrow 2\angle B = 180^\circ$$

$$\Rightarrow B = 90^\circ$$

69. (2)



$$AC = CB = 4 \text{ cm}$$

$$OC = 3 \text{ cm}$$

$$\therefore OA = \sqrt{OC^2 + CA^2}$$

$$= \sqrt{3^2 + 4^2}$$

$$= \sqrt{9 + 16} = \sqrt{25} = 5 \text{ cm}$$

70. (2) Required number

$$= \text{HCF of } (110 - 2) \text{ and } (128 - 2)$$

$$= \text{HCF of } 108 \text{ and } 126 = 18$$

71. (2) $\sec x = \text{cosec } y$

$$\Rightarrow \cos x = \sin y$$

$$\Rightarrow \sin\left(\frac{\pi}{2} - x\right) = \sin y$$

$$\Rightarrow Y = \frac{\pi}{2} - x$$

$$\Rightarrow x + y = \frac{\pi}{2}$$

$$\therefore \sin(x + y) = \sin \frac{\pi}{2} = 1$$

72. (3)

$$x - \frac{1}{x} = 5$$

On squaring both sides, $x^2 - \frac{1}{x^2} - 2 = 25$

$$\Rightarrow x^2 - \frac{1}{x^2} - 27$$

73. (4) A number is divisible by 11 if the difference of the sum of digits at odd and even places be either zero or multiple of 11.

If the middle digit be 4, then 24442 or 244442 etc are divisible by 11.

74. (2) True discount

$$= \frac{\text{Amount} \times R \times T}{100 + (R \times T)}$$

$$\Rightarrow 15 = \frac{A \times 5 \times 2}{100 + 10}$$

$$\Rightarrow A = 11 \times 15 = \text{Rs. } 165$$

75. (1) $\tan 1^\circ \cdot \tan 2^\circ \cdot \tan 3^\circ \dots \tan 45^\circ \dots \tan 88^\circ \tan 89^\circ$

$$= (\tan 1^\circ \cdot \tan 89^\circ) \tan 2^\circ \cdot \tan 88^\circ \dots \tan 45^\circ$$

$$= (\tan 1^\circ \cdot \cot 1^\circ) \cdot (\tan 2^\circ \cdot \cot 2^\circ) \dots \tan 45^\circ = 1$$

$$[\because \tan(90^\circ - \theta) = \cot \theta, \tan \theta \cdot \cot \theta = 1]$$

76. (1)

$$\Rightarrow 2^x \cdot 2^y = 8$$

$$\Rightarrow x + y = 3 \quad \dots \dots \dots (i)$$

$$9^x \cdot 3^y = 3^4$$

$$\Rightarrow 2x + y = 4 \quad \dots \dots \dots (ii)$$

But equation (ii) - (i), $x = 1$

From equation (i)

$$1 + y = 3$$

$$\Rightarrow y = 2$$

77. (3) Let the numbers be x and y

$$\therefore x + y = 13$$

$$\Rightarrow xy = 36$$

$$\therefore (x - y)^2 = (x + y)^2 - 4xy$$

$$= (13)^2 - 4 \times 36$$

$$= 169 - 144 = 25$$

$$\Rightarrow x - y = 5$$

78. (2) Time taken by B

$$= 12 \times \frac{100}{150} = 8 \text{ days}$$

79. (2) Single equivalent discount

$$= \left(5 + 10 \frac{10 \times 5}{100}\right)\%$$

$$= 14.5\%$$

\therefore cost of article after discount

$$= \frac{850 \times (100 - 14.5)}{100}$$

$$= \text{Rs. } 726.75$$

80. (2) $0.\overline{123} = \frac{123}{99} = \frac{41}{33}$

81. (2) If the number of sides of regular polygon be n. then

$$\frac{(2n-4)90^\circ}{n} = \frac{360}{\pi} \times 3$$

$$\Rightarrow 2\pi - 4 = 4 \times 3$$

$$\Rightarrow 2\pi = 12 + 4 = 16$$

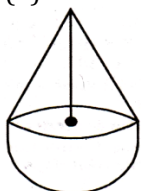
$$\therefore \pi = 8$$

82. (2) $x = 3 + 2\sqrt{2}$
 $\therefore \frac{1}{x} = \frac{1}{3+2\sqrt{2}}$
 $= \frac{1}{3+2\sqrt{2}} \times \frac{3-2\sqrt{2}}{3-2\sqrt{2}}$
 $= \frac{3-2\sqrt{2}}{9-8} = 3 - 2\sqrt{2}$
 $\therefore \left(\sqrt{x} - \frac{1}{\sqrt{x}}\right)^2$
 $= x + \frac{1}{x} - 2$
 $= 3 + 2\sqrt{2} + 3 - 2\sqrt{2} - 2 = 4$
 $\therefore \sqrt{x} - \frac{1}{\sqrt{x}} = 2$

83. (3) Area of circle is directly proportional to the square of the radius.

84. (2) Weight of the boat
 $= 6 \times 52 - 5 \times 38$
 $= 312 - 190 = 122 \text{ kg}$

85. (4)



Radius of cone = 4.2 cm
 Height of cone = 10.2 - 4.2
 = 6 cm

Volume of the toy
 = volume of cone + Volume of hemisphere
 $= \frac{1}{3}\pi(4.2)^2 \times 6 + \frac{2}{3}\pi(4.2)^3$
 $= \frac{1}{3}\pi(4.2)^2 (6 + 2 \times 4.2)$
 $= \frac{1}{3} \times \frac{22}{7} \times 4.2 \times 4.2 \times 14.4$
 $= 266 \text{ cu.cm.}$

86. (3) $A + B + C = \pi$
 $\Rightarrow \frac{A+B}{2} = \frac{\pi}{2} - \frac{C}{2}$
 $\Rightarrow \sin\left(\frac{A+B}{2}\right)$
 $\Rightarrow \sin\left(\frac{\pi}{2} - \frac{C}{2}\right) = \cos\frac{C}{2}$

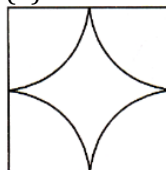
Similarly,
 $\cos\left(\frac{A+B}{2}\right) = \sin\frac{C}{2}$
 $\cot\left(\frac{A+B}{2}\right) = \tan\frac{C}{2}$
 $\tan\left(\frac{A+B}{2}\right) = \cot\frac{C}{2}$

87. (3) Basic pay of the employee
 $= 11925 \times \frac{100}{265}$
 $= \text{Rs. } 4500$

88. (1) $25a^2 + 40ab + 16b^2$
 $= (5a + 4b)^2$
 $= (5 \times 23 - 29 \times 4)^2$
 $= (115 - 116)^2 = 1$

89. (4) Part emptied by the leak in 1 hour
 $= \frac{1}{8} - \frac{1}{10} = \frac{5-4}{40} = \frac{1}{40}$
 \therefore the leak will empty the cistern in 40 hours.

90. (2)



Area of sectors = πr^2
 $= 4 \pi \text{ sq. Cm.}$

Area of square.
 $= 4 \times 4 = 16 \text{ sq. cm.}$
 Area of the remaining portion
 $= (16 - 4\pi) \text{ sq. cm.}$

91. (1) Area of the equilateral triangle.
 $= \frac{\sqrt{3}}{4} \times (\text{side})^2 = \frac{\sqrt{3}}{4} \times 6 \times 6 = 9\sqrt{3} \text{ sq.cm.}$

92. (1) both the lines intersect when time is 10 : 30 a.m

93. (2) Time = $\frac{5}{2}$ hours.
 Distance = 120 km
 \therefore Speed of scooterist
 $= \frac{120}{5} \times 2 = 48 \text{ kmph}$

94. (3) Time = 11 : 30 - 9 : 00 = 2 ½ hours

95. (4) It is obvious from the graph.

96. (2) It is obvious from the bar diagram. The bar for West Bengal (W.B) is lowest.

97. (2) the bar for West Bengal is the largest.

98. (2) total production of rice = 24 million tonnes
 Haryana's share = $\frac{2}{24} = \frac{1}{12}$

99. (3) total production of rice and wheat:
 Maharastra \rightarrow 5 million tonnes

100. (4) Uttar Pradesh (UP) produces 16 million tonnes of wheat that is largest.



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SYNDICATE-MANIPAL PO PRACTICE SET

REASONING

Directions (1-5): Study the following information carefully and answer the questions.

In a certain code language,

'newspaper enhance the knowledge' is written as 'yo no co po',

'new enhance good version' is written as 'co so ro jo',

'good knowledge is necessary' is written as 'bo to ro po',

'the new brand book' is written as 'go jo do yo',

and 'book is necessary' is written as 'bo do to'.

- What is the code for 'version'?
1) so 2) ro 3) jo
4) Can't be determined 5) none of these
- Which of the following is the code for 'brand enhance version'?
1) do go co 2) so go co 3) do ro co
4) Can't say 5) None of these .
- What is the code for 'new'?
1) so 2) ro 3) jo
4) yo 5) None of these
- What is the code for 'necessary'?
1) bo 2) to 3) ro
4) Can't say 5) None of these
- 'necessary is talent' will be coded as
1) mo bo to 2) mo lo to 3) bo to no
4) Can't say 5) None of these

Directions (6-10): Study the following information carefully and answer the questions.

There are seven person – Riya, Reena, Rita, Disha, Diya, Jitesh and Ritesh – who teach different subjects viz- Sanskrit, Geography, History, Civics, Economics, Hindi and English but not necessarily in the same order. They teach on different days of the week starting from Monday. They like different colours, viz- white, yellow, Red, Black, Brown, Green and Pink but not necessarily in the same order.

Reena, who likes Green, teacher on the fourth day of the week but neither Sanskrit nor English. Two persons teaches b/w Reena and Jitesh neither of them teaches on the 1st day of the week. There is one person b/w Riya and Rita. But Rita does not teach either on 1st or on 3rd day of the week. Rita likes yellow colour and teachers Sanskrit. The one who teacher History teaches on the last day of the week and likes Red colour. Disha does not teach on the day either immediately before or immediately if after the classes by Riya, who doesn't like either Brown or white or Black colour.

Ritesh teaches immediately after Rita and he likes white colour. Diya does not like Brown colour and teaches Hindi

Riya does not teach either Economics or civics. The one who teaches Geography takes class immediately after the day when Sanskrit has been taught.

- Which of the following combinations is definitely false.
(1) Rita – Yellow – Sanskrit (2) Riya– Pink – English
(3) Diya – Black – Hindi (4) Jitesh– Yellow – Sanskrit
(5) None of these
- Who among the following teaches on the 5th day of the week?
(1) Ritesh (2) Jitesh (3) Rita
(4) Diya (5) None
- Who teaches civics?
(1) Reena (2) Riya (3) Disha
(4) either Disha or Reena (5) None
- If 'Reena' is related to 'yellow' and 'Ritesh' is related to 'Red' then which of the following is 'Riya' related to —
(1) Brown (2) Green (3) Black
(4) Pink (5) None
- Who teaches Economics?
(1) Reena (2) Disha (3) Riya
(4) Can't be determined (5) None of these

Directions (11-15): In the following questions, the symbols ©, #, @, ■ and \$ are used with the following meanings as illustrated below:

'P © Q' means P is not greater than Q'.

'P # Q' means 'P is neither greater than nor equal to Q'.

'P @ Q' means 'P is neither greater than nor smaller than Q'.

'P ■ Q' means 'P is neither smaller than nor equal to Q'.

'P \$ Q' means 'P is not smaller than Q'

Now, in each of the following questions, assuming the given statements to be true, find out which of the conclusions given below them are **definitely true**.

11. Statements: A ■ N, S\$N, S ■ W, W © R

Conclusions: I. R \$ A II. S ■ R
III. S ■ A IV. W © A

- Only I and II are true
- Only II, III and IV are true
- None is true
- All, I, II, III and IV are true
- None of these

12. Statements: D # E, E © T, T @ C, C # A

Conclusions: I. D # A II. C © D
III. A ■ E IV. T # A

- Only I, III and IV are true 2) Only I, II and IV are true
- Only I, II and III are true 4) Only I and III are true
- All I, II, III and IV are true

13. **Statements:** O \$ B, B @ S, S # E, E © R

Conclusions: I. S © O II. R ■ S
III. B # R IV. B # E

- 1) Only I, and II are true 2) Only III is true
3) Only I, III and IV are true
4) All I, II, III and IV are true
5) Only III and IV are true

14. **Statements:** D © S, S ■ P, P \$ I, P @ T

Conclusions: I. P # D II. P \$ T
III. T # S IV. I © D

- 1) Only I, and III are true 2) Only III is true
3) Only III and IV are true 4) Only II, III and IV are true
5) Only I, III and IV are true

15. **Statements:** U @ N, N \$ F, F \$ A, A ■ R

Conclusions: I. A @ U II. N ■ R
III. R © U IV. U ■ A

- 1) Only II is true 2) Only I and II are true
3) Only I, II and IV are true 4) Only III and IV are true
5) Only II and either I or IV are true

Directions (16-20): In each of the questions below are given statements followed by conclusions. 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.

16. **Statements:** All Don are Kalia.

Some Kalia are Paresh. All Paresh are Sunil.

Conclusions: I. Some Sunil are Paresh.

II. Some Sunil are Kalia. III. Some Paresh are Don.

- (1) None follows (2) Only I follow
(3) Only I and II follow (4) Only III follows
(5) Only I, II and III follows

17. **Statements:** Some Cute are Sweet.

Some sweet are gorgeous. All gorgeous are Smart.

Conclusions: I. Some smart are cute.

II. Some smart are sweet.

III. Some gorgeous are sweet.

- (1) Only I and II follow (2) Only II and III follow
(3) Only I and III follow (4) All follow
(5) None follows

18. **Statements:** Some hello are hi.

No hi is yo. Some hi are babes.

Conclusions: I. No babes is yo.

II. No hello is babes. III. Some hi are yo.

IV. All babes are hi.

- (1) Only I and III follow (2) Only I and II follow
(3) Only III and IV follow (4) None follows
(5) All follows

19. **Statements:** No deepika is shikha.

Some deepiti are shikha. All nancy are deepiti.

Conclusions: I. Some nancy are shikha.

II. No nancy is shikha. III. Some deepiti are deepika.

IV. No deepiti are deepika.

- (1) Only I and IV follow (2) Only I and II follow
(3) Only III and IV follow (4) None of these.
(5) Only I follow.

20. **Statement:** I. Some goa are mumbai.

II. Some mumbai are patna. III. Some patna are delhi.

Conclusions: I. Some goa are delhi.

II. No mumbai is delhi. III. No goa is delhi.

IV. Some mumbai are delhi.

- (1) None of the above (2) Either II or IV
(3) Either I or III and either II or IV
(4) Either I or IV (5) All of the above

Directions (21-25): Study the following information carefully to answer the given questions.

Eight friends — Sushma, Sarita, Sunita, Sujata, Suman, Shashi, Sneha and Shalini— are sitting around a circular table facing the centre but not necessarily in the same order. Each of them likes a different movie — Deewar, Don, Kaalia, Trishul, Agnipath, Kaala Pathar, Abhimaan and Zanjeer.

There are two persons between those two girls who like Deewar and Don and neither of them sits opposite Sushma. Sunita and Sneha are immediate neighbours and neither of them likes Zanjeer or Dor.

Sushma, who likes Abhimaan, sits second to the right of the girl who likes Zanjeer. Sarita and Suman neither like Zanjeer nor sit adjacent to Sushma. Suman, who likes Don, sits second to the left of Sneha, who likes Trishul. Sunita does not like Deewar.

The immediate neighbour of Suman faces Sunita, who sits third to the left of the one who likes Abhimaan. Shashi does not like Zanjeer.

Both Sujata and Shalini do not like Deewar and Kaalia. Sarita likes Kalala Pathar while Sujata likes Agnipath. Sarita is not an immediate neighbour of Sushma.

21. Which of the following statements is/are true about Suman?

- 1) She likes Don.
2) She is sitting opposite Shalini.
3) She is not an immediate neighbour of Sunita.
4) None is true
5) All are true

22. Which of the following is the favourite movie of Shashi?

- 1) Don 2) Deewar 3) Zanjeer
4) None of these 5) Can't be determined

23. Who among the following sits exactly between Sneha and Shalini?

- 1) Sarita 2) Shashi 3) Sunita
4) Sujata 5) None of these

24. Kaalia is the favourite movie of which of the following persons?

- 1) Suman 2) Sunita 3) Shashi
4) Sneha 5) Can't be determined

25. Four of the following five are alike in a certain way based on the given arrangement and thus form a group. Which of the following does not belong to that group?

- 1) Sushma — Abhimaan 2) Shalini — Kaalia
3) Suman — Agnipath
4) Sneha — Kaala Pathar 5) Sarita — Don

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

A word and number arrangement machine when given an input line of words and numbers rearranges them following a particular rule in each step. The following is an illustration of input and rearrangement. (All the number are two digits number)

Input : tall 48 13 rise alt 99 76 32 wise jar high 28 56 barn

Step-I : 13 tall 48 rise 99 76 32 wise jar high 28 56 barn alt

Step-II : 28 13 tall 48 rise 99 76 32 wise jar high 56 alt barn

Step-III : 32 28 13 tall 48 rise 99 76 wise jar 56 alt barn high

Step-IV : 48 32 28 13 tall rise 99 76 wise 56 alt barn high jar

Step-V : 56 48 32 28 13 tall 99 76 wise alt barn high jar rise

Step-VI : 76 56 48 32 28 13 99 wise alt barn high jar rise tall

Step-VII : 99 76 56 48 32 28 13 alt barn high jar rise tall wise and Sep VII is the last step of the above input, as the desired arrangement is obtained. As per the rules followed in the above steps, find out in each of the following questions the appropriate step for the given input

Input : 84 why sit 14 32 not best ink feet 51 27 vain 68 92 (All the numbers are two digits numbers)

26. Which step number is the following output ?

32 27 14 84 why sit not 51 vain 92 68 feet best ink

- (1) Step V (2) Step VI (3) Step IV
(4) Step III (5) There is no such step

27. Which word/number would be at 5th position from the right in Step V ?

- (1) 14 (2) 92 (3) feet
(4) best (5) why

28. How many elements (words or numbers) are there between 'feet' and '32' as they appear in the last step of the output?

- (1) One (2) Three (3) Four
(4) Five (5) Seven

29. Which of the following represents the position of 'why' in the fourth step ?

- (1) Eighth from the left (2) Fifth from the right
(3) Sixth from the left (4) Fifth from the left
(5) Seventh from the left

30. Step II of certain input is given below. What will be the input?

Step II: 21 16 zoo tan 59 95 kill dull

- 1) Cannot be determined.
2) 95 kill dull 21 16 zoo tan 59
3) 21 95 kill dull 16 zoo tan 59
4) tan 59 95 kill dull 21 16 zoo
5) 21 tan 59 95 kill dull 16 zoo

Directions (31-35) : In each of the questions given below, one question and below it two statements I and II are given. You have to determine whether the data given in the statements is sufficient to answer the question or not.

Answer (1) if the data given in statement I is sufficient to answer the question whereas data given only in statement II is not sufficient to answer the question.

Answer (2) if the data given only in statement II is sufficient to answer the question whereas data given only in statement I is not sufficient to answer the question.

Answer (3) if the data given either only in statement I or only in statement II is sufficient to answer the question.

Answer (4) if the combined data given in statement I and statement II are not sufficient to answer the question.

Answer (5) if the combined data given in statement I and statement II are necessary to answer the question.

31. In which month of the year did the construction of the building begin?

I. The construction engineer correctly remembers that the construction began before September but after May and that particular month did not have 31 days.

II. The builder correctly remembers that the construction began after February but before October and the fact that, that particular month did not have 31 days.

32. Each of A, B, C, D and E are of different heights. Who is the third tallest among these ?

I. E is only shorter than B.

II. C is only taller than A.

33. How many sisters does K have?

I. M is sister of K.

II. Mother of K has three children.

34. In a row of thirty students facing north, what is the position of R from left end?

I. There are twelve students between R and Q.

II. T is tenth from right and there are sixteen students between T and R.

35. How is 'go' written in a code language?

I. In that code language 'go over there' is written as 'pa da na'

II. In that code language 'go and sit' is written as 'sa ka pa'.

36. **Directions :** Do as directed in each of the following questions.

Two days ago Bobby had viral fever, so she took treatment from Dr Ajay Mishra. She is still running high temperature. Therefore, Dr Ajay Mishra is worthless.

Which of the following statements **weaken** this argument?

- (1) It is possible to judge professional competence on the basis of a single incident.
- (2) Bobby is a frequent visitor at Dr Ajay Mishra's clinic.
- (3) Dr Ajay Mishra was suffering from an ailment himself at the time of consultation.
- (4) A new strain of virus, which might have caused the fever in Bobby, takes at-least seven days to respond to the treatment.
- (5) None of these

Directions: (37-38) Read the following question carefully and answer the questions which follow:

There has been a spate of rail accidents in India in the recent months killing large numbers of passengers and injuring many more. This has raised serious doubts about the railway's capability of providing safety to travelers.

These questions are based on information given above and the sentences labeled (A), (B), (C), (D) and (E) as given below

(A) Most of the rail accidents in India during recent months happened due to bad weather conditions.

(B) The railway tracks at many places have been found to be stressed due to wear and tear in the recent times

(C) Indian Railways has come to be known to provide best passenger comfort in the recent years.

(D) People have no option other than travelling by rail over long distance.

(E) Local residents are always the first to provide a helping hand to the passengers in the event of such disasters.

37. Which of the following if **true** would **weaken** the argument expressed in the above statement?

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

38. Which of the following **strengthens** the views expressed in the above statement?

- (1) Only A
- (2) Only B
- (3) Both B and E
- (4) Both A and C
- (5) Only E

Directions (39-40): Do as directed in each of the following questions.

Some car companies in India are now considering to install GPS systems in their automobiles. The driver inputs the address on a screen, and the on-board computer calls out directions in English, such as "You are now approaching National highway". Car Companies hope to target car owners with this new idea.

39. Which of the following, if **true**, gives the **reason** that the plan might not work?

- (1) These GPS systems are very expensive to install in many automobiles.

- (2) Most of the car owners in India don't understand English.
- (3) Many people prefer using paper maps for directions.
- (4) Many people are excited by this technology and they want to get this system installed in their cars as soon as possible.
- (5) None of these

40. Read the following statements and answer the question.

I. Finally, the government has decided to sell off its sick industrial units, which have become a burden to it.

II. Corruption, inefficiency and red-tapism have led to heavy losses to the government owned industrial units.

Which of the following is **true** with respect to the above statements?

- (1) Statement I is the cause and Statement II is its effect
- (2) Statement II is the cause and Statement I is its effect
- (3) Both statement I and II are independent causes
- (4) Both statements I and II are effects of independent causes
- (5) Both statement I and II are effect of the same cause

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

Seven persons R, J, M, Q, L, T and K conduct workshop on Developing Managerial skills in seven different companies A, B, C, D, E, F and G on a different day of the week from Monday to Sunday. The order of persons, companies and days of the week are not necessarily the same.

J organizes workshop in Company D on Wednesday. Q does not conduct workshop for companies A or C and conducts on the next day of L who conducts the workshop for Company F. T conducts workshop for Company E on Friday. K conducts workshop on Monday but not for Company C or G. M conducts workshop for Company A but not on Tuesday.

41. Who conducts workshop on Saturday?

- (1) M
- (2) Q
- (3) L
- (4) Q or L
- (5) None of These

42. On which day does Q conduct the workshop?

- (1) Sunday
- (2) Saturday
- (3) Tuesday
- (4) Cannot be determined
- (5) None of These

43. M conducts workshop on which day?

- (1) Saturday
- (2) Sunday
- (3) Tuesday
- (4) Thursday
- (5) None of These

44. Which of the following combinations of person-company and day is correct?

- (1) K-B-Wednesday
- (2) R-B-Monday
- (3) K-C-Monday
- (4) K-G-Sunday
- (5) None of These

45. Who conducts workshop for Company C and on which day?

- (1) R, Thursday
- (2) R, Tuesday
- (3) Q, Saturday
- (4) Q, Sunday
- (5) None of These

Directions (46-50):

46. India has allowed cotton exports, after producers demanded lifting of a ban.

Which of the following can be a possible assumption in the given statement? (An assumption is something supposed or taken for granted)

- 1) The harvest was better than expected this year.
- 2) It will assess cotton availability every two-three weeks.
- 3) It will help produce 1500 lakh tonne cotton more than previous year.
- 4) Cotton export will become No. 1 in India.
- 5) None of these

47. The Internet Cafes are incurring heavy loss these days as people prefer to use Internet in their mobiles PCs and Laptops.

Which of the following statements can be an effective course of action?

- 1) The Internet Cafe should be converted into coffee cafe.
- 2) The Internet should be closed and new project should be started there.
- 3) More funds should be invested on the Internet Cafe.
- 4) Internet Cafe should be banned.
- 5) None of these

48. Basmati rice exporters are gearing up to top the market in China which recently decided to allow imports from India.

Which of the following can be a possible assumption in the given statement? (An assumption is something supposed or taken for granted)

- 1) Exporters believe, it may take a couple of years to develop this new market, which largely consumes the glutinous sticky rice.
- 2) China presents a new market for Indian exporters, who have seen a surge in volumes of basmati in recent years.
- 3) China's market has monopoly in competition market.
- 4) Basmati rice is high in demand all over the world.
- 5) None of these

49. The RBI has raised the Interest rate ceiling on NRI deposits in foreign currencies by up to 3%. Which of the following assumption can be possible in the given statement? (An assumption is something supposed or taken for granted)

- 1) The RBI wants to attract inflows in view of the falling value of rupee.
- 2) The Indian banks will be able to offer higher interest rates on NRI deposits in foreign currency.
- 3) RBI wants to create perfect competition.
- 4) The Indian banks have more liquidity.
- 5) None of these

50. There is a considerable increase in the number of persons affected from TB in the city. Which of the following statements can be an effective course of action?

- 1) All the Dot centres should be made alert in the city
- 2) All the TB Hospitals and Dot centres should be equipped properly for the treatment.
- 3) TB patient should not be permitted to go to public places.
- 4) Both 1) & 2)
- 5) None of these

QUANTITATIVE APTITUDE

Directions (51-55): What should come in place of question mark (?) in the following number series?

51. 444 467 513 582 674 789 ?

- (1) 950
- (2) 904
- (3) 927
- (4) 881
- (5) 973

52. 23 25 53 163 657 3291 ?

- (1) 16461
- (2) 13169
- (3) 9877
- (4) 23045
- (5) 19753

53. 13 13 65 585 7605 129285 ?

- (1) 2456415
- (2) 2235675
- (3) 2980565
- (4) 2714985
- (5) 2197845

54. 1 16 81 256 625 1296 ?

- (1) 4096
- (2) 2401
- (3) 1764
- (4) 3136
- (5) 6561

55. 7, 20, 46, 98, 202, ?

- (1) 410
- (2) 420
- (3) 430
- (4) 450
- (5) 440

Directions (56-60): The following questions are accompanied by three statements (A) or (I), (B) or (II), and (C) or (III). You have to determine which statement(s) is/are sufficient/necessary to answer the questions.

56. What is the difference between the ages of Prem and Anand at present?

- A. The ratio between the ages of Prem and Anand five years back was 3 : 4.
- B. The ratio between the ages of Prem and Anand after five years will be 5 : 6.
- C. The ratio between the ages of Prem and Anand at present is 2 : 3.

- 1) A or C only
- 2) B and C only
- 3) A and B only
- 4) A and C only
- 5) Any two of the three statements

57. What is the cost of 3 chairs, 4 tables and 5 benches?

- A. The ratio of the cost of a chair and table is 3 : 8.

- B.** The ratio of the cost of a bench and a table is 5 : 3.
C. The cost of one chair and two tables is Rs 6000.
- 1) A and B together are sufficient
 - 2) B and C together are sufficient
 - 3) Any two statements are sufficient
 - 4) All together are necessary
 - 5) All even together are not sufficient
- 58.** Find the gain or loss % of a person who sells two cows
- A. He sells one cow at 20% gain.
 - B. He buys his two cows for Rs 2450.
 - C. He sells the other cow at 20% loss.
- 1) All statements A, B and C together are necessary
 - 2) All even together are not sufficient
 - 3) Statements A and B together are sufficient
 - 4) Statements B and C together are sufficient
 - 5) Statements A and C together are sufficient
- 59.** What is the rate of interest per cent per annum?
- A. The amount becomes Rs 8988. 80 at compound interest after 2 years.
 - B. The same amount at simple interest becomes Rs 8960 after two years.
 - C. The amount invested is Rs 8000.
- 1) Only A and B together 2) Only B and C together
 - 3) Any of them 4) Any two of them 5) Only C
- 60.** What will be the sides of a rectangle?
- A. Ratio between the areas of rectangle and circle is 6 : 11.
 - B. Area of circle is 132 m²
 - C. The breadth is half of its length.
- 1) Only B is sufficient
 - 2) A and B together are sufficient
 - 3) Any two of them
 - 4) All statements are required
 - 5) Question can't be answered even after using all the information

Directions (61-65): Study the information carefully and answer the questions that follow.

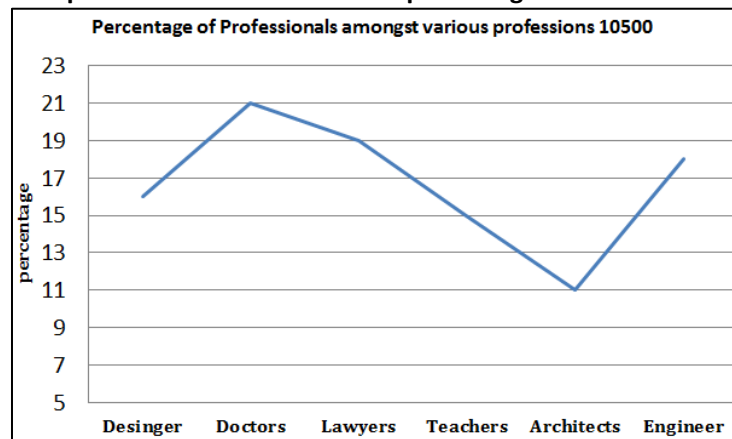
A school has a total of 1200 students. The ratio of girls to boys in the school is 3 : 2. All the students have enrolled in hobby classes, viz Singing, Dancing, Martial Arts and Cooking. One-twelfth of the boys have enrolled in only Cooking classes. 25 percent of the girls have enrolled in Cooking and Singing classes together. Number of boys enrolled in only Martial Arts classes is 150 percent of the number of girls enrolled in the same. Number of students enrolled in only Dancing is 26 percent of the total number of students. 5 percent of the girls have enrolled in only Martial Arts classes. One-third of the boys have enrolled in only Dancing classes. 35 percent of the girls have enrolled in Singing, Dancing and Martial Arts together and the remaining in only Cooking. 15 percent of the boys have enrolled in Cooking and Singing

classes together and the remaining in Singing, Dancing and Martial Arts classes together.

- 61.** How many boys learn Singing?
- (1) 226 (2) 184 (3) 72
 - (4) 96 (5) None of these
- 62.** How many girls are enrolled in only cooking classes?
- (1) 280 (2) 252 (3) 154
 - (4) 100 (5) None of these
- 63.** What is the ratio of girls to boys enrolled in only Dancing classes?
- (1) 8 : 7 (2) 14 : 17 (3) 19 : 20
 - (4) 12 : 7 (5) None of these
- 64.** What if the total number of students learning Martial Arts?
- (1) 90 (2) 496 (3) 342
 - (4) 128 (5) None of these
- 65.** Number of boys enrolled in Cooking and Singing classes together is what percent of the girls enrolled in the same.
- (1) 48 (2) 36 (3) 20
 - (4) 25 (5) None of these

Directions (66-70): Study the following Pie-chart carefully and answer the questions given below:

Survey Conducted on 10500 Peoples to find out various professional in the town and percentage of female



Percentage of female professionals

Doctors	20%
Engineers	60%
Architects	40%
Teachers	80%
Lawyers	40%
Designers	35%

- 66.** What is the ratio of the male Engineers and male designers to the same occupation female professionals in the town?
- (1) 44: 41 (2) 55: 53 (3) 31: 35
 - (4) 44: 35 (5) None of these

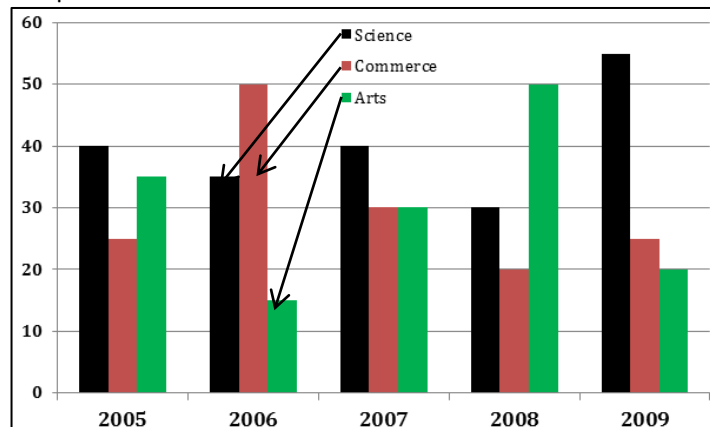
67. The total number of lawyers in town is **approximately** what percent of the total number of doctors in town?
 (1) 95 (2) 98 (3) 90
 (4) 85 (5) 81
68. What is the difference between the total number of male and female professionals in the town?
 (1) 1284 (2) 1134 (3) 1054
 (4) 1164 (5) None of these
69. Female Doctors are what percent of the female teachers in the town?
 (1) 42 (2) 28 (3) 15
 (4) 35 (5) None of these
70. What is the ratio of the number of male architects to the number of male teachers in the town?
 (1) 11: 5 (2) 3 : 2 (3) 5: 11
 (4) 2 : 3 (5) None of these

Direction (71-75): In each of the following question two equations are given. You have to solve them and give answer.

- 1) if $p < q$ 2) if $p > q$
 3) if $p \leq q$ 4) if $p \geq q$
 5) if $q = p$ or the relationship can't be established.

71. I. $p^2 - 7p = -12$ II. $q^2 - 3q + 2 = 0$
 72. I. $12p^2 - 7p = -1$ II. $6q^2 - 7q + 2 = 0$
 73. I. $p^2 + 12p + 35 = 0$ II. $2q^2 + 22q + 56 = 0$
 74. I. $p^2 - 8p + 15 = 0$ II. $q^2 - 5q = -6$
 75. I. $2p^2 + 20p + 50 = 0$ II. $q^2 = 25$

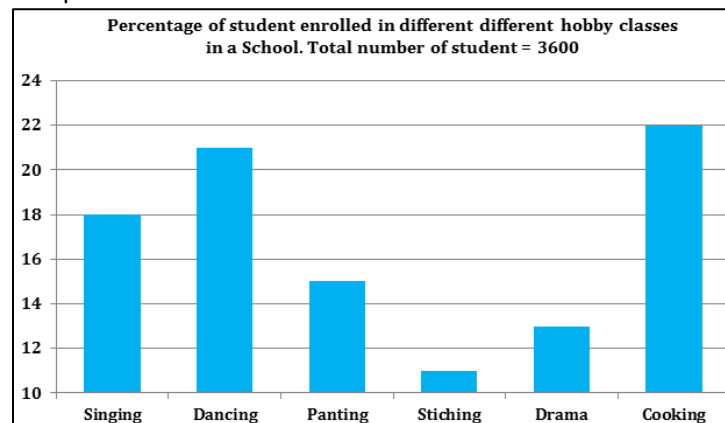
Directions (76-80): Following bar graph shows the percentage of total number of students admitted in different streams in a college during the period of 2005-2009. The table shows the total number of admitted students during this period.



YEAR	Total number of students admitted
2005	1200
2006	1060
2007	1450
2008	1100
2009	1000

76. What is the average number of students admitted in Commerce stream?
 (a) 342 (b) 345 (c) 347
 (d) 349 (e) 350
77. What is the ratio between total number of Science students and total number of Arts students admitted in the year 2008?
 (a) 2 : 3 (b) 3 : 2 (c) 5 : 3
 (d) 3 : 5 (e) 4 : 5
78. The number of students admitted in Arts stream in year 2008 is how much per cent more than that of total number of students admitted in Commerce in year 2009?
 (a) 60% (b) 75% (c) 90%
 (d) 100% (e) 120%
79. Total number of students admitted in Science stream in 2008 is what per cent of students admitted in the same stream in 2009?
 (a) 120% (b) 100% (c) 90%
 (d) 75% (e) 60%
80. What is the ratio between number of years in which Science students admitted is more than Commerce students and the number of years in which Arts students admitted is more than Commerce students admitted?
 (a) 4 : 3 (b) 3 : 2 (c) 1 : 2
 (d) 2 : 1 (e) 1 : 1

Directions (81-85): Study the Pie-Chart carefully to answer the questions that follow-



81. The number of students enrolled in cooking classes is what percent of those enrolled in Dancing classes. (Rounded off to two digits after decimal).
 (1) 104.45 (2) 104.76 (3) 113.84
 (4) 110.28 (5) None of these
82. What is the total number of students enrolled in Stitching and Drama classes together?
 (1) 684 (2) 846 (3) 648
 (4) 864 (5) None of these
83. How many students are enrolled in Painting dancing and singing classes together?

- (1) 1946 (2) 1947 (3) 1944
(4) 1945 (5) None of these
84. Numbers of students enrolled in Painting classes are approximately, what percent of those enrolled in Singing classes?
(1) 78 (2) 92 (3) 83
(4) 66 (5) 72
85. What is the ratio of number of student enrolled in Singing and Dancing classes together to those enrolled in Drama classes respectively?
(1) 3 : 1 (2) 4 : 7 (3) 7 : 5
(4) 3 : 5 (5) None of these
- Directions (86–90):** What **approximate** value should come in place of question mark (?) in the following questions ?
(**Note** : You are not expected to calculate the exact value.)
86. $29.89 \times 4.007 \times 7.091 = ?$
(1) 850 (2) 930 (3) 420
(4) 200 (5) 75
87. $\sqrt{12540} - \sqrt{2400} = \sqrt{?}$
(1) 2465 (2) 5766 (3) 3216
(4) 4625 (5) 3969
88. $24.001 \times 19.999 \times 7.998 = ?$
(1) 2349 (2) 2754 (3) 3643
(4) 3840 (5) None of these
89. $5556.999 \div 51.007 = ?$
(1) 109 (2) 111 (3) 125
(4) 157 (5) None of these
90. $465.84 + 764.86 - 211.99 = ?$
(1) 1100 (2) 1080 (3) 1000
(4) 1020 (5) 1060
91. Two pipes A and B can fill a tank in 36 hours and 45 hours respectively. If both the pipes are opened simultaneously, how much time will be taken to fill the tank?
(1) 20 hours (2) 30 hours (3) 15 hours
(4) 25 hours (5) None of these
92. A cistern has two taps which fill it in 12 minutes and 15 minutes respectively. There is also a waste pipe in the cistern. When all the 3 are opened, the empty cistern is full in 20 minutes. How long will the waste pipe take to empty the full cistern?
(1) 20min (2) 40 min (3) 30 min
(4) 10 min (5) None of these
93. In an examination, 34% of the students failed in mathematics and 42% failed in English. If 20% of the students failed in both the subjects, then find the percentage of students who passed in both the subjects.
(1) 40% (2) 41% (3) 43%
(4) 44% (5) None of these
94. Two numbers are less than third number by 30% and 37% respectively. How much percent is the second number less than by the first
(1) 20% (2) 30 % (3) 10%
(4) 40% (5) None of these
95. Gita started a business investing Rs. 60000. After six months Kanchan joined her with Rs. 90000. After another six months Rekha also joined them with Rs. 1.35 lakh. The profit earned at the end of 3 years when Gita started the business should be distributed among Gita, Kanchan and Rekha in the ratio of
(1) 4 : 5 : 6 (2) 6 : 7 : 8 (3) 6 : 8 : 7
(4) Cannot be determined (5) None of these
96. The selling price of an article is Rs 1920 and the discount given is 4%. The marked price of the article is?
(1) Rs 2400 (2) Rs 2000 (3) Rs 1600
(4) Rs 1200 (5) None of these
97. Three pipes A, B and C can fill a tank in 6 hours. After working at it together for 2 hours, C is closed and A and B can fill the remaining part in 7 hours. The number of hours taken by C alone to fill the tank is:
(1) 10 (2) 14 (3) 12
(4) 12 (5) None of these
98. A jar contains a mixture of 2 liquids A and B in the ratio 4:1. When 10 litres of the mixture is taken out and 10 litres of liquid B is poured into the jar, the ratio becomes 2:3. How many litres of the liquid A was contained in the jar?
(1) 17 litres (2) 16 litres (3) 18 litres
(4) 15 litres (5) None of these
99. Three times a number is 20% more than twice another number when increased by 105. If twice the first number increased by 36 is 20% less than three times of the second number, then what is the first number?
(1) 150 (2) 162 (3) 180
(4) None of these (5) 175
100. By selling 100 orange, a vendor gains the selling price of 20 oranges. His gain percentage is
(1) 20% (2) 25% (3) 30%
(4) 32% (5) None of these

ENGLISH LANGUAGE

Directions (101-110): Read the following passage carefully and answer the questions given below. Certain words/phrases have been printed in bold to help you locate them.

The geopolitics of Afghanistan, Central and West Asia has witnessed several important changes over the last six months, which makes the time right for a fresh Indian initiative that reaches out to old friends in northern Afghanistan along with anti-Taliban elements in the southern parts.

Two changes have given rise to this opportunity. The first is the changing equations of balance of power in Afghanistan; the second deals with the current status of Taliban's capacities in southern Afghanistan.

The geopolitical situation on Afghanistan's borders is rapidly evolving, following Taliban's takeover of Kunduz. What has really set the alarm bells ringing for Afghanistan's neighbours is that the Taliban in Kunduz comprised not only Afghans, but an ensemble of Uzbeks, Tajiks, Turkmen, Kyrgyz, Kazakhs, Uighurs, Chechens, Dagestanis along with the Al Qaeda and Pakistanis.

An immediate outcome of this mobilisation has been to bring Russia into the picture at a scale not seen since 2001. The Russian government is concerned that local Daesh (Islamic State) elements, comprising mainly Central Asian jihadis, could, along with the Taliban, further fuel instability. There is also fear that the Daesh could **retaliate** against Russian targets in response to the happenings in Syria. Moreover, Russia loses 50,000 youth to narcotics, which makes its way through the porous Central Asian border. Consequently, Russia is actively considering the movement of its forces to man the Afghanistan-Tajikistan border.

The U.S., on the other hand, in search of an honourable exit from Afghanistan, has been shaken by the Kunduz incident. The Taliban operation makes it clear that the optimism generated by Pakistan-led round of talks was misplaced. The halt in troop withdrawal until 2017 is meant to buy time until the U.S. finds a better roadmap to peace in Afghanistan. While the U.S. and China still continue to place their bets on Pakistan-backed efforts, there is a growing realisation that the price Pakistan demands will never be acceptable to large sections of Afghans. Nevertheless, the U.S. is said to be examining various other possibilities for securing peace.

A resurgent Iran is also an important factor to **reckon** with. Tehran's concerns are threefold. One, it is worried that instability in Afghanistan could give a boost to the Daesh. Second, an unstable Afghanistan will also lead to an increase in the illicit drug trade on Iran's eastern border. Third, Iran is also worried that instability could lead to an influx of refugees. All these issues have motivated Iran to provide sanctuary to a few important segments of the Taliban. One such group is led by Mullah Zakir, hitherto the Taliban military commander inside Afghanistan but who has since

broken away after Mullah Akhtar Mansour was anointed the new Taliban chief.

Along with these geopolitical movements in the aftermath of the Kunduz attacks, the second important change has been the inability of the Taliban to regain control of major cities in its traditional stronghold of southern Afghanistan. While Kunduz was meant to legitimise the new Taliban under Mansour's leadership, its operations in the south give the appearance of not being as robust. In fact, there have been persistent reports of the presence of 'Punjabi' advisors who, it is **speculated**, are there to ensure that the Taliban cadres do not **splinter** on ethnic lines.

The geopolitical changes around Afghanistan coupled with the ongoing organisational struggles of the Taliban provide an opportunity for Russia, Iran and India to reassess their roles in Afghanistan. Of course, this will materialise only in co-ordination with the Afghanistan unity government for which it will first need to convince itself that over-reliance on a Pakistan-led solution is a non-starter.

India played a pivotal role in the resistance against the Taliban through the Northern Alliance, two decades earlier. That role was predicated on the existence of facilities and friends in the region. Now, India needs to re-establish contact not just with the old friends in the region but also factions within the Taliban and the anti-Taliban forces in the south, to help Afghanistan gain strategic autonomy. It is also imperative for India that Afghanistan's south-eastern regions are prevented from exporting terror into India. Unlike the last time, India now has the financial muscle to do a lot more. What it needs is renewed vigour and a fresh initiative on Afghanistan.

101. What is author's main objective in writing the passage?

- 1) India needs to re-establish contact not just with the old friends in the region but also factions within the Taliban and the anti-Taliban forces in the south, to help Afghanistan gain strategic autonomy.
- 2) The geopolitical changes around Afghanistan and the organisational struggles within the Taliban make the time right for India to reassess its role in Afghanistan
- 3) The geopolitical changes around Afghanistan coupled with the ongoing organisational struggles of the Taliban provide an opportunity for Russia, Iran and India to reassess their roles in Afghanistan.
- 4) The recent developments in Afghanistan offer a unique opportunity to transform the bilateral ties and to build a strong and forward-looking relationship.
- 5) None of the above.

102. Which of the following can be the most suitable title of the passage?

- 1) Time to refresh Afghan relationship.

- 2) Afghanistan-Pakistan: A Temporary Entente.
 3) Foreign relations of Afghanistan.
 4) Afghanistan and India relationship
 5) None of the above.
103. Which of the following is not an issue that motivated Iran to provide sanctuary to a few segments of the Taliban?
 1) Instability in Afghanistan could give a boost to the Daesh.
 2) An unstable Afghanistan will also lead to an increase in the illicit drug trade on Iran's eastern border.
 3) Instability could lead to an influx of refugees.
 4) Inability of the Taliban to regain control of major cities in its traditional stronghold of southern Afghanistan.
 5) None of the above.
104. Which of the following is not true in context of the passage?
 1) Russia loses 50,000 youth to narcotics, which makes its way through the porous Central Asian border.
 2) Taliban operation makes it clear that the optimism generated by Pakistan-led round of talks was misplaced.
 3) It is imperative for India that Afghanistan's south-eastern regions are importing terror from India.
 4) The geopolitical changes around Afghanistan coupled with the ongoing organisational struggles of the Taliban provide an opportunity for Russia, Iran and India to reassess their roles in Afghanistan.
 5) None of the above.
105. What is the second important change other than geopolitical change around Afghanistan?
 1) Inability of the Taliban to regain control of major cities in its traditional stronghold of southern Afghanistan.
 2) Optimism generated by Pakistan-led round of talks was misplaced.
 3) There is growing realization that the price Pakistan demands will never be acceptable to large sections of Afghans.
 4) Russia is actively considering the movement of its forces to man the Afghanistan-Tajikistan border.
 5) None of the above.

Directions (106 – 108): Choose the word which is most nearly the **SAME** in meaning as the word given in **bold** as used in the passage.

106. **Retaliate**

- 1) Acknowledge 2) Feedback 3) Contravene
 4) Counteract 5) Reciprocate

107. **Reckon**

- 1) Abandon 2) Disregard 3) Consecrate
 4) Embrocate 5) Calculate

108. **Speculate**

- 1) Deliberate 2) Excogitate 3) Figure out

- 4) Abstain 5) Meditate

Directions (109 – 110): Choose the word which is most nearly the **OPPOSITE** in meaning to the word given in **bold** as used in the passage.

109. **Robust**

- 1) Powerful 2-) Fragile 3) Flourishing
 4) Concentrated 5) Vigorous

110. **Splinter**

- 1) Disintegrate 2) Crumble 3) Smash
 4) Whole 5) Shatter

Directions (111-115): Rearrange the following six sentences (A), (B), (C), (D), (E), and (F) in the proper sequence to form a meaningful paragraph and then answer the questions given below.

- A) Depression is possible and if they don't get enough exercise, obesity is also on the cards.
 B) A lot of people keep dogs tied all day.
 C) They could exhibit other behavioural disorders such as chewing on their own leg or licking themselves constantly out of boredom, causing skin problems.
 D) The other major risk is exposure to the elements for example, when they are tied in direct sunlight; they are at risk of dehydration and heat stroke.
 E) Habitual tying is never a good thing.
 F) This causes behavioural issues – they might start to become excessively vociferous or aggressive.

111. Which of the following would be the **FOURTH** sentence after rearrangement ?

- 1) E 2) D 3) C 4) A 5) F

112. Which of the following would be the **FIRST** sentence after rearrangement ?

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

113. Which of the following would be the **THIRD** sentence after rearrangement ?

- 1) F 2) C 3) E 4) B 5) D

114. Which of the following would be the **FIFTH** sentence after rearrangement ?

- 1) C 2) A 3) B 4) D 5) F

115. Which of the following would be the **SECOND** sentence after rearrangement ?

- 1) D 2) E 3) F 4) B 5) C

Directions (116–120): In each of the following questions there is a sentence with a pair of blank spaces, followed by five pair of words. Choose the pair that can fill up the blanks in the same order. The number of that pair is your answer.

116. Handicrafts constitute an important _____ of the decentralised sector of India's economy and _____ employment to over six million artisans.

- (1) factors — aims (2) extension — plans
 (3) segment — provides (4) supplier — gives
 (5) period — projects

117. Among a number of hobbies that one can _____, the hobby of reading is the most useful and _____
- (1) develops — accumulative
 - (2) cultivates — enlightened
 - (3) nourish — cumulative
 - (4) absorbs — durable
 - (5) considers — appreciative
118. The quality of _____ between individuals and the organisation for which they work can be _____ to benefit both the parties.
- (1) services — evaluated
 - (2) interaction — improved
 - (3) sophistication — developed
 - (4) work — appreciated
 - (5) life — conceptualised
119. Part of the confusion in our societies _____ from our pursuit of efficiency and economic growth, in the _____ that these are the necessary ingredients of progress.
- (1) stems — conviction
 - (2) derives — evaluation
 - (3) emerges — consideration
 - (4) obtains — exploration
 - (5) extends — planning
120. The problem of housing shortage _____ with the population explosion has also been _____ by this policy.
- (1) coped — highlighted
 - (2) dispensed — acknowledged
 - (3) compounded — addressed
 - (4) threatened — manifested
 - (5) projected — discussed

Directions (121–135) : Read the following passage carefully and answer the questions given below it. Certain words/expressions are given in bold in the passage to help you locate them while answering some of the questions.

Radically changing monsoon patterns, reduction in the winter rice harvest and a quantum increase in respiratory diseases all part of the environmental doomsday scenario which is reportedly playing out in South Asia. According to a United Nations Environment Programme report, a deadly three km deep blanket of pollution comprising a fearsome cocktail of ash, acids, aerosols and other particles has enveloped this region. For India, already struggling to cope with a drought, the implications of this are devastating and further crop failure will amount to a life and death question for many Indians. The increase in premature deaths will have adverse social and economic consequences and a rise in **morbidity** will place an unbearable burden on our crumbling health system. And there is no one to blame but ourselves. Both official and corporate India has always been **allergic** to any mention of clean technology. Most mechanical

two wheelers roll off the assembly line without proper pollution control system. Little effort is made for R & D on simple technologies, which could make a vital difference to people's lives and the environment .

However, while there is no denying that South Asia must clean up its act, skeptics might question the timing of the haze report. The Johannesburg meet on Rio+10 is just two weeks away and the stage is set for the usual battle between the developing world and the West, particularly the U.S. President Mr. Bush has adamantly refused to sign any protocol, which would mean a change in American consumption level. U.N. environment report will likely find a place in the U.S. arsenal as it plants an accusing finger towards controls like India and China. Yet the U.S. can hardly deny its own **dubious** role in the matter of erasing trading quotas. Richer countries can simply buy up excess credits from poorer countries and continue to pollute. Rather than try to get the better of developing countries, who undoubtedly have taken up environmental shortcuts in their bid to catch up with the West, the U.S. should take a look at the environmental **profligacy**, which is going on within. From opening up virgin territories for oil exploration to relaxing the standards for drinking water, Mr. Bush's policies are not exactly beneficial, not even to America's interests. We realize that we are all in this together and that pollution anywhere should be a global concern otherwise only be more tunnels at the end of the tunnel.

121. Both official and corporate India is allergic to :

- (1) failure of monsoon
- (2) poverty and inequality
- (3) slowdown in industrial production
- (4) mention of clean technology
- (5) crop failure

122. Which, according to the passage, is a life and death question to many Indians ?

- (1) Increase in respiratory diseases
- (2) Use of clean technology
- (3) Thick blanket of pollution over the region
- (4) Failure in crops
- (5) Dwindling agricultural yield

123. If the rate of premature deaths increases it will :

- (1) exert added burden on our crumbling economy.
- (2) have adverse social and economic consequences.
- (3) make positive effect on our efforts to control population.
- (4) have less job aspirants in the society.
- (5) have healthy effect on our economy.

124. Choose the word which is **SIMILAR** in meaning of the word '**profligacy**' as used in the passage.

- (1) wastefulness
- (2) conservation
- (3) upliftment

- (4) criticalness (5) denouncement
125. According to the passage, India cannot tolerate any further:
- (1) crop failure
 - (2) deterioration of health care system
 - (3) increase in respiratory diseases
 - (4) proliferation of nuclear devices
 - (5) social and economic consequences
126. According to the passage, two wheeler industry is not adequately concerned about
- (1) passenger safety on the roads
 - (2) life cover insurance of the vehicle owners
 - (3) pollution control system in the vehicles
 - (4) rising cost of the two wheelers
 - (5) rising cost of the petrol in the country
127. What could be the reason behind timing of the haze report just before the Johannesburg meet as indicated in the passage?
- (1) United Nations is working hand in glove with U.S.
 - (2) Organizers of the forthcoming meet to teach a lesson to the U.S.
 - (3) Drawing attentions of the world towards devastating effects of environment degradation.
 - (4) U.S. wants to use it as a handle against the developing countries in the forthcoming meet
 - (5) The meet is a part of political agenda of the U.N.
128. Choose the word which is **SIMILAR** in meaning of the word 'allergic' as used in the passage.
- (1) liking (2) passionate (3) possessive
 - (4) crumbling (5) repugnant
129. Which of the following is the indication of environmental degradation in South Asia ?
- (1) Social and economic inequality
 - (2) Crumbling health care system
 - (3) Inadequate pollution control system
 - (4) Overemphasis on technology
 - (5) Radically changing monsoon pattern
130. What must we realise, according to the passage ?
- (1) No country should show superiority over other countries.
 - (2) U.N. is putting in hard efforts in the direction of pollution control.
 - (3) All countries must join hands in fighting pollution.
 - (4) Nobody should travel through tunnel to avoid health hazards.
 - (5) We all must strive hard to increase agricultural production.
131. Which of the following finds place in the United Nations Environment Programme Report?
- (1) Changing monsoon patterns
 - (2) Substantial increase in respiratory diseases
 - (3) A serious cover of pollution over the region
 - (4) Reduction in winter rice harvest
 - (5) None of these
132. Which of the following statements is **NOT TRUE** in the context of the passage ?
- (1) U.N. environment report blames countries like India and China
 - (2) Developing countries have taken environment shortcuts in their bid to catch up with the west.
 - (3) U.S. is also to be blamed for environmental degradation and pollution
 - (4) Indians cannot afford to have any further crop failure
 - (5) U.S. has tightened safety standards for drinking water
133. According to the passage, Johannesburg meet is going to witness
- (1) calm and dispassionate thinking on the issue of pollution control
 - (2) a blaming game between developed and developing countries
 - (3) refusal of U.N. to work as arbitrator
 - (4) U.S. agreeing to look at the issue of lowering its consumption
 - (5) countries agreeing for higher monetary allocation to R & D.
134. Choose the word which is **MOST OPPOSITE** in meaning to the word 'dubious' as used in the passage ?
- (1) unquestionable (2) dissimilar (3) illegal
 - (4) antisocial (5) innovative
135. Choose the word which is the **MOST OPPOSITE** in meaning to the word 'morbidity' as used in the passage.
- (1) powerfulness (2) healthiness (3) softness
 - (4) acuteness (5) purposeful
- Directions (136-140):** Read each sentence to find out whether there is any grammatical error in it. The error, if any, will be one part of the sentence. The number of that part is the answer. If there is no error, the answer is (ignore the errors of punctuation, if any.)
- 136.1) Meetings were held with unions /2) to tackle indiscipline, /3) and with customers /4) to understand its needs. /5) No errors
137. 1) The actual conduct of the test /2) at each venue will be entrusted /3) on the Officer-in-Charge/4) who will be designated as test conductor. /5) No errors
- 138.1) The list of candidates admitted /2) to the test should be remain /3) with the invigilator /4) during the test. /5) No errors

139.1) While the issue was no longer /2) as serious as the demise or survival of the, company /3) the ultimate fate of this national treasure /4) was far off settled /5) No errors

140.1) At presently the global /2) supply of wheat is /3) the lowest it has been /4) for the past fifty years. /5) No error

Directions (141-150): In the following passage, there are blanks, each of which has been numbered. These numbers are printed below the passage and against each, five words suggested, one of which fits the blank appropriately. Find out the appropriate word in each case.

The (141) increase in the number of vehicles on Indian roads has also led to an increase in road accidents. India (142) for 10 per cent of the global road crash (143). Statistics show that (144) more than a million people die due to road accidents every year; if we do not do (145) about it by 2020 this (146) will double. Vehicular safety standards are a (147) area. Hence, the United Nations has (148) 2011-20 as the "Decade of Action for Road Safety" with the (149) to reduce fatalities by 50 per cent. The UN has (150) five pillars to achieve this target, i.e. Road Safety Management, Safer Roads and Mobility, Safer Road Users, Post Crash Response and Safer Vehicles.

- 141.1) fantastic 2) tremendous 3) awesome
4) excellent 5) terrible
- 142.1) calculates 2) registers 3) targets
4) wishes 5) accounts
- 143.1) lethality 2) numbers 3) fatalities
4) disaster 5) mortality
- 144.1) globally 2) always 3) entirely
4) finally 5) lastly
- 145.1) anymore 2) whatever 3) all things
4) anything 5) everything
- 146.1) total 2) sum 3) character
4) amount 5) figure
- 147.1) complication 2) dispute 3) problem
4) question 5) difficulty
- 148.1) announced 2) disclosed 3) released
4) circulated 5) told
- 149.1) aspiration 2) wish 3) scheme
4) aim 5) course
- 150.1) classified 2) identified 3) established
4) selected 5) separated

SOLUTIONS

Directions (1-5):

- Enhance → co
- Knowledge → Po
- The → Yo
- newspaper → no
- good → ro

- new → jo
- version → so
- book → do
- brand → qo
- is/necessary → bo/to

- 31. (1)
- 32. (2)
- 33. (3)
- 34. (4)
- 35. (1)

Directions (6-10):

Day	Person	Colour	Subject
Monday	Disha	Brown	Civics/Economics
Tuesday	Diya	Black	Hindi
Wednesday	Riya	Pink	English
Thursday	Reena	Green	Civics/Economics
Friday	Rita	Yellow	Sanskrit
Saturday	Ritesh	White	Geography
Sunday	Jitesh	Red	History

- 36. (4)
- 37. (3)
- 38. (4)
- 39. (2)
- 40. (4)

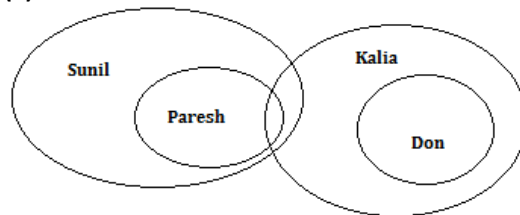
Directions (11-15)

- > → □
- ≥ → \$
- = → @
- < → #
- ≤ → ©

- 41. (3)
- 42. (1)
- 43. (4)
- 44. (2)
- 45. (5)

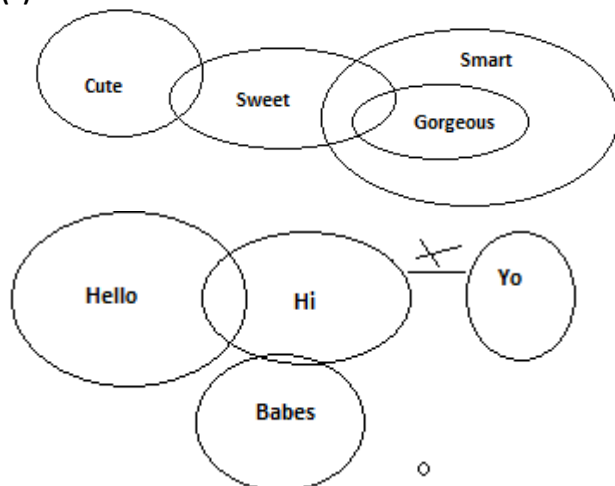
Directions (16-20)

46. (3)

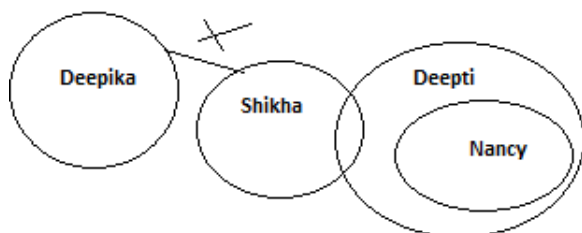


47. (2)

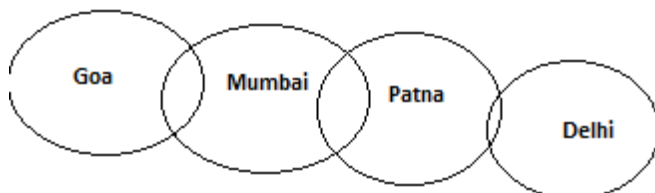
48. (4)



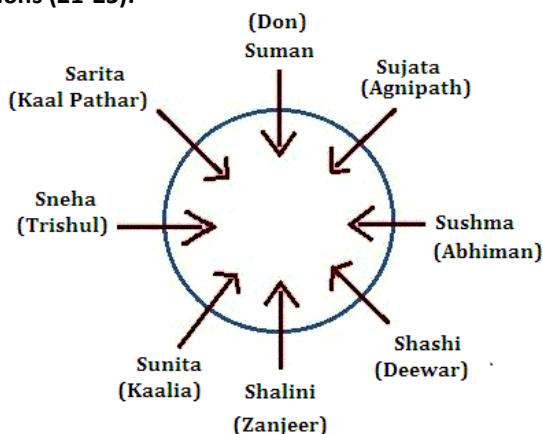
49. (4)



50. (3)



Directions (21-25):



- 51. (5)
- 52. (2)
- 53. (3)
- 54. (2)
- 55. (1)

Direction (26-30):

- Input : 84 why sit 14 32 not best ink feet 51 27 vain 68 92
 Step I : 14 84 why sit 32 not ink feet 51 27 vain 68 92 best
 Step II : 27 14 84 why sit 32 not ink 51 vain 68 92 best feet
 Step III : 32 27 14 84 why sit not 51 vain 68 92 best feet ink
 Step IV : 51 32 27 14 84 why sit vain 68 92 best feet ink not
 Step V : 68 51 32 27 14 84 why vain 92 best feet ink not sit
 Step VI : 84 68 51 32 27 14 why 92 best feet ink not sit vain
 Step VII: 92 84 68 51 32 27 14 best feet ink not sit vain why
 56. (5)
 57. (4)
 58. (2)
 59. (3)
 60. (1)

Directions (31 – 35)

- 61. (1) Only I is sufficient.
- 62. (5) D is third tallest among these.
- 63. (4) It cannot be determined from both the statements that how many sisters K have.
- 64. (2) Only II is sufficient.
- 65. (5) Code for go is 'pa'.
- 66. (4) Option (4) provides the reason why it has not been useful within two days. Hence, it weakens the argument.

Solutions (37-38):

- 67. (1) Only (A) weakens the given argument by saying that most of the accidents happened due to bad weather conditions and not due to the incapability of railways.
- 68. (2) Only (B) strengthens the given argument saying that the conditions of rail tracks is not good which can be the reason of recent rail accidents.

Solutions (39-40):

- 69. (2) Option (1) says that GPS is very expensive, but it might be worth the cost. So option (1) does not imply that the plan may not work. Option (3) says that many people prefer using paper maps but it doesn't say that people might not like the GPS system. Option (4) is rather saying that the plan will work efficiently because people will readily get it installed. Option (2) is the best answer. It says that car owners will not understand the English language used by the GPS.
- 70. (2) The government has decided to sell off its industrial units, because heavy loss was caused by corruption, inefficiency and red-tapism. Hence statement II is the cause and I is its effect.

Directions (41-45):

DAY	PERSON	COMPANY
Monday	K	B
Tuesday	R	C
Wednesday	J	D

Thursday	M	A
Friday	T	E
Saturday	L	F
Sunday	Q	G

71. (3)
72. (1)
73. (4)
74. (5)
75. (2)

Directions (46-50):

76. (5): In all the given statements there is additional information which generally can't be assumed hence none of the given statements is a possible assumption.
77. (5): It can't be a better course of action to convert the Internet Cafe into Coffee Cafe. Also a new project at the place of internet cafe after diminishing it can't be a rational course of action. More investment in loss making project is also not rational without a strong strategy, and the 4th statements illogical – not a good course of action.
78. (5): All the statements have the additional information which can't be generally assumed.
79. (2): From the statement II we can generally assume that the Indian banks have capacity to pay higher interest rate on NRI deposits.
80. (4): To alert the dot centre can be a better course of action. Also to equip the TB Hospitals for the treatment is a right course of action. Hence both can be effective steps.
81. (3) series is +23,+(23*2) ,+(23*3) ,+(23*4), +(23*4) and so on. Next no 739+23*6=927
82. (5)series is ,* 1+2,*2+3,*3+4 and so on . next no is 3291*6 +7 = 19753
83. (4) series is ,*1,*(1+4),*(5+4)=*9,*(9+4=13), and so on, ans = 129285*21 = 2714985
84. (2)series is 1⁴,2⁴,3⁴, 4⁴, ans so no next number is 2401
85. (1)series is *2+6, *2+6, *2+6, *2+6, next number is 410
86. (5) Let present age of Prem=x years and that of Anand= y years

According to the statement

$$A. \frac{x-5}{y-5} = \frac{3}{4} \Rightarrow 4x - 20 = 3y - 15$$

$$\Rightarrow 4x - 3y = 5$$

$$B. \frac{x+5}{y+5} = \frac{5}{6} \Rightarrow 6x + 30 = 5y + 25$$

$$\Rightarrow 6x - 5y = -5$$

$$C. \frac{x}{y} = \frac{2}{3} \Rightarrow 3x = 2y \Rightarrow y = \frac{3}{2}x$$

Hence we can easily find the difference between the same of Prem and Anand by considering any two of the three equations.

87. (4)
88. (2)As both the cows have neither been boughtfor Rs 2450 each nor have been bought at equalcost for Rs 2450 together (ie for

Rs 1225 each),so even after combining the three statementswe cannot find out his loss or gain per cent.

89. (4): $A \Rightarrow P \left(1 + \frac{r}{100}\right)^2 = 8988.80$

$$A \Rightarrow P + \frac{2rp}{100} = 8960$$

$$C \Rightarrow P = 8000$$

By solving any two, the result can be found.

90. (4): Let the length and breadth of a rectangle be x and y respectively

$$A \rightarrow A(r): A(c) = 6:11$$

$$B \rightarrow A(c) = 132$$

$$\text{Therefore, area of rectangle} = \frac{6}{11} \times 132 = 72 \text{ m}^2 \dots (i)$$

Combining statement (c) and (i)

$$x \times \frac{x}{2} = 72 \rightarrow x^2 = 144, x = \text{length} = 12$$

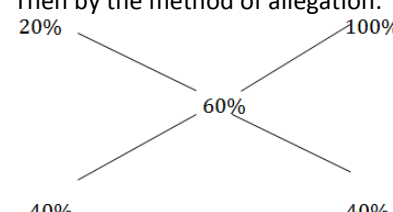
$$\text{Breadth} = 6$$

Solution(61- 65)

Total students = 1200		
	Girls	Boys
Cooking only	100	40
Cooking + Singing	180	72
Martial arts only	36	54
Dancing only	152	160
S + D + M	252	154
Total	720	780

91. (1): 72 + 154 = 226
92. (4): 100
93. (3): 152 : 160 = 19 : 20
94. (2): 36 + 54 + 252 + 154 = 496
95. (5): $\frac{72}{100} \times 100 = 40\%$
96. (1):Male Engineers +Male Designers 40% of (18% of 10500)+35% of (16% of 10500)
∴ required ratio = (40×18)+(65×16) : (60×18)+(35×16) ⇒ (720+1040) : (1080+560) ⇒ 1760 : 1640 ⇒ 44 : 41
97. (3): Required % = $\frac{19}{21} \times 100 = 90\% \text{ approx}$
98. (2): female Professionals = 10500(20% of 21% + 60% of 18% + 40% of 11% + 80% of 15% + 40% of 19% + 35% of 16%)= 4683
Male= 10500- 4683 = 5817
Difference = 5817 – 4683 = 1134
99. (4): Required % = $\frac{20\% \text{ of } 21}{80\% \text{ of } 15} \times 100\% \Rightarrow \frac{20 \times 20}{80 \times 15} \times 100\% \Rightarrow \frac{420}{12} \Rightarrow 35\%$
100. (1): Required ratio = $\frac{60 \times 11}{20 \times 15} \Rightarrow 11 : 5$
101. (2): P=4,3 ; q=2,1 ; p>q
102. (1): P= $\frac{1}{3}, \frac{1}{4}$; q = $\frac{2}{3}, \frac{1}{2}$; p<q
103. (5): p=-7, -5; q=-7, -4; No relation.

104. (4); $p = 5, 3; q = 3, 2; q \leq p$
 105. (3); $p = -5; q = \pm 5; p \leq q$
 106. (3); 25% of 1200 + 50% of 1060 + 30% of 1450 + 20% of 1100 + 25% of 1000
 $= 300 + 530 + 435 + 220 + 250 = 1735$
 Average $= \frac{1735}{5} = 347$
 107. (4); 30 : 50 = 3 : 5
 108. (5); $\frac{550-250}{250} \times 100 = \frac{300}{350} \times 100 = 120\%$
 109. (5); In 2008, number of science student = 330
 In 2009, number of science student = 550
 $\therefore \% \frac{330}{550} \times 100 = 60\%$
 110. (4); In year 2005, 2007, 2008 and 2009,
 Science is > Commerce
 In 2005 and 2008, Arts > Commerce
 $4 : 2 = 2 : 1$
 111. (2); students enrolled in cooking classes = 22%
 Students enrolled in dancing classes = 21 %
 Required percentage = $(22/21) \times 100 = 104.76$
 112. (4); Students enrolled in sitting classes = $\frac{11}{100} \times 3600 = 396$
 Students enrolled in drama classes = $\frac{13}{100} \times 3600 = 468$
 Total no. of students = $396 + 468 \Rightarrow 864$.
 113. (3); Students enrolled in painting classes = $(15+21+18)\%$ of 3600 = 1944
 114. (3); $(15/18) \times 100 = 83$ (approx.)
 115. (1); Students enrolled in singing classes = 648
 Students enrolled in dancing classes = 756
 Total = $648 + 756 = 1404$
 Students enrolled in drama classes = 468
 Ratio = $\frac{1404}{468} \Rightarrow 3 : 1$
 116. (1) $30 \times 4 \times 7.1 = 850$ (APPROX)
 117. (5) $112 - 49 = \sqrt{?}$
 $\sqrt{?} = 63$
 $? = 3969$
 118. (4)
 $24 \times 20 \times 8 = ?$
 $? = 3840$
 119. (1)
 $5557 \div 51 = ?$
 $? = 108.9 \approx 109$
 120. (4) $466 + 765 - 212 = 1020$ (APPROX)
 121. (1):
 Part filled by A in 1 hour = $(1/36)$;
 Part filled by B in 1 hour = $(1/45)$;
 Part filled by (A + B) In 1 hour
 $= (1/36) + (1/45) = (9/180) = (1/20)$
 Hence, both the pipes together will fill the tank in 20 hours.

122. (4): Work done by the waste pipe in 1min
 $= (1/20) - (1/12) + (1/15) = -1/10$ [negative sign means emptying]
 therefore the waste pipe will empty the full cistern in 10min
 123. (4): Failed in mathematics, $n(1) = 34$
 Failed in English, $n(2) = 42$
 $n(A \cup B) = n(1) + n(2) - n(A \cap B)$
 $= 34 + 42 - 20 = 56$
 Failed in either or both subjects are 56
 Percentage passed = $(100 - 56)\% = 44\%$
 124. (3): Let the third number is x.
 then first number = $(100 - 30)\%$ of x = 70% of x = $7x/10$
 Second number is $(63x/100)$
 Difference = $7x/10 - 63x/100 = 7x/10$
 So required percentage is, difference is what percent of first number
 $\Rightarrow (7x/100 \times 10/7x \times 100)\% = 10\%$
 125. (1): a : b = 2:3, b:c = 4:5 Gita : Kanchan : Rekha
 $60000 \times 36 : 90000 \times 30 : 135000 \times 24$
 $= 4 : 5 : 6$
 126. (2) Marked price $\times \frac{96}{100} = 1920$
 \therefore Marked price = $1920 \times 100/96 = 2000$
 127. (2) : $(A+B+C) - (A+B)$ can give you the answer.
 $(A+B+C) = 1/6$ and $(A+B+C)$ in 2hrs = $2/6$ and remaining part $1 - 2/6 = 2/3$.
 So $(A+B)$ in 7 hrs is $2/(3 \times 7) = 2/21$.
 $1/6 - 2/21 = 1/14$ so answer is 14.
 128. In original mixture, % of liquid B = $\frac{1}{4+1} \times 100 = 20\%$
 In the resultant mixture, % of liquid B = $\frac{3}{2+3} \times 100 = 60\%$
 Replacement is made by the liquid B, so the % of B in second mixture = 100%
 Then by the method of allegation:

 \therefore Ratio in which first and second mixtures should be added is 1:1. It implies that the reduced quantity of the first mixture and the second mixture and the quantity of mixture B which is to be added are the same.
 \therefore Total mixture = $10 + 10 = 20$ litres.
 and liquid A = $(20/5) \times 4 = 16$ litres
 129. (2) : Let the two numbers be x and y.
 $3x = 1.2(2y + 105)$
 $3x = 2.4y + 126$ (1)
 $2x + 36 = 0.8(3y)$
 $2x + 36 = 2.4y$ (2)
 $x = 162$

130. (2) gain percent = $\frac{20 \times 100}{100 - 20} = \frac{20 \times 100}{80} = 25\%$
101. (2); The geopolitical changes around Afghanistan and the organisational struggles within the Taliban make the time right for India to reassess its role in Afghanistan.
102. (1); Time to refresh Afghan relationship
103. (4); Inability of the Taliban to regain control of major cities in its traditional stronghold of southern Afghanistan.
104. (3); It is imperative for India that Afghanistan's south-eastern regions are importing terror from India.
105. (1); Inability of the Taliban to regain control of major cities in its traditional stronghold of southern Afghanistan.
106. (5); **Retaliate** means to make an attack in return for a similar attack. So, Reciprocate is the word which is similar in meaning to it.
107. (5); **Reckon** means to calculate. So, calculate is the word which is similar in meaning to it.
108. (3); **Speculated** means reflect deeply on a subject. So, figure out is the word which is similar in meaning to it.
109. (2); **Robust** means sturdy and strong in form, constitution, or construction. So, Fragile is the word which is opposite in meaning to it.
110. (4); **Splinter** means to break or cause to break into small sharp fragments. So, Whole is the word which is opposite in meaning to it.

For questions (111-115): The proper sequence of sentences to form a meaningful paragraph will be **E BFCAD**

111. (3); C
112. (5); E
113. (1); F
114. (2); A
115. (4); B
116. (3); 'segment — provides' is the correct use.
117. (3); 'nourish — cumulative' is the correct use where 'cumulative' means increasing or increased in quantity, degree, or force by successive additions.
118. (2); 'interaction — improved' is the correct use where 'interaction' means influence.
119. (3); 'emerges — consideration' is the correct use where 'emerges' means move out of.
120. (3); 'compounded — addressed' is the correct use where 'compounded' means to make (something bad) worse and 'addressed' means to fix or solve an issue.
121. (4) ; mention of clean technology
122. (4) ; Failure in crops
123. (2) ; have adverse social and economic consequences.
124. (1) ; The meaning of the word Profligacy (Noun) is using money, time, materials etc. in a careless way; wastefulness. Hence, profligacy and wastefulness are synonymous.
125. (1) ; crop failure
126. (3) ; pollution control system in the vehicles
127. (4) ; U.S. wants to use it as a handle against the developing countries in the forthcoming meet.

128. (5) ; The word Allergic (Adjective) means having an allergy to some thing: having strong dislike of something/ somebody; a medical condition that causes you to react badly or feel ill or sick when you eat or touch a particular substance. So, repugnant is the word which is similar in meaning to it.
129. (5); Radically changing monsoon pattern.
130. (3) ; All countries must join hands in fighting pollution.
131. (3) ; A serious cover of pollution over the region.
132. (5) ; U.S. has tightened safety standards for drinking water
133. (2) ; a blaming game between developed and developing countries
134. (1) ; The word Dubious (Adjective) means not certain and slightly suspicious about something: suspicious, doubtful. So, unquestionable is the word which is opposite in meaning to it.
135. (2) ; The word Morbidity (Noun) means a strong interest in sad or unpleasant things, especially disease or death. Hence, morbidity and healthiness are antonymous.
136. (4) 'their' should replace 'its'.
A verb should always agree with its subject (customers)
137. (3) 'to' should replace 'on' in the sentence. entrusted - to give (responsibility, etc) and it takes preposition to.
138. (2) 'be' should be 'removed'. auxiliary verb is followed by be in a passive sentence (where the sentence starts with the object and transitive verb is used.)
139. (4) 'Far off' means long time ago: since it is an adjective, it can't be used with a verb (sittled)
'Far off' should be replaced with far from being.
140. (1) 'Present' should replace 'presently'. At present - at this time, or occurring now
141. (2) 142. (5) 143. (3) 144. (1) 145. (4) 146. (5) 147. (3) 148. (1) 149. (4) 150. (2)



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