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COMPETITION POWER

Your Guide to Government Jobs & All other Competitive Exams

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- All about the 58th Grammy's Award 2016
- The Visit of Crown Prince of UAE to India
- Francois Hollande, President of France visited India
- The first 'Make In India' Week took place in Mumbai
- Sixth Bi-monthly Monetary Policy Statement, 2015-16
- Australian Open 2016 concluded, Djokovic the winner
- India won a record breaking 308 medals in the 12th SAG 2016

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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 **February** but also for the month of **January** 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 all the other aspects of the exams, be it Covering each aspect of the various subjects(like reasoning, english, quant, computers) right from building the student's concepts to helping him practice a few topics.or be it Interview Preparation or Guidance and boosting the confidence of students. We Have It All Covered!!!

Along with this we have also included **Mock Papers on Railways, IBPS and SSC CGL following the respective exam pattern** 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.

Basically this magazine is a one stop place for all those preparing for government sector competitive exams. Within 3 months of its launch, it has become quite popular among the students, who love to refer to it for their exams.

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

Dear Friends,

So often than not, we feel burdened by the weight of our own thoughts, the thoughts of the past, the thoughts of sorrow, thoughts of failure, thoughts of jealousy and other people's achievements. All these preventing us from living in the moment. Many of us do not really cherish the PRESENT MOMENT and live merely like shadow...well time has come that we take a few steps to get rid of this habit. trust us our thoughts are nothing but a byproduct of the habits that we have formed over a period of time, some consciously and some unconsciously.

Life is full of surprises.

**Some leave a bitter taste in your mouth,
while others leave the sweet sensation of chocolate.**

**The trick is to never allow any bad taste to linger,
but rather to dull it with the memory of your last sweet
sensation.**

A man in his journey through Life looked old before his time. Weak and exhausted, he dragged his feet in a slow shuffle. His back was bent with the burden of his baggage and his face was set in a deep frown. His eyes betrayed his life's story — pain, disappointment and resentment.

'Why don't you rest awhile,' said the 'Spring-cleaner'. 'You look tired and overburdened. What is it you're dragging along with you everywhere in that enormous bag? It looks so heavy and uncomfortable to carry and I can see it's causing you pain.'

The man shuffled to a standstill with a deep sigh and his legs wobbled unsteadily under the strain of the enormous burden still balanced upon his shoulders. 'I've had this bag as far back as I can recall' he said. 'I've carried it with me through Life and everyday it seems to get heavier, weighing me down like a ball and chain, yet I can't get rid of it. I know it's held me back in Life and It's like it's part of me and we're shackled together by some invisible bond. there are days like today



when I feel I just can't go on. The burden I carry has become unbearable and I almost wish my journey through Life was at an end.'

The 'Spring-cleaner' took pity on the man as he had done on so many before him. 'They call me 'The Spring-cleaner' he said. 'I'd like to help you if you let me?'

The man's eyes shone with hope and he eagerly nodded his approval. 'Anything, I'll do anything to lessen the load' he said.

'Do you know what spring-cleaning is?' he asked.

'Sure, it means cleaning out your closet or your home by getting rid of all the old things,' said the man.

'That's right,' agreed the 'Spring-cleaner'. 'Now, have you ever spring-cleaned your mind?' he asked.

'What do you mean? I have no idea what you're getting at!' said the man with exasperation.

'Well, just as you regularly spring-clean your home or closet, you should regularly spring-clean your mind. In other words, take the time to review your life, all the 'old baggage' — the hurts, the jealousies, the resentments, the painful memories, the failures — all the bad old stuff you've hoarded throughout the years. Do some serious spring-cleaning and get rid of it all. You certainly don't need it! You see, this bag you've been carrying for most of your life is filled with all your 'old baggage' and you keep adding to it as you progress through Life. The invisible bond that shackles you to the bag is your own doing. Only you can undo it. You need to learn to let go. Spring-clean your mind and throw the 'trash' away. Let go of all the old hurts, bad memories and resentments and only then will you be able to move forward freely, unburdened by a bag full of pain, anger and regrets.'

The Spring-cleaner and the man talked for many hours. Hours turned to days and days to weeks until one day the man was ready to leave. It was not the same man who had arrived weak, exhausted and prematurely aged weeks before. This was a changed man — younger in mind and body, stronger physically and mentally, relaxed and energized. His bag was empty, as though his journey had only just begun

and he leapt joyously into the future like a child embarking upon a new adventure!

Don't carry grudges, for they are the heaviest of all life's burdens.

Now we want you, yes you the reader to do some spring-cleaning. All we want you to do is to take pen and paper and find a quiet place where you can be alone for awhile. Now write down all the negative things you have carried with you through life. You see Life is like a big hold-all-bag. You throw all your memories, experiences, hurts, resentments etc. in this bag and soon you're dragging a huge, heavy, overloaded amount of unnecessary baggage.

Write it all down and get it out of your system, like a cleansing process. Just writing it all down has an amazing effect. It's like taking a weight off your shoulders and you'll feel like its time to start afresh with a new attitude and approach to life. Remarkably, many people have told me that it restored their spirit, awakening the person they once were before they accumulated all the old baggage.

For many years a friend of mine felt a great deal of resentment towards her mother for not being there when she needed her and for her weakness when she was around. She then decided to write a letter to her mother telling her exactly how she felt. She ended up writing 30 pages filled with all the hurtful things she'd kept bottled up for years. The most amazing thing was that once she had finished, she felt no need to send it. Just writing it all down had cleansed her somehow and put it out in the open as though it were now dealt with and over. She felt as though it was now time to move on and start anew. The mere act of writing it all down improved relations tremendously with her mother as she no longer felt all the pent-up emotions and resentment of the past. She had done some serious spring-cleaning and it had worked wonders!

You really need to do this. You'll be amazed at the effect! Perhaps you're still hurt and angry about a past relationship. Maybe your previous boss treated you badly. You could still be feeling angry and vengeful toward someone who let you down or hurt you. You could have had one or more bad experiences, which still haunt you.

Whatever old baggage you carry, you must realize that the past is gone and to progress and bring out the best in yourself, you have to start shutting out all the old hurts, disappointments and bad experiences from your mind. Come on, make a fresh start now, by getting rid of all your old baggage and cleansing your mind.

Letting go is not a matter of forgetting, denying or giving up, but rather accepting and moving on.

Now why is it important to move on and let go of our past? Well because the quality of our future life totally depends on how we live today. If our past is so heavy, clearly it will not let us live fully in the present, so hence our future will also remain shadowed by our past.

So dear friends, before you take on any new venture in your life, make sure you have spring cleaned yourself and be ready to take a flight towards a happy and successful life.

Like trees, we too must continually get rid of the old to make room for new and better things in life. Too many people cling desperately to old memories, hurts and beliefs instead of using them, learning from them and then letting go of them once they have served their purpose. Hoarding inevitably leads to some form of loss. Renewed gain comes only from using wisely, learning from and then letting go to welcome the new.

Don't try to relive yesterday for good or ill, as it is forever gone. Rather concentrate on what is happening in your life today and be happy now!



RAIL BUDGET 2016

Railway Budget Suresh Prabhu presented his second rail budget this year. He kept the fares unchanged. In his budget speech, he said that for this budget he owes its inspiration to vision of PM Modi who said: "My vision is to make railways backbone of India's progress & economic development."

He outlined the **3 pillars of strategy** - raise new revenues, raise productivity and efficiency and revamp the processes. He also said that the Core objective is to become engine of economic growth, create employment and provide customer service.

The theme of the Budget is:

Overcoming challenges - Reorganize, Restructure Rejuvenate Indian Railways: 'Chalo, Milkar Kuch Naya Karen'

Expenses/Revenue Target

- ❖ Operating ratio kept at 92% FY17 as against 90% in current year.
- ❖ To generate revenues of order of Rs.1,84,820 cr next year which is a 10.1% higher than revised target of current year.
- ❖ The Capital plan of Rs 1.21 lakh crore.
- ❖ Aimed to generate 10-20% of revenues from non-tariff sources over next 5 years by monetising assets.
- ❖ Railways will get Rs 40,000 crore budgetary support from the government.
- ❖ Railways incurred a loss of Rs 30,000 crore by subsidizing passenger fares.
- ❖ Rs 8.5 lakh crore to be spent over 5 years for modernization of railway infrastructure

New Trains to be introduced

For the unreserved passenger -

- ❖ Antyodaya Express unreserved, superfast service.
- ❖ Deen Dayalu coaches - unreserved coaches with potable water and higher number of mobile charging points.

For the reserved passenger -

- ❖ Humsafar: Fully air-conditioned third AC service with an optional service for meals
- ❖ Tejas: Will showcase the future of train travel in India. Will operate at speeds of 130 kmph and above. Will offer

onboard services such as entertainment, local cuisine, WiFi, etc. through one service provider for ensuring accountability and improved customer satisfaction

- ❖ Humsafar and Tejas to ensure cost recovery through tariff and non-tariff measures
- ❖ UDAY: Overnight double-decker, Utkrisht Double-Decker Air-conditioned Yatri Express on the busiest routes, has the potential to increase carrying capacity by almost 40%.

Railway Infrastructure Targets

- ❖ To have 2,800 kms of new tracks in next year, almost 30% higher than last year target.
- ❖ Two dedicated freight corridors by 2019.
- ❖ Railway electrification have increased by 50% & 2,000 km route to be electrified next fiscal year.
- ❖ 400 stations to be re-developed through PPP.
- ❖ 2 locomotive factories at the cost of Rs 40,000 crore to be set up.
- ❖ WiFi in 100 stations this year and 400 other stations next year.
- ❖ Poised to commission 7km of broad gauge lines in 2017 against an average of 4.3 km.
- ❖ Elevated rail corridors from Churchgate to Virar and CST to Panvel on the cards.
- ❖ Opened long awaited Broad Gauge Lumding-Silchar section in Assam, connecting Barak Valley with rest of country.

Reservation Quotas

- ❖ Lower berth quota for senior citizens to be increased by 50%
- ❖ 33% of sub-quota for women in each of the reserved categories will be introduced.

Safety and Security Provisions announced

- ❖ Railways announces measures for women security: All India 24X7 helpline, CCTV surveillance, reserved middle bay in coaches
- ❖ To have CCTV surveillance at all stations, 300 major stations will be covered this year.

- ❖ To introduce 20,000 screen rail display network for passing info to passengers and huge advertising potential.
- ❖ We'll install GPS-based digital display in coaches for showing upcoming stations.
- ❖ By 2020, plans to eliminate all unmanned level crossings.
- ❖ Wireless enabled 'Rakshak' devices to intimate gangmen about approaching train.
- ❖ Railways will partner with Gujarat, Telangana & Tamil Nadu for developing suburban sections in Ahmedabad, Hyderabad & Chennai by innovative financing mechanism.
- ❖ Intend to take up on priority provision of passenger amenities and beautification of stations at pilgrimage centres including Ajmer, Amritsar, Bihar Sharif, Chengannur, Dwarka, Gaya, Haridwar, Mathura, Tirupati, & Varanasi.

Agreements/Projects Announced in the Budget

- ❖ Completely paperless contract system in 2016-17
- ❖ 124 MPs have committed to contribute from MPLADS for passenger amenities.
- ❖ Enhanced capacity of e-ticketing system - from 2000 tickets a minute to 7200 a minute (to support 120,000 concurrent users).
- ❖ 44 new projects valued at Rs 92,714 crore to be implemented this year
- ❖ 17 states agree to form JVs with Indian Railways for construction of rail-over-bridges
- ❖ Railways will partner with the Govt. of TN for developing suburban network in Chennai through innovative financing methods.
- ❖ Ring Railway to be redeveloped in partnership with the Delhi government.
- ❖ India's first rail auto hub to come up in Chennai.
- ❖ We've introduced Sarthi Seva in Konkan Railways for help to senior citizens; will expand this service.
- ❖ National academy of railways at Vadodara to be upgraded to a full-fledged Railway university.
- ❖ He also said that World's first Bio-vacuum toilet developed by Indian Railways is being used in Bibrugarh Rajdhani express.
- ❖ Foreign Rail Technological Cooperation scheme to be formulated for technological upgradation.
- ❖ Introduction of separate toilets for "divyaang" people.

Other Important Points

- ❖ To Generate Rs 9 crore man days in FY17-18, Rs 14 crore man days in FY18-19.
- ❖ LIC has agreed to fund Rs 1.5 lakh crore over next 5 years at favourable terms
- ❖ A sum of Rs. 50 crores for providing innovation grants to start-ups has been kept aside.
- ❖ Now the Coolies will be called 'Sahayaks'.
- ❖ Children's menu, baby foods, baby boards to be made available for travelling mothers.
- ❖ With helpline number 139, the passenger will soon able to do cancellation of ticket.
- ❖ Journalists to get facility of e-booking of tickets on concessional passes.
- ❖ Planning to introduce bar-coded tickets on pilot basis to tackle menace of ticketless travel.

ECONOMIC SURVEY 2015-16: Highlights

The Economic Survey is presented by the ministry of Finance in the parliament every year, before the Union Budget. The Economic Survey reviews the developments of the Indian economy over the previous 12 months, summarizes the performance on major development programs, and highlights the policy initiatives of the government and the prospects of the economy in the short to medium term.

Economic Survey is the Finance Ministry's view on the annual economic development of the country that gives a broad idea

on the macro-economic data, which will impact the budget decisions.

This year the report is authored by chief economic adviser Arvind Subramanian. It contains data of various macroeconomic indicators which reflect the state of the economy such as Gross Domestic Product, Gross National Product, Inflation rate, foreign exchange trends, balance of payments etc.

The Economic Survey for 2015-16 was tabled in Parliament by Union Finance Minister Arun Jaitley.

Major Highlights of Economic Survey 2015-16:

FISCAL DEFICIT

- ❖ 2015/16 fiscal deficit seen at 3.9 percent of GDP seems achievable
- ❖ 2016/17 expected to be challenging from fiscal point of view
- ❖ Credibility and optimality argue for adhering to 3.5% of GDP fiscal deficit target
- ❖ Time is right for a review of medium-term fiscal framework

INFLATION

- ❖ CPI inflation seen around 4.5 to 5% in 2016/17
- ❖ Low inflation has taken hold, confidence in price stability has improved* Expect RBI to meet 5 percent inflation target by March 2017
- ❖ Prospect of lower oil prices over medium term likely to dampen inflationary expectations
- ❖ Low inflation has taken hold, confidence in price stability has improved

CURRENT ACCOUNT DEFICIT

- ❖ 2016/17 current account deficit seen around 1-1.5% of GDP

CURRENCY

- ❖ Rupee's value must be fair, avoiding strengthening; fair value can be achieved through monetary relaxation
- ❖ India needs to prepare itself for a major currency readjustment in Asia in wake of a similar adjustment in China
- ❖ Gradual depreciation in rupee can be allowed if capital inflows are weak

TAXES

- ❖ Proposes widening tax net from 5.5% of earning individuals to more than 20%
- ❖ Tax revenue expected to be higher than budgeted levels in FY15/16
- ❖ Easiest way to widen the tax base would be not to raise exemption thresholds
- ❖ Favours review and phasing out of tax exemptions

BANKING & CORPORATE SECTOR

- ❖ Estimated capital requirement for banks likely around Rs 1.8 trillion by 2018/19
- ❖ Corporate, bank balance sheets remain stretched, affecting prospects for reviving private investments
- ❖ Underlying stressed assets in corporate sector must be sold or rehabilitated
- ❖ Govt could sell off certain non financial companies to infuse capital in state-run banks
- ❖ Govt proposes to make available 700 bln rupees via budgetary allocations during current, succeeding years in banks

Other Highlights of Economic Survey 2015-16:

- ❖ GDP growth rate for 2015-16 to be in the range of 7 % to 7.75 %
- ❖ Services continues to be key driver; expected to be 9.2% in 2015-16
- ❖ Foreign exchange reserves have risen to US \$349.6 (Jan-2016)
- ❖ Agriculture sector needs a transformation to ensure sustainable livelihoods for farmers and food security.
- ❖ India can become the leading investment destination owing to its robust macroeconomic fundamentals.
- ❖ Reserve Bank of India will meet 5 per cent inflation target by the end of March 2017
- ❖ Reform package for the fertilizer Sector
- ❖ It projects 7.6 per cent economic growth rate in 2015-16
- ❖ It highlights the importance and potential of spreading JAM Trinity across the Indian economy.
- ❖ India ranks first in milk production, accounting for 18.5% of world production
- ❖ Medium-term growth trajectory at 7-7.75% with downside risk. Downside risk to medium term growth due to global economic condition
- ❖ Increase in wages recommended by the 7th Pay Commission not likely to de-stabilize prices, will have little impact on inflation.
- ❖ India's long run potential GDP Growth is substantial, about 8 to 10%
- ❖ Bank accounts for over 200 million people under Pradhan Mantri Jan Dhan Yojan have been created.

UNION BUDGET 2016-17: The Highlights

FM Arun Jaitley in his Budget 2016 speech outlined the nine pillars on the basis of which he hopes to enhance India's economic growth. He focused on agriculture to tax and financial sector reforms. The major announcements and highlights of the budget 2016-17 are as follows:

1. Big Focus on Agriculture and Farmer' Welfare

- (i) Farmer's income to be doubled by 2022.
- (ii) 28.5 lakh hectares will be brought under irrigation under Pradhan Mantri Krishi Sinchai Yojana.
- (iii) 89 irrigation projects, requiring Rs. 86,500 crore in next five years, to be fast tracked. 23 of these projects to be completed before 31st March, 2017.
- (iv) Dedicated Long Term Irrigation Fund will be created in NABARD with initial corpus of Rs. 20,000 crore.
- (v) Total outlay on irrigation including market borrowings is R. 12,157 crore.
- (vi) Major programme for Sustainable Ground Water management proposed for multilateral funding at a cost of Rs. 6,000 crore.
- (vii) 5 lakh farm ponds and dug wells in rain-fed areas and 10 lakh copost pits for production of organic manure will be taken up.
- (viii) Soil Health Cards will be given to 14 crore farm holdings by March, 2017.
- (ix) 2,000 model retail outlets of fertilizer companies with soil and seed testing facilities, will be opened in the next three years.
- (x) Unified Agricultural Marketing E Platform to be dedicated to the Nation on the Birthday of Dr. Ambedkar on 14th April, 2016.

2. Rs. 27,000 crore including State's share to be spent on PMGSY in 2016-17. Target date of completion of PMGSY advanced from 2021 to 2019.

3. Rs. 9 lakh crore will be given as Agricultural credit in 2016-17.

4. FCI will undertake online procurement of food grains. This will bring transparency and convenience to farmers through prior registration and monitoring of procurement.

5. Pashudhan Sanjeevani, an animal wellness programme, will be undertaken. Nakul Swasthya Patras to be issued.

6. Rural Sector

- (i) Rs. 2.87 lakh crore will be given as Grant in Aid to Gram Panchayats and Municipalities as per the recommendations of

the 14th FC. This translates to Rs. 81 lakh per gram panchayat and over Rs. 21 crore per Municipality.

- (ii) Every Block in drought and rural distress areas will be taken up under Deen Dayal Antyodaya Mission.
- (iii) 300 Rurban Clusters will incubate growth Centres in Rural Area.
- (iv) All villages will be electrified by 1st May, 2018.
- (v) A new Digital Literacy Mission scheme will be launched for rural India to cover around 6 crore households in next three years.
- (vi) Modernisation of Land Records through revamped National Land Records Programme.
- (vii) Rashtriya Gram Swaraj Programme to be launched.

7. Targeted Delivery of Government subsidies and benefits to ensure that they reach the poor and the deserving.

- (i) New law for targeted delivery of financial and other subsidies etc. using Aadhar framework will be enacted.
- (ii) DBT in fertilizer will be launched on pilot basis.
- (iii) Of the total 5.35 lakh fair price shops in the country, 3 lakh shops to be automated by March, 2017.

8. MUDRA – Loan target of 1,80,000 crore in 2016-17.

9. Social Sector

- (i) Massive Mission to provide LPG connection to poor households will be launched. 1.5 crore poor households will benefit in 2016-17. Scheme will continue for two more years to cover a total of 5 crore BPL households. LPG connection to be given in the name of woman member of the family.
- (ii) New Health Protection scheme will be launched. Health cover up to Rs. 1 lakh per family and additional Rs. 30,000 for senior citizens to be provided.
- (iii) 3000 stores under Prime Minister's Jan Aushadhi Yojana will be opened in 2016- 17.
- (iv) National Dialysis Services Programme will be launched. Tax exemptions given to certain parts of dialysis equipments.
- (v) A new Eco System for SC/ST entrepreneurs will be set up. SC/ST Hub to be set up in MSME Ministry.

10. Education

- (i) 62 new Navaodaya Vidyalayas to be opened in remaining uncovered districts in next two years.
- (ii) An enabling regulatory architecture will be provided to 10 public and 10 private institutions to emerge as world class teaching and research institutions.

- (iii) Higher Education Financing Agency will be set up with an initial capital base of Rs. 1,000 crore.
- (iv) Digital Depository will be set up for educational certificates, mark-sheets, awards etc.

11. Skill Development

- (i) 1500 Multi Skill Training Institutes will be set up under Pradhan Mantri Kaushal Vikas Yojana
- (ii) National Board for Skill Development Certification will be set up in partnership with industry and academia.
- (iii) Entrepreneurship education and training will be provided in 2200 colleges, 300 schools, 500 govt. it is and 50 vocational training centres through open online courses.

12. Job Creation

- (i) Government of India will pay EPS contribution of 8.33% for all new employees enrolling in EPFO for the first three years of employment. Applicable to those with salaries of Rs. 15,000 per month
- (ii) Section 80 JJAA of Income Tax Act being amended to broaden the scope of employment generation incentives.
- (iii) Interlinking of State Employment Exchanges with National Career Service Platform.
- (iv) Small and medium shops to be permitted to remain open all 7 days a week on voluntary basis. New jobs in retail sector.

13. Measures in the sectors of Infrastructure, Investment, Banking, Insurance etc.

- (i) Rs. 2,18,000 crore will be spent on capital expenditure of roads and railways in 2016-17.
- (i) Includes: Rs. 27,000 crore PMGSY
- (ii) 55,000 crore Road Transport and highway
- (iii) 15,000 crore NHA Bonds
- (iv) 1,21,000 crore Railways
- (ii) Unserved and underserved airstrips to be revived by AAI and also in partnership with State Governments.
- (iii) Road transport sector (passenger segment) to be opened up by removing permit system. This will benefit the poor and middle class, encourage new investment, promote start up entrepreneurs and create new jobs. This is a major reform measure.
- (iv) Discovery and exploration of gas in difficult areas will be incentivized by giving them calibrated marketing freedom. This is a major reform measure.
- (v) To promote private participation in infrastructure projects, Public Utility (Resolution of Disputes) Bill will be introduced; and guidelines for renegotiation of PPP agreements will be issued, without compromising transparency.
- (vi) Changes in FDI Policy.

- (vii) For the benefit of farmers, 100% FDI through FIPB route will be permitted for marketing of food products, produced and manufactured in India. This will give big encouragement to food processing industry and create new jobs.
- (viii) Guidelines for strategic disinvestment have been approved and will be spelt out.
- (ix) Individual units of CPSEs can be disinvested to raise resources for investment in new projects.
- (x) In the financial sector, a comprehensive Code on Resolution of Financial Firms will be enacted. Together with the Bankruptcy and Insolvency Law, this will fill a major systemic vacuum. This is a big reform measure.
- (xi) SARFAESI Act to be amended to strengthen Asset Reconstruction Companies. This will help in dealing with stressed assets of Banks.
- (xii) Public Sector Banks (PSB) – (a) Recapitalisation of PSBs; (b) roadmap to be spelt out for consolidation of PSBs; (c) considering reduction of Government equity in IDBI Bank to 49% or below; (d) DRTs to be strengthened with computerized processing of court cases.
- (xiii) General Insurance Companies will be listed in stock exchanges for improving transparency, accountability and efficiency.
- (xiv) Comprehensive Central legislation to deal with Illicit Deposit Taking schemes will be enacted.

14. 'Ek Bharat Shreshtha Bharat' will be launched to link States and Districts.

15. Technology Driven Platform for Government procurement of goods and services will be set up by DGS&D. This will improve transparency, efficiency and reduce cost of procurement.

16. Fiscal Discipline

- (i) Fiscal deficit target of 3.5% of GDP in 2016-17
- (ii) Committee for review of FRBM Act.
- (iii) Removal of -/Non Plan classification from 2017-18
- (iv) Rationalisation of Central Plan Schemes. More than 1500 Central Plan schemes have been restructured to about 300 Central sector and 30 centrally sponsored Schemes.

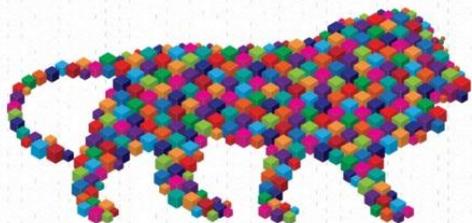


NEWS MAKERS OF THE MONTH – FEBRUARY 2016

The first Make In India Week took place in Mumbai

MAKE IN INDIA WEEK

13TH-18TH FEBRUARY 2016/MUMBAI



The Make in India Week was inaugurated by Prime Minister Narendra Modi on February 13, 2016. The event secured investment commitments worth Rs 15.2 lakh crore, with host state Maharashtra alone accounting for Rs 8 lakh crore. Besides, it received investment enquiries worth Rs 1.5 lakh crore.

The Make in India was country's biggest show of manufacturing sector that had successfully brought manufacturing, design and innovation to the centre-stage. 102 countries were represented in the mega expo and more than 8 lakh people visited the expo and other events, out of which 49,74 were registered delegates. A total of 150 events were organized under the banner of this event and more than 25 thousand people had participated in seminars. Make in India Week also provided platform for nearly eight thousand Business-to-Business (B2B), Business-to-Government (B2G) and Government-to-Government (G2G) meetings. 17 Indian states and 3 countries – Germany, Sweden and Poland had their own pavilions in the Make in India Centre.

The Major Deals which were done during the first ever MIIW:

- Sterlite Group company TwinStar Display Technologies & MIDC for LCD manufacturing unit in technical collaboration with Autron of Taiwan .
- BAE Systems and Mahindra for assembling and testing of M777 Howitzers.
- ORACLE's USD 400 million investment in India to set up 9 incubation center.
- Triviron healthcare manufacturing unit in Chennai.
- Gujarat Government and Vestas (Denmark) for wind mill blades manufacturing unit at Ahmedabad.
- Raymond Industries to invest Rs. 1400 crore for manufacturing linen yarn and fabric facility.
- Mahindra & Mahindra: Investment – Rs. 8000 crores (Nashik: Rs. 6500 crores, Chakan – Rs. 1,500 crore).

- Gujarat Government and Tar Kovacs Systems (France) for offshore platform to develop marine applications in Gujarat.
- Tar Kovacs and Government of Karnataka for setting up ocean based renewable energy project.
- Yes Bank and IREDA for financing of renewable power projects.
- Ascendas- Investment: Rs. 4571 crore - Employment: 1.09 Lakh.
- Mercedes- Investment: Rs. 1500 crore - Employment: 4270.
- Rashtriya Chemicals and Fertilizers - Investment: Rs. 6204 cr - Employment: 140.
- Godrej Industries- Investment: Rs. 3000 cr - Employment: 2000
- JSW Jaigarh Port Ltd - Investment: Rs. 6000 crores - Employment: 1000.
- CREDAI and MCHI for 5.7 Lakh affordable homes with an investment of Rs.1.1 lakh crore and 7.6 lakh jobs.
- Agreement between Government of Jharkhand and Vedanta Ltd.
- Government of Jharkhand and Adani group to set up a thermal power plant with a total capacity of 1,600 MW to be supplied to Bangladesh Grid.
- Agreement between Government of Jharkhand and Adani Group to set up a Coal based Methane fertilizer plant.
- Uber and Skill Development and Entrepreneurship Department (SDED) of the Maharashtra government.
- Rs 2,200 crore Electronics Development Fund was unveiled by the Communications & IT Minister Shri Ravi Shankar Prasad to finance innovations, research and development in electronics manufacturing sector.
- National Capital Goods Policy was unveiled by the Heavy Industries Minister Shri Anant Geete aimed at creating an ecosystem for a globally competitive capital goods sector.
- Investment Opportunities in Food Processing Industry by Ms.Harsimrat Kaur Badal.
- E toll policy covering 360 toll plazas on the National Highways across the country.
- The Maharashtra government unveiled five new policies during the Make In India Week:
- Maharashtra Retail Policy, 2. Single Window Policy, 3. Maharashtra Maritime Industries Policy. 4. Electronics Policy covering FAB manufacturing 5. Special package for SC/ST entrepreneurs.
- Other key initiatives of the Make In India Week included Industry- Academia Partnership, role of design in manufacturing, Make In India : Way Forward seminar with focus on domestic manufacturing, digital India initiative, smart cities and skill India programme.

Francois Hollande, President of France visited India



French President Francois Hollande visited India from 24th January to 26th January 2016.

He visited India for the India-France Business Summit and he was also the chief guest at the 67th Republic Day celebrations. During the visit, 30 Agreements and MoUs were signed of which 16 were exchanged at the India-France Business Summit which held in Chandigarh while the other 14 MoUs were signed in New Delhi.

Another important highlight of the visit was that the announcement of France investment of \$10 billion (Rs 67,540 crore) in India over the next five years, which will mainly cater to the industrial sector in the country. Also, he with Modi jointly inaugurated the International Solar Alliance (ISA) Secretariat in Gurgaon, Haryana.

All the important deals which were signed during the visit are as follows:

- ❑ Indian Space Research Organisation (ISRO) and Centre National D'études Spatiales (CNES) implementation agreement on hosting Argos-4 payload on board India's Oceansat-3 satellite.
- ❑ ISRO and CNES implementation agreement on a future joint Thermal Infrared earth observation mission.
- ❑ Letter of intent on CNES, French participation in ISRO's next Mars Mission.
- ❑ Shareholding agreement in the joint venture between Alstom and Indian Railways for the production of 800 electric locomotives in Madhepura, Bihar.
- ❑ Agreement between Indian Railways and SNCF, French Railways for the joint feasibility study for the renovation of Ludhiana and Ambala railway stations.
- ❑ MoU between Food Safety and Standards Authority of India (FSSAI) and Agence nationale de sécurité sanitaire de l'alimentation (ANSES) in food safety.
- ❑ A partnership agreement on cooperation in Public Administration.

- ❑ Declaration of intent for conducting next round of Namaste France (Indian festival) in 2016 and Bonjour India (French festival) 2017.
- ❑ Cultural exchange programme for the period 2016-2018
- ❑ Agreement for the establishment of an Indo-French Ministerial-level Joint Committee on Science and Technology.
- ❑ MoU for Industry Sponsored Ph.D fellowship between IIT Mumbai and Thales Systemes Aeroportes.
- ❑ A cooperation agreement between IISER, Pune and ENS de Lyon (France) for joint research, teaching, exchange of personnel, etc.
- ❑ Agreement of cooperation between CNRS, TB, UBO, UBS, ENSTA Bretagne, ENIB (French Universities) and IIT Mumbai in the field of Higher Education and Research.
- ❑ MoU for the purchase of 36 Rafale Fighter jets.
- ❑ A solar alliance between France and India with the foundation of International Solar Alliance (ISA).
- ❑ Joint co-operation between India and France to prevent off-shore tax evasion and steps to strengthen the exchange of information between both countries.
- ❑ Agreement between Mahindra Aerospace and Airbus Group for the manufacture helicopters.
- ❑ Three MoUs under the 'Smart City' scheme between French Development Agency and the state governments of the cities of Chandigarh, Nagpur and Puducherry.
- ❑ A joint venture between Indian SITAC group and EDF Energie Nouvelles signed to acquire 50% stake in the renewable energy business in Gujarat. The JV will invest 155 million Euros in 2016 and generate 142 MW power. Its objective will also be to produce one gigawatts of wind energy over 5 years.
- ❑ Also during the visit, India signed Rafale fighter planes deal with France.

69th British Academy Film Awards, held in Central London at the Royal Opera House



EE
BRITISH ACADEMY
FILM AWARDS



The 69th British Academy Film Awards held on 14 February 2016 in London. This year the BAFTA awards were conferred for the outstanding performances in films and documentaries screened at British Cinemas in 2015. BAFTA was founded in 1947 as The British Film Academy, by David Lean, Alexander Korda, Carol Reed, Charles Laughton, Roger Manvell and others. In this year, 'The Revenant' scooped the best film, best actor and best director awards.

The List of Other awards of BAFTA's which are presented are as follows:

- ❖ Outstanding British Film: Brooklyn.
- ❖ Best Director: Alejandro G. Iñárritu (The Revenant).
- ❖ Best Actor: Leonardo DiCaprio (The Revenant).
- ❖ Best Actress: Brie Larson (Room).
- ❖ Best Supporting Actor: Mark Rylance (Bridge of Spies).
- ❖ Best Supporting Actress: Kate Winslet (Steve Jobs).
- ❖ Best Original Screenplay: Tom McCarthy and Josh Singer (Spotlight).
- ❖ Best Adapted Screenplay: Adam McKay and Charles Randolph (The Big Short).
- ❖ Best Editing: Margaret Sixel (Mad Max: Fury Road).
- ❖ Best Cinematography: Emmanuel Lubezki (The Revenant).
- ❖ Best Production Design: Mad Max: Fury Road.
- ❖ Best Costume Design: Jenny Beavan (Mad Max: Fury Road).
- ❖ Best Original Music: Ennio Morricone (The Hateful Eight).
- ❖ Best Makeup and Hair: Damian Martin and Lesley Vanderwalt (Mad Max: Fury Road).
- ❖ Best Sound: The Revenant.
- ❖ Best Visual Effects: Star Wars: The Force Awakens.
- ❖ Best Film Not in the English Language: Wild Tales (Argentina).
- ❖ Best Animated Film: Inside Out.
- ❖ Best British Short Film: Edmond.
- ❖ The EE Rising Star Award: John Boyega.

Note: Most awards: The Revenant (5 wins) Most nominations: Bridge of Spies and Carol (9 nominations each)

The 104th Edition of Australian Open concluded with the Djokovic as the winner



Australian Open is a tennis tournament that took place at Melbourne Park, Victoria, Australia between 18-31 January 2016. It was the 104th edition of the Australian Open, and the first Grand Slam tournament of the year.

The tournament was run by the International Tennis Federation (ITF) and was part of the 2016 ATP World Tour and the 2016 WTA Tour calendars under the Grand Slam category. The

tournament consisted of both men's and women's singles and doubles draws as well as a mixed doubles event. The tournament was first introduced in 1905, although it was originally known as the Australian Championships. It didn't take on its new name, the Australian Open, until 1969.

This year, Novak Djokovic successfully defended his men's singles title and thus won a record-equaling sixth Australian Open title. While, Serena Williams who was the defending champion in the women's singles failed to defend her title, losing to Angelique Kerber in the final; by winning, Kerber became the first German player of any gender to win a Grand Slam title since Steffi Graf won her last such title at the 1999 French Open.

List of winner of 2016 Australian Open as follow:

1. **Men's Singles:** N. Djokovic defeated Andy Murray
2. **Men's Doubles:** J. Murray / B. Soares defeated Daniel Nestor / Radek Stepanek
3. **Women's Singles:** A. Kerber defeated Serena Williams
4. **Women's Doubles:** M. Hingis / S. Mirza defeated Andrea Hlaváčková / Lucie Hradecká,
5. **Mixed Doubles:** Russia Elena Vesnina / Brazil Bruno Soares defeated United States Coco Vandeweghe / Romania Horia Tecău
- 6.

Sixth Bi-monthly Monetary Policy Statement, 2015-16

RBI keeps key rates unchanged; looking the Union Budget 2016-17 for taking the next action



On the basis of an assessment of the current and evolving macroeconomic situation, RBI has decided to:

- keep the policy repo rate under the liquidity adjustment facility (LAF) unchanged at 6.75 per cent;
- keep the cash reserve ratio (CRR) of scheduled banks unchanged at 4.0 per cent of net demand and time liability (NDTL);
- continue to provide liquidity under overnight repos at 0.25 per cent of bank-wise NDTL at the LAF repo rate and liquidity under 14-day term repos as well as longer term repos of up to 0.75 per cent of NDTL of the banking system through auctions; and
- the reverse repo rate under the LAF will remain unchanged at 5.75 per cent, and the marginal standing facility (MSF) rate and the Bank Rate at 7.75 per cent.

Also, Rajan hinted at accommodative stance saying with inflation moving closer to the target there would be more room for rate cut to support growth.

He also said that the RBI will now eye the government's annual budget statement at the end February to decide on whether to cut interest rates further.

"Structural reforms in the forthcoming Union Budget that boost growth while controlling spending will create more space for monetary policy to support growth, while also ensuring that inflation remains on the projected path of 5 per cent by the end of 2016-17," Rajan said during the review.

He also said that "Inflation has evolved closely along the trajectory set by the monetary policy stance. With unfavourable base effects on the ebb and benign prices of fruits and vegetables and crude oil, the January 2016 target of 6 per cent should be met."

The RBI Governor said the Indian economy is being viewed as a beacon of stability because of the steady disinflation, a modest current account deficit and commitment to fiscal rectitude.

Important Key Points based on the review:

- Expects inflation to be around 5 per cent by March 2017.
- Expects GDP growth of 7.6 per cent for FY17, 7.4 per cent with downward bias for FY16.
- Have not factored in 7th pay panel recommendation in inflation target.
- Continue to remain accommodative even if rates remain unchanged.
- Working with banks and government to ensure identification of stressed assets.
- RBI to create a special ecosystem for startup funding.
- Prospects for the rabi harvest are improving slowly.
- First bi-monthly monetary policy for 2016-17 on April 5.

All about the 58th Grammy's Award 2016

The 2016 Grammy Awards were held on February 15, 2016, at the Staples Center in Los Angeles, California. The ceremony recognizes the best recordings, compositions and artists of the eligibility year, which was from October 1, 2014, to September 30, 2015. It was the sixteenth Grammy ceremony.



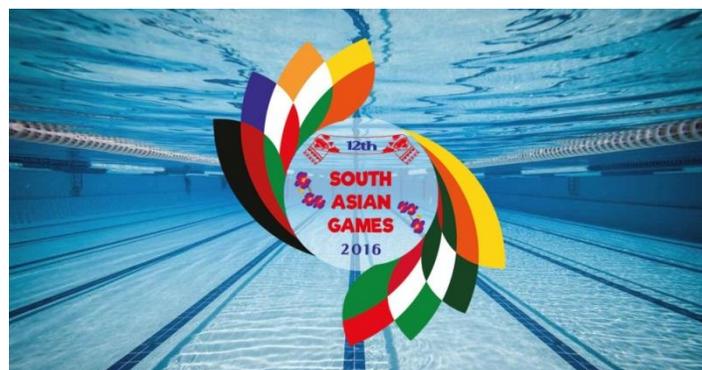
Kendrick Lamar received the most nominations with 11. Taylor Swift and The Weeknd received seven nominations each. Producer Max Martin received the most nominations for a non-

performing artist, with six. LL Cool J hosted for the fifth straight year.

The Important winners in this year Grammy Awards were:

- ❖ Record of the Year: Mark Ronson feat. Bruno Mars, "Uptown Funk"
- ❖ Album of the Year: Taylor Swift, 1989
- ❖ Best New Artist: Meghan Trainor
- ❖ Best Rock Performance: Alabama Shakes, "Don't Wanna Fight"
- ❖ Best Musical Theater Album: Hamilton
- ❖ Song of the Year: Ed Sheeran, "Thinking Out Loud"
- ❖ Best Country Album: Chris Stapleton, Traveller
- ❖ Best Rap Album: Kendrick Lamar, To Pimp a Butterfly
- ❖ Best Pop Solo Performance: Ed Sheeran, "Thinking Out Loud"
- ❖ Best Rap Song: Kendrick Lamar, "Alright"
- ❖ Best Rock Album: Muse, Drones
- ❖ Best Rap Performance: Kendrick Lamar, "Alright"
- ❖ Best Rock Song: Alabama Shakes, "Don't Wanna Fight"
- ❖ Best Music Video: Taylor Swift feat. Kendrick Lamar, "Bad Blood"
- ❖ Best Country Song: Little Big Town, "Girl Crush"
- ❖ Best Music Film: Amy Winehouse, Amy
- ❖ Best Rap/Song Collaboration: Common & John Legend, "Glory"
- ❖ Best Pop Vocal Album: Taylor Swift, 1989
- ❖ Best Country Solo Performance: Chris Stapleton, "Traveller"
- ❖ Best Comedy Album: Louis C.K., Live at Madison Square Garden
- ❖ Best New Age Album: Paul Avgerinos, Grace
- ❖ Best Children's Album: Tim Kubart, Home
- ❖ Best World Album: Angélique Kidjo, Sings
- ❖ MusiCares Person of the Year: Lionel Richie

India won a record breaking 308 medals in the 12th SAG 2016



The 2016 South Asian Games, officially known as 12th SAG held at Guwahati, India. In 12th SAG, the host country India got

record breaking 308 medals. A total number of 2,672 athletes have competed in 228 events over 23 sports.

A total of 8 countries participated in the event.

- Afghanistan
- Bhutan
- Maldives
- Pakistan
- Bangladesh
- India
- Nepal
- Sri Lanka

The Logo and mascot of 2016 SAG was Tikhor, the baby Rhino and the anthem of the games was chosen to be a famous Assamese song, "Ei Prithibi Ek Krirangan" (The world is a playground) by Bhupen Hazarika, an Indian lyricist, musician, singer, poet and film-maker from Assam.

This was the best performance by any country in the Games' 32-year history. This time, the Indian athletes ran away with **188 Gold, 90 Silver and 30 Bronze medals.**

Sri Lanka were a distant second with 25 gold, 63 silver and 98 bronze while Pakistan finished at third with 12 gold, 37 silver and 57 bronze. India has always finished on top in all the 1 editions of the SAG so far but the domination this time was unprecedented with clean or near clean sweep in boxing, archery, tennis, badminton, table tennis, shooting, athletics, wrestling, swimming, weightlifting, cycling, judo and wushu.

Some of the winners of the South Asian Games are :-

- In tennis all the five finals were all-Indian affairs.
- Volleyball, Kho kho, Kabaddi, Handball : men and women : both titles picked by the India .
- The team gold in the men’s 50 metre Rifle 3 position event was won by India. Chain Singh, Gagan Narang and Surendra Sinh Rathod’s combined score of 3490 was almost 100 points ahead of bronze-winning Bangladesh (3398).
- Mary Kom beat Sri Lanka’s Anusha Kodituwakku Dilrukshi through a technical knockout (TKO) in a flyweight category bout lasting less than 90 seconds.
- Vikas Krishan beat Tanveer Ahmed in 75 kg to win India’s seventh gold medal.
- That India lost the men’s finals in hockey and football against this miserable competition. It’s a result worthy of a national level enquiry.
- Judo returned a relatively poor haul. In three divisions out of 12, Indians did not win gold.

The final medal tally was:

Rank	Nation	Gold	Silver	Bronze	Total
1	India (IND)	188	90	30	308
2	Sri Lanka (SRI)	25	63	98	186

3	Pakistan (PAK)	12	37	57	106
4	Afghanistan (AFG)	7	9	19	35
5	Bangladesh (BAN)	4	15	56	75
6	Nepal (NEP)	3	23	34	60
7	Maldives (MDV)	0	2	1	3
8	Bhutan (BHU)	0	1	15	16
Total		239	240	310	789

The Visit of Crown Prince of UAE to India



Crown Prince of Abu Dhabi Sheikh Mohamed bin Zayed Al Nahyan concluded his 3-day visit to India. He is also the deputy supreme commander of UAE armed forces. He was also accompanied by a large business delegation. The trip came six months after Modi became the first Indian premier in three decades to visit the UAE, underlining India's push to forge deeper ties with the oil-rich state.

During his visit, 9 MoUs were signed between India and UAE. The nine agreements covered cooperation in the fields of currency swap, culture, and investment in the infrastructure sector, renewable energy, space research, insurance supervision, cyber security, skill development and commercial information sharing. The Ministry of External Affairs initially announced four agreements but revised the list later adding five more agreements.

The Agreements were:-

- ❖ MoU on Technical Cooperation in Cyber Space and Combating Cyber Crime.
- ❖ MoU on Establishing a Framework for Facilitating the Participation of U.A.E institutional investors in Infrastructure Investments.
- ❖ General Framework Agreement on Renewable Energy Cooperation.
- ❖ MoU between Indian Space Research Organisation (ISRO) and the United Arab Emirates Space Agency on Cooperation in the Exploration and use of Outer Space for Peaceful Purposes.

- ❖ MoU for bilateral cooperation between Insurance Regulatory Authority of India (IRDA) and the Insurance Authority of UAE.
- ❖ Executive Programme for Cultural Cooperation (EPCC).
- ❖ Letter of Intent between the Ministry of Skill Development and Entrepreneurship (MSDE).
- ❖ MoU between Dubai Economic Council (DEC) and Export-Import bank of India.
- ❖ MoU on Indian Rupee (INR)/UAE Dirham (AED) Bilateral Currency Swap Arrangement.

Also,

The two leaders deliberated extensively on combating threat of terrorism, including from the Islamic State (IS), and explored ways to enhance bilateral cooperation in counter-terrorism, maritime security and defence.

And the Oscars 2016 award goes to....



The 88th Academy Awards ceremony, of the Academy of Motion Picture Arts and Sciences (AMPAS) took place at the Dolby Theatre in Hollywood, Los Angeles.

In the ceremony, AMPAS will present Academy Awards (commonly referred to as Oscars) in 24 categories. Actor Chris Rock hosted the show for the second time.

In the Oscars 2016, **Leonardo DiCaprio** wins **Best Actor for The Revenant**, **Brie Larson** is **Best Actress** while the bollywood star **Priyanka Chopra** presents the Oscars and makes her Oscar debut.

The complete list of awards are as follows:

- Best PICTURE** : Spotlight
- Best ACTOR** : Leonardo DiCaprio, "The Revenant"
- Best ACTRESS** " Brie Larson, "Room"
- Best SUPPORTING ACTOR** : Mark Rylance, "Bridge of Spies"
- Best SUPPORTING ACTRESS** : Alicia Vikander, "The Danish Girl"
- Best DIRECTOR** : Alejandro Iñárritu, "The Revenant"
- Best ADAPTED SCREENPLAY** : "The Big Short," Charles Randolph and Adam McKay
- Best ORIGINAL SCREENPLAY** : "Spotlight," Josh Singer and Tom McCarthy
- Best DOCUMENTARY FEATURE** : "Amy"
- Best FOREIGN LANGUAGE FILM** : "Son of Saul", Hungary

- Best ANIMATED FEATURE FILM** : "Inside Out"
- Best CINEMATOGRAPHY** : "The Revenant," Emmanuel Lubezki
- Best COSTUME DESIGN** : "Mad Max: Fury Road," Jenny Beavan
- Best FILM EDITING** : "Mad Max: Fury Road," Margaret Sixel
- Best MAKE UP AND HAIRSTYLING** : "Mad Max: Fury Road," Lesley Vanderwalt, Elka Wardega and Damian Martin
- Best ORIGINAL SCORE** : "The Hateful Eight," Ennio Morricone
- Best ORIGINAL SONG** : "Writing's on the Wall" from "Spectre," music and lyrics by Jimmy Napes and Sam Smith
- Best PRODUCTION DESIGN** : "Mad Max: Fury Road," Colin Gibson (production design); Lisa Thompson (set decoration)
- Best SOUND EDITING** : "Mad Max: Fury Road," Mark Mangini and David White
- Best SOUND MIXING** : "Mad Max: Fury Road," Chris Jenkins, Gregg Rudloff and Ben Osmo
- Best VISUAL EFFECTS** : "Ex Machina," Andrew Whitehurst, Paul Norris, Mark Ardington and Sara Bennett
- Best ANIMATED SHORT FILM** : "Bear Story"
- Best DOCUMENTARY SHORT SUBJECT** : "A Girl in the River: The Price of Forgiveness"
- Best LIVE ACTION SHORT FILM** : "Stutterer"

Note: The maximum number of awards is won by **Mad Max: Fury Road (6 awards)**

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SUCCESS STORY : EVERYTHING HAS PLANNED

Results were

IBPS Clerk - on hold

RRB officer scale 2 - written cleared but could not get through in final list

SBI Associate Clerk - left behind in final selection by just 3 marks.

Rest all exams, could not cleared.

I was totally broken from inside after all these failures. And to add up to my misery, I came to know from one of my friends, about my boyfriend's marriage. He did get engaged in January 2014 immediately after my leaving job and got married in May 2014. He didn't even informed me about that and not even asked for getting married to someone else. I felt that I have not created any space in his heart in FOUR long years.

With this news running in my mind all the time, I became quiet. I didn't talk even a single word for many days with anyone. My life became worthless and there was no reason for my existence. I wanted to commit suicide but I didn't had courage for that thing as well and finally, I went to depression.

To come out of that situation, I took help of online sites. And, my lovely cousin suggested me for Yoga classes. That positivity which my Yoga class teacher (Pradeep Hotwani sir) put in me is beyond words. He is always full of life, energy, positivity, confidence & faith in God and always ready to serve others with an honest smile always on his face. Plus, yoga in itself is a transformation process, which makes you healthy, not only physically but also mentally and spiritually.

I got new strength to fight again in life. This time with more energy and positivity. During this time, I came to know about wonderful site called 'Bankersadda', which help aspirants like me to crack the exams and interviews. I again appeared for bank exams.

SBI PO, IBPS PO, RRB OS 2, RBI assistant, RBI grade B officer. Daily posts of quant, reasoning, english, quizzes on

General Awareness really helped me to score good in exams.

January 2016 came as a wonderful time of my life. I came to know about my selection as officer scale 2 in Dena Gujarat grameen bank. Also, I have been selected for Rbi assistant job. Now, I have a choice of 2 best jobs.

I got back my job, confidence, parents' support and above all, a purpose to live my life. Offcourse, my lovely relationship is broken and cannot be formed back again. But, I am sure that God has planned best for me which will be unfolded soon. My duty now is just to have patience and trust on God. Rest he will take care.

Guys, one thing I really want to tell all of you that please never quit (in competitive exams or in life exams). Try harder next time if you fail. But, make sure you don't force yourself for doing anything only because someone else is doing it. Trust God, in everything. Even failure is planned by him to make us become stronger and mature person. And, lastly, respect your parents. Everyone else can leave you in the middle of a journey but your parents will always support you. I owe my success to my Yoga teacher, my family and of course BA. I hope, this story of mine inspire other aspirants as I was inspired by many such 'Success stories'.



IBPS PO: INTERVIEW EXPERIENCE



Name : Prashant Pandey

Date Of interview : 28th January 2016

Venue : Bank of India, Staff Training College, Noida Sec 62

Time : 8:30 am

Panel : IX

Friends, the preparation for the interviews started the day when Interview Call Letters were released by the IBPS. I would like to tell you that I have also appeared for the last year interview and in this 1 year I have found many changes in myself. When a candidate gets selected for the interview, the whole family starts preparing. From attire to certificates, everything should be taken care of. Now coming to today's event, I reached the venue a bit late. My turn was second in the panel and here the interview starts.

Me: May I Come in Sir?

Panel: Yes, Please.

Me (Entered the room and softly closed the door behind)

Chairman: Please be seated.

Me: Thank You Sir.

Chairman: Pandey Ji, kaafi achhe lag rahe ho.

Me: Completely shocked (As no one ever said that to me) and said Thank You Sir.

Chairman: Ham aapko kya bole, Pandey ya Pandey Ji (In a funny way)?

Me: Sir, jo aapko achha lage kyonki mere dost yahi bulate hain and first name rarely koi leta hai.

Chairman: Okay, fir ham aapko Pandey Ji bolenge.

Me: Ji sir.

Chairman: Ghar me kaun kaun hai?

Me: Sir, mere parivar me 4 log hain. Papa, Mammi, Chhoti Behen and Main.

Chairman: Papa kya karte hain?

Me: Sir, mere papa Ex-Serviceman hain and currently he is working in Delhi Metro Rail Corporation Limited as Assistant Signal and Telecom Engineer.

Chairman: Bahut achha hai. Vaise abhi DMRC ke chairman kaun hain?

Me: Sir, currently DMRC ke chairman Shri Madhusudan Prasad hain and Managing Director Dr. Mangu Singh hain.

Chairman: Achha Pandey Ji, aapne 2011 pe B.Tech kiya tha. Uske baad ab tak kya kya kiya?

Me: Explained them each and everything about my work experience (I have Worked for Wipro)

Chairman: Achha Pandey Ji, hamare Pradhan Mantri ne shapath lene ke baad kaafi saari schemes launch ki hain, kya aap naam bata sakte hain?

Me: Yes Sir. Pradhan Mantri ne financial inclusion se le ke social security ke liye kaafi saari schemes launch ki hain. Schemes ke naam hain Pradhan Mantri Jan Dhan Yojna, Pradhan Mantri Jeevan Suraksha Bima Yojna, Pradhan Mantri Jeevan Jyoti Yojna, Atal Pension Yojna and Start Up India and Stand Up India.

Chairman: Achha Pandey ji, apni strengths and weaknesses batayein.

Me: Sir meri strengths hain ki I can entertain group of peoples. I can crack jokes and I can sing. And as far as my weaknesses are concerned, I can't resist whenever I see Mithayi.

Chairman: Vaise Pandey ji, aapki ek aur strength hai..

Me: I got confused

Chairman: You have got smiling face.

Chairman: Vo toh aapko dekh ke lagta hai (as I am a bit healthy) and everybody shared some smiles.

Now, chairman asked another panelist to ask questions. The person seemed quite studious type and he was ready with readymade Banking questions.

M1: What are NBFCs?

Me: Sir, NBFC is Non Banking Financial Companies and their financial activities are quite different than banks.

M1: Name any NBFC.

Me: Sir, Life Insurance Corporation is one of the major example of NBFC.

M1: How do they make profit?

Me: I am sorry sir, I don't know (I said no to save myself from further trouble because the person was asking in a rapidfire mode and unlike Chairman).

M1 (Its okay and he asked Sardar Ji to ask questions)

Sardar Ji: Achha beta ji, aapne jokes toh suna hoga, like Kejriwal pe, Modi Ji pe, Ladies pe, Sardaron pe etc. Chalo ek joke sardaron par sunao.

Me: I smiled and said, I am sorry sir, main nahi suna paunga (Chairman interrupted and said ki beta Santa Banta wale hi suna do). But I resisted myself and kept on smiling and the panel was kept on pushing. Somehow I managed to save myself.

But Sardar Ji continued with more questions and asked ki Defence chiefs ke naam batao.

Me: Sir, defence Chiefs ke naam hain General Dalbir Sing Suhag, Air Chief Marshall Arup Raha, and RK Dhowan (Went Blank for head of navy but they corrected Admiral RK Dhowan)

Sardar Ji: Achha, koi 3 Pandey Ji ka naam batao jo apne field me famous hain.

Me: Sir Mangal Pandey (A Freedom Fighter) and I became quite. The Chairman pushed and said ki abhi Cricket me koi aaya hai naya then I said Manish Pandey. I was about to say Poonam Pandey but stopped. Sardar Ji said it's okay.

Sardar Ji: Achha, Cricket me koi 3 record tute hain, tumhe yaad hai?

Me: Ek toh Sir, Adelaid me koi bhi team batting first T20 nahi jeeti thi and Virat Kohli bhi fastest scoring cricketer bane hain.

Sardar Ji: Achha Pandey Ji, parso kisi ko koi chakra mila hai?

Me: Haan sir, Postumously mila hai but couldn't tell the name.

Chairman: Pandey Ji, you may go now (Extending his hand for Handshake)

Me: I shaked hand and

Friends, the experience is meant to break all the myths you have created on your own. If you observe, all the questions are interconnected. Every question was based on whatever I said. So friends, It's you who drive the interview and if you let them drive, then it may turn into blunder. I was confident throughout and fumbled many times in between, but the chairman kept supporting me. I don't know whether I will be selected or not, but I have the satisfaction that I performed well.



CURRENT AFFAIRS : FEBRUARY 2016

INDIA IN NEWS

Modi inaugurated Gas projects

Prime Minister Narendra Modi inaugurated the Rs 10,000 crore gas cracker project at Lepetkata in Upper Assam's Dibrugarh district. The former Prime Minister Manmohan Singh laid the foundation stone of the project in 2007.

Aadhar Verification for Visa

The ministry of external affairs (MEA) has brought in a new scheme under which a passport applicant will get a passport within three days if he/she submits Aadhar card, permanent account number (PAN) and voter identity card details in addition to other documents.

Joint venture with Indian Railway

With a view to ensure greater participation of states, Union Cabinet allowed the Indian Railways to form Joint Venture companies with state governments to mobilize resources for speedy implementation of rail projects. The Cabinet presided by Prime Minister Narendra Modi decided that the Joint Venture companies would be formed with equity participation of Ministry of Railways and concerned state governments. Each Joint Venture (JV) would have an initial paid-up capital of Rs 100 crores based on the quantum of projects to be undertaken. Railways' initial paid-up capital will be limited to Rs 50 crore for each state.

Swachh Sarvekshan-2016

Nearly 18 months after Prime Minister Narendra Modi launched the Swachh Bharat Abhiyan, Mysuru in Karnataka has retained the top spot as India's cleanest city out of 73 cities with a population of 1 million or more. It is followed by Chandigarh (best in north zone), Tiruchirapalli and New Delhi's NDMC (best among Smart Cities). India's five dirtiest cities are Meerut, Patna, Itanagar, Asansol and Dhanbad.



Pragati Meeting held

PM Narendra Modi pushed for re-development of at least one railway station in each state to make that an iconic structure and a centre of economic activity. He also directed officials concerned to address public grievances related to the Ministry of Road Transport and Highways as he reviewed various infrastructure projects in the 10th meeting of PRAGATI (Pro-Active Governance and Timely Implementation), an ICT-based multi-modal platform for interaction, with officials of the state governments via video conferencing.

WHO sign pact with AYUSH

The Union Cabinet has approved signing of Agreement for collaboration in Traditional Medicine between Ministry of AYUSH and the World Health Organisation. Communications and IT Minister Ravi Shankar Prasad said that this contract will help in improving International acceptability and branding of Ayush systems.

Government approved 7 Infra projects

A government panel has approved 7 infrastructure projects in road and port sectors envisaging an investment of Rs 9,672 crore. "The Public Private Project Appraisal Committee (PPPAC) and the Empowered Committee both chaired by Economic Affairs Secretary cleared 6 road projects and 1 ports sector project with estimated project cost totalling Rs 9,672.12 crore,". These include 4 National Highway projects, one each in the state of Maharashtra and Himachal Pradesh and two projects in the state of Uttar Pradesh and one port sector project in the state of Goa cleared by the PPPAC.

Direct Benefit Transfer for MGNREGA

In order to prevent leakages in the flagship rural job programme, all wage payments to MGNREGA workers will be made through Direct Benefit Transfer to bank accounts of the beneficiaries from April this year. For smooth fund flow, the electronic Fund Management System (e-FMS) has been made mandatory from April 1 this year.

First 20 smart cities list released

The government unveiled names of the first 20 smart cities that will get Rs 50,802 crore over five years to turn them into

'Smart Cities'. The cities will be given funds to solve problems from power cuts to poor sanitation to traffic. The cities chosen are Pune, Jaipur, Surat, Bhubaneswar, Kochi, Ahmedabad, Jabalpur, Visakhapatnam, Solapur, Davangere, Indore, the New Delhi area, Coimbatore, Kakinada, Belgaum, Udaipur, Guwahati, Chennai, Ludhiana and Bhopal. The names were picked from a list of 97 cities submitted by states during a competition last year. The choices were judged on service levels, infrastructure and track record. The Centre will give each city Rs 500 crore over five years under the Modi government's smart city mission. The 20 winning cities and towns have proposed a total investment of Rs 50,802 crore over five years with all the cities proposing public-private partnership as a major vehicle of resource mobilization.

50 Wealthiest list release

Three Indians – Mukesh Ambani, Azim Premji and Dilip Shanghvi – have made it to a global list of 50 wealthiest people that is topped by Bill Gates. According to a new list by Wealth-X in collaboration with Business Insider, Mukesh Ambani was ranked at the 27th place on the list with a net worth of \$24.8 billion, while Azim Premji and Dilip Shanghvi were ranked at the 43rd and 44th place with assets worth \$16.5 billion and \$16.4 billion respectively. The list was topped by Bill Gates who has a staggering wealth of \$87.4 billion.

Kerala & Andhra Pradesh signed pact with Indian Railways

The Indian Railways entered into two separate agreements with Kerala and Andhra Pradesh for the formation of joint venture companies (JVCs) with state governments. The MoU envisages formation of JVCs having a 51 percent stake of the state government and a 49 percent stake of the railway ministry.

50 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.

National Family Health Survey

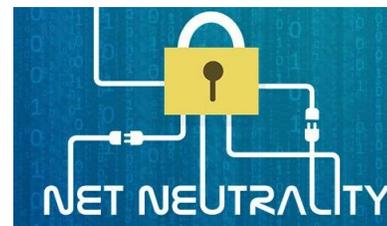
The new National Family Health Survey-4 data for 15 States show that 37 per cent of children under the age of five is stunted, a fall of just five percentage points in a decade. Bihar and Madhya Pradesh are the worst off, with 48 and 42 per cent respectively of children stunted. The proportion of underweight children has reduced equally slowly, from 39 per cent to 34 per cent, with Bihar and Madhya Pradesh the worst again.

National Food Security Act will cover all states

Consumer Affairs and Food Minister Ram Vilas Paswan said that by April the National Food Security Act (NFSA) was likely to cover all States and Union Territories. After one year of NFSA coming into force — till July 2014 — the implementation of the Act had started in 11 States and Union Territories and since then, 14 more have joined the NFSA, he added.

TRAI supported Net Neutrality

Backing Net neutrality, telecom watchdog TRAI barred operators from charging different rates for Internet access based on content, dealing a blow to Facebook's controversial Free Basics and other such plans. Companies violating the rules will be fined Rs 50,000 per day for the duration of contravention, subject to a maximum of Rs 50 lakh. "No service provider shall offer or charge discriminatory tariffs for data services on the basis of content," Trai said in its regulations for 'Discriminatory Tariffs for Data Services'. It gave six months to operators to wind down existing differential pricing services.



Digitization of Public Distribution System

With almost all ration cards in the country digitised and 40% seeded with Aadhaar, several states have now installed electronic point of sale (ePOS) devices at their fair price shops (FPSs). The ePOS devices can track the sale of foodgrains to actual cardholders on a real-time basis would complement the efforts to cut pilferage & can allow allowing significant savings in food subsidy. Gujarat and Andhra Pradesh have almost completed ePOS installations, while others like Chhattisgarh and Madhya Pradesh are catching up.

NHAI will borrow Rs One Lakh Cr

Setting stiff target for itself of awarding 5,000 km highway projects annually over the next two financial years, the National Highways Authority of India (NHAI) has drawn up a plan to borrow more than Rs. 1 lakh crore from the domestic markets during the period. The planned hike in borrowings is in line with the government's plan to accelerate road construction and achieve the target of building 30 km a day.

Highway projects cleared

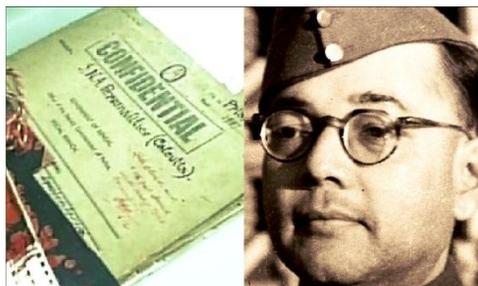
To fast track building of highways, the government cleared projects worth about Rs 17,000 crores. As many as 18 projects for building about 1,000 kms of highways, including nine on the recently approved hybrid annuity mode, were approved in a meeting, chaired by Road Transport and Highways Secretary Sanjay Mitra. These projects are for Rajasthan, Gujarat, Maharashtra, Kerala, Odisha, Uttar Pradesh, Andhra Pradesh, Chhattishgarh and Punjab.

Parliamentary panel for Industrial corridor

A Parliamentary panel will undertake field visits to sites where industrial corridors are to be established and prepare a report in a bid expedite the projects. Initially, the government wanted the Parliamentary Standing Committee on Commerce to include only the Delhi-Mumbai Industrial Corridor (DMIC) for the study but now the panel will also look into the Amritsar-Kolkata Industrial Corridor (AKIC) which covers Varanasi, the Parliamentary constituency of Prime Minister Narendra Modi. The Chairman of the panel is Chandan Mitra.

Government released Netaji Subhas Chandra Bose files

Prime Minister Narendra Modi released the first set of 100 declassified files pertaining to Netaji Subhas Chandra Bose



at the National Archives of India in the presence of members of the Bose family. The government plans to release

in the public domain 25 declassified files each month. The release of the first set coincides with the 119th birth anniversary of the eminent freedom fighter and comes months before West

Bengal goes to the polls. Bose family members thanked the Prime Minister for declassifying the files. The files do not seem to throw up any new evidence suggesting the freedom fighter survived the plane crash in Taihoku, now in Taiwan, on August 18, 1945. A cabinet note of February 6, 1995, said that while the government accepted the plane crash theory on Bose's death, it wasn't advisable to bring back his ashes from Japan.

Wi-Fi facility for Railway station

Mumbai Central became the first station of the country's 100 railway stations to be equipped with a high-speed wi-fi service, a collaboration between RailTel, the Indian Railways' telecom arm, and the US-headquartered software firm Google. The service was inaugurated by Railway Minister Suresh Prabhu.

New Refinery on West Coast

Public sector oil firms IOC, BPCL, HPCL and EIL will invest Rs.1.50 lakh crore in setting up India's biggest refinery on the west coast. Indian Oil Corp (IOC), the nation's biggest refiner, will build a 60 million-ton-a-year oil refinery in Maharashtra along with Bharat Petroleum Corp Ltd (BPCL), Hindustan Petroleum Corp Ltd (HPCL) and Engineers India Ltd (EIL).

Commission for Rohit Vemula suicide case

The Human Resource Development Ministry appointed Ashok K. Roopnwal, a former judge of the Allahabad High Court, as the one-man commission of inquiry into the circumstances that led to the January 17 suicide of Hyderabad University research scholar Rohit Vemula.

Bill for 50 per cent woman reservation in panchayat

Minister for Rural Development and Panchayati Raj, Birender Singh, has said the government would be pushing a Constitutional amendment, first cleared by the UPA Cabinet, to increase reservation for women in panchayats from 33 per cent to 50 per cent in the budget session of Parliament.

Essential Life Saving drugs list modified

In a move that could inflate the cost of essential life-saving imported drugs, the Finance Ministry has withdrawn exemption of 76 medicines from customs duties. The list includes 10 HIV drugs and at least four cancer drugs, but haemophilia patients are likely to be the most affected by the

decision. Haemophilia is a genetic disorder in which the patient tends to bleed excessively.

IMA for Compulsory Pre-natal sex determination

The Indian Medical Association (IMA) came out in support of Union Minister Maneka Gandhi's suggestion to make pre-natal sex determination compulsory to check female foeticide. The IMA said the recent statement by the Union Women and Child Development Minister indicates that a 20-year old ban on foetal sex determination may be lifted.

Government decided to increase National Highways

In a bid to decongest traffic in the country, the government has decided to increase the length of national highways from 96,000 km, at present, to two lakh km, Union Minister Nitin Gadkari said. "At present, we have 96,000 km national highways or 52 lakh km road length in the country. As much as 40 per cent of the traffic moves on these 2 per cent national highways and as a result five lakh accidents take place," Mr. Gadkari, Minister for Road Transport and Highways and Shipping, told reporters.

US provided Headley details to NIA

The United States has provided the National Investigation Agency (NIA) with the details and specifications of a mobile phone handset belonging to Lashkar-e-Taiba operative David Coleman Headley, which was used by him to videograph key targets, a few months before the 26/11 Mumbai terror attacks. The same phone was used to film key targets when Headley again visited India in March 2009, barely three months after the attacks. The details would help the NIA build its case against Headley and others in the Mumbai attacks case.

Odd even scheme from 15 April

The odd-even scheme will return to the city for another 15 days starting from April 15, Chief Minister Arvind Kejriwal announced. As in the first phase in January, women, two-wheelers riders and VVIPs will be exempted from the scheme, Mr. Kejriwal said, adding that his government was "seriously considering" permanent enforcement of the scheme for 15 days every month in the future.

Highest unemployment in Kerala

At 7.4 per cent, Kerala has the highest rate of unemployment among the major States in the country, says the Economic Review. It puts Kerala's unemployment rate at three times the national level (2.3 per cent). Among all States, only tiny Nagaland and Tripura have a higher unemployment rate. The rate of unemployment among those aged between 15 and 29 is 21.7 per cent in rural areas and 18 per cent in urban areas.

Supreme Court agreed to block internet access during curfew

The Supreme Court agreed with a lower court decision that the State can use its curfew powers to block Internet access on personal mobile phones if there is apprehension that a public agitation can turn aggressive and disturb public tranquility.

JNU Student Union President arrested

As the Centre hardened its position, a Delhi court remanded Jawaharlal Nehru University Students Union president Kanhैया Kumar in three-day police custody. He was arrested on the charge of sedition, after "anti-India" slogans were allegedly raised at the university during a recent protest meeting in memory of Afzal Guru, hanged in 2013 after his conviction in the Parliament attack case. A case of sedition against several unknown students was lodged at Vasant Kunj (North) police station. It was registered under IPC Sections 124A (sedition), 120B (criminal conspiracy) and 34 (acts done by several persons with a common intention). Five more persons are absconding in the case.



STATES IN NEWS

AP Govt. Reconstituted the Commission for Backward Classes

Andhra Pradesh Government reconstituted the Commission for Backward Classes with immediate effect. The commission will be a two member commission with Justice KL Manjunath, (Retd.) as its chairman and Member Secretary, APCBC as the other member.

Maharashtra Government Inks Mou With Tata Trust

Maharashtra Government has signed a memorandum of understanding (MoU) with Tata Trust for a skill training programme for the youth in the state. Tata Trust will train around one lakh youths in the state in order to make them employable. It will set up skill development and vocational training centres in 10 districts across the state.

33000 Crore Rupees For Infrastructure Projects In Tamil Nadu

Union Government sanctioned 33000 crore rupees for the development of infrastructure projects in Tamil Nadu. With this, the total amount sanctioned was raised to 50000 crore rupees. The infrastructure projects include construction of Rail-Over-Bridges, up-gradation of state highways into National Highways and major bridges in the state.

DMRC inks interim consultancy pact for light metro projects in Kerala

The Delhi Metro Rail Corporation (DMRC) has signed an interim consultancy agreement with Kerala Rapid Transit Ltd (KRTL) for the Rs. 6,728-crore 'light metro' in Thiruvananthapuram and Kozhikode. KRTL is a special purpose vehicle set up by the state government to execute the mass rapid transport system for the two cities.

Nai Manzil Scheme launched in Jammu and Kashmir

The Nai Manzil scheme was launched for the first time in Jammu and Kashmir. The scheme was launched for girls in Srinagar in three institutions- Skill Development Centre, University of Kashmir and two Madarasas.

Under the scheme, girls from minority communities will be imparted three month skill development training in seven identified sectors relevant to the region. These include training in saffron processing, food processing, embroidery, computers IT (both software and hardware), Tourism/hospitality, electronics and plumbing. Trainees will also be given stipend of 4500 rupees for the course.

India's largest and tallest tricolour hoisted at Ranchi

India's largest tricolour was hoisted atop the tallest pole at Pahari Mandir in Ranchi, by Defence Minister Manohar Parrikar. This flag will remain hoisted for 24 hours and shall be illuminated with the help of twenty sodium vapour lights at night.

Rajasthan Govt inks MoU to join UDAY Scheme

Rajasthan Government along with its power distribution companies (DISCOMS) has signed a MoU to join UDAY (Ujwal Discom Assurance Yojana) Scheme.

ii. State DISCOMS part of this MoU are Jaipur Vidyut Vitran Nigam Limited (JVNL), Jodhpur Vidyut Vitran Nigam Limited (JVNL) and Ajmer Vidyut Vitran Nigam Limited (AVNL).

\$80-m ADB loan to improve infra in Agartala, Aizawl

The Asian Development Bank (ADB) has signed a \$80-million loan agreement with the Centre to help continue improving infrastructure in the two North-Eastern cities of Agartala and Aizawl. The loan is the third tranche of \$200-million financing facility under the North Eastern Region Capital Cities Development Investment Program.

Uttar Pradesh joins UDAY scheme

Uttar Pradesh became the fourth state to join the Centre's scheme to revive state electricity distribution utilities. The state government signed a memorandum of understanding with the Centre and the Uttar Pradesh Power Corporation Ltd, the holding company of the various electricity distribution utilities in the state.

MITRA app for women safety

Lt Governor of Puducherry AK Singh launched the MITRA mobile application to ensure safety and security of women in the Union Territory. The app was launched in the presence of the Chief Minister N Rangasamy in Puducherry. The Android based application can send emergency SOS messages when in danger or emergency.

Project Sunrise Launched

Union Minister of Health and Family Welfare J P Nadda



launched Project Sunrise on for prevention of AIDS especially among people injecting drugs in the 8 North-Eastern

states. The AIDS prevention special project aims to diagnose 90 per cent of such drug addicts with HIV and put them under treatment by 2020.

“She Taxi” received the Innovation Award

Kerala’s all-women taxi-cab service “She-Taxi” received the prestigious Chief Minister's Award for Innovation in Public Policy 2014 in Thiruvananthapuram, Kerala. It was selected for the recognition in the developmental interventions category.

MoU for formation of Joint Venture

Union Railway Ministry signed Memorandum of Understanding (MoU) with Chhattisgarh Government for formation of Joint Venture Companies for development of railway infrastructure in the state.

Business to Business Meet in Kerala

Manufacturers in Kerala should come out with more value-added products if they want to compete in the global market, according to Minister for Public Works VK Ebrahim Kunju. It was stated by him during inaugurating the three-day Kerala Business-to-Business Meet 2016 at the CIAL Trade Fair & Exhibition Centre in Nedumbassery.

Punjab govt. signs MoU with British Pig Association

The Punjab government plans to sign a MoU with British Pig Association (BPA) to develop and promote piggery in the State. The tie-up of State Animal Husbandry department with BPA would turn around the stagnant economy of the peasantry, which is grappling with low returns from conventional farming.

Odisha emerged as the top among all smart cities

The Odisha capital Bhubaneswar has emerged as the top among the cities in the Smart City Mission. The Bhubaneswar Municipal Corporation has received the Clean City award from Union Urban Development Minister Venkaiah Naidu in New Delhi.

**Apple’s first technology centre at Hyderabad**

Apple has confirmed its 1st technology centre in India at Hyderabad, at a cost of \$25 million. Spread across 2,50,000 square feet, the centre will help Apple develop maps and make them available in its iPhones and Mac systems

Indian Railway signed MoU with Chhattisgarh Government

Indian Railway signed a Memorandum of Understanding (MoU) with Chhattisgarh Government to establish a joint venture (JV) for laying tracks and expedite implementation of railway projects in the state. With this Chhattisgarh became 5th state to join hands with the Indian Railways for speedy execution of rail projects through JV route.

Maharashtra ranked top in terms of Internet readiness Index

As per the report compiled and published by Internet and Mobile Association of India (IAMAI) and Indicus Analytics, Maharashtra has topped in terms of the overall Internet readiness index. It ranked top in terms of Internet readiness with a strong position in areas like e-infrastructure, eGovernance, IT services and consumer participation. Karnataka, Gujarat, Telangana and Tamil Nadu followed in the tally.

Paani Foundation to solve water crisis

Paani Foundation, a not-for-profit company, started by Actor Aamir Khan and his wife Kiran Rao was in news after Khan and Maharashtra chief minister Devendra Fadnavis announced that the foundation will work with the state government to solve the water crisis in the state.

Self-certifying scheme by Odisha Govt.

Odisha government decided to introduce a self-certifying scheme for non-hazardous industries. This scheme will ease the process of doing business in the state by shortening the inspection process at the initial levels required for non-hazardous industries to set up units.

MoU signed between Jharkhand govt. and Adani Group

The Jharkhand government and Adani Group signed a Memorandum of Understanding (MoU) for investment of 15000 crore rupees in the state to set up a 1600 MW capacity thermal power plant.

Utkarsh Bangla Scheme launched by West Bengal

West Bengal government launched Utkarsh Bangla Scheme, a welfare scheme for school-dropouts, in Kolkata. Utkarsha Bangla is aimed at giving vocational training to school dropouts. Each youth will get training ranging from 400 to 1200 hours. The school-dropouts will be trained free of

charge in tailoring, driving, repairing television and other electronic equipment and beauty courses etc.

Other State News



- ❖ Uber has signed a MoU with the Maharashtra government's Skill Development & Entrepreneurship Department (SDED) to help create 75,000 entrepreneurship opportunities across the state over the next 5 years.
- ❖ The Mahamagam festival in Kumbakonam in Tamil Nadu is underway and thousands of devotees are taking a holy dip in the Mahamagam tank. The festival that comes once in 12 years is often termed as equivalent to the grand religious event in Allahabad.
- ❖ The Marine Museum at the Marine Aquarium and Regional Centre (MARC) of Zoological Survey of India (ZSI) in Digha, West Bengal.
- ❖ South Korean state of Chungcheongbuk and Haryana agreed to enter into a sister-statehood relationship for development.
- ❖ The Ministry of Railways and State Government of Telangana inked a Memorandum of Understanding (MoU) for the formation of Joint Venture (JV) companies for development of railway infrastructure in the state.
- ❖ The first Mega Food Park (MFP) of Madhya Pradesh inaugurated at Panwa village in Kasarwad tehsil of Khargone district. The MFP, named after Indus, was inaugurated by Harsimrat Kaur Badal, Union Minister of Food Processing Industries.
- ❖ Maharashtra Government rolled out a de-radicalisation programme for the minority community. The programme was launched to face the challenges of both home-grown extremism and global Islamic State (IS) threat.
- ❖ The Government of Odisha decided to extend the Aahar scheme to 29 districts in the State.
- ❖ Maharashtra Cabinet announced Bharat Ratna Dr. Babasaheb Ambedkar Special Collective Incentive Scheme for the economically backward Dalit entrepreneurs.
- ❖ The Odisha government lifted the restrictions on visit of foreign tourists to certain tribal areas in the State. The ban was lifted after three years.
- ❖ The Himachal Pradesh Government has decided to spend 15 crore rupees on Swachh Bharat Mission in tribal district of Kinnaur.
- ❖ State-run equipment maker Bharat Heavy Electricals Ltd (BHEL) commissioned a 270 MW generation unit at the Goindwal Sahib Thermal Power Project of private producer GVK Power & Infra in Punjab.
- ❖ The state government of Gujarat has planned to set up the country's first-ever Aviation Park in Gujarat near Bagodara village in Ahmedabad to strengthen the aviation sector. The first ever Aviation Park will have the facilities including an airstrip, training school, helipad and space for setting up small manufacturing units among others.
- ❖ Central government will spend Rs 1 lakh crore for development of road infrastructure in Karnataka. In addition to this, Rs 200 crore will be spent on developing four light houses in the state in PPP mode.
- ❖ Kalikho Pul- Dissident Congress leader Kalikho Pul, 46, has sworn in as the ninth Chief Minister of Arunachal Pradesh with the support of 18 rebel Congress MLAs, and two Independents and 11 BJP MLAs who gave outside support.
- ❖ Union Food Processing and Industry Minister Harsimrat Kaur Badal and Chief Minister Raghubar Das inaugurated the first mega food park at Village Getalsud, Ranchi in Jharkhand.
- ❖ The US Trade and Development Agency has signed MoU with the Department Of Municipal. Administration of Andhra Pradesh on funding for drawing up the master plan for Visakhapatnam Smart City and a consortium of three US companies, comprising AECOM, KPMG and IBM.

- ❖ International Radio Fair 2016 is to be held at Bhubaneswar. The fair will start on the occasion of World Radio Day i.e. 13th of February and close on 14th.

BANKS IN NEWS

Unified Payment Interface

The National Payments Corporation of India (NPCI), the umbrella organisation for all retail payment systems in India, has launched a hackathon in partnership with software industry body Indian Software Product Industry Round Table (ISPIRT). The UPI (Unified Payment Interface) Hackathon has been launched for developers to come up with innovative digital payment products. The hackathon was launched by Nilekani and Balachandran M, chairman, NPCI. The NPCI has partnered with 29 banks to facilitate payments through UPI.

Bill payment history will be included in CIBIL score

Credit Information Bureau (India), or Cibil, in a bid to widen its avenues of collecting details of customer behaviour, especially on payments, is working on the concept of securing data related to telecom and utility services payments, for the purpose of evaluating first-time borrowers. Cibil, the country's one of the largest credit information bureaus, is also planning to roll out a separate vertical for providing services exclusively to micro finance institutions (MFIs) by next quarter.

SBI Raises Rs 3,000 Cr From Bonds To Fund Biz Growth

Country's largest lender State Bank of India said it has raised Rs 3,000 crore from bonds to fund business growth. The bank issued 30,000, Basel III compliant, Tier-II bonds, in the nature of debentures, of face value of Rs 10 lakh each at par. Bonds with 10 years maturity will give 8.45 per cent annually to investors who subscribed such bonds on private placement basis, it said. They come with call option of 5 years.



State Bank of India

RBI released norms for Black money

The Reserve Bank said that those who have declared unaccounted overseas assets under the black money law should file application with its central office for regularisation of declared wealth. Under the regulation, a person resident in India who has declared any asset under the Black Money Act and intends to hold them is required to make an application to the RBI within 180 days of declaration.

RBI announced open market operation

The Reserve Bank of India announced an open market operation (OMO) purchase of government securities worth Rs 10,000 crore. The RBI conducts OMO purchases in order to infuse liquidity into the system whenever there is a deficiency, while it conducts OMO sales to suck excess liquidity from the system. OMOs are also intended to keep the short-term interest rates close to the policy rates.

RBI Governor joined World Economic Forum

Reserve Bank Governor Raghuram Rajan has joined a task force of the World Economic Forum (WEF) to study the future of global financial system, whose members include bankers and policymakers from across the world.

RBI sought additional capital for Public sector bank

Reserve Bank of India (RBI) has sought an additional Rs 26,000 crore from the government to be infused into state-run banks by 2018, citing that the current capital pledges may be inadequate because stressed assets have swelled.

Recapitalization of Public sector banks

The Finance Ministry is considering infusing more than the announced Rs 70,000 crore in public sector banks to help strengthen their balance sheets. As per the capital infusion road map, PSU banks will get Rs 25,000 crore this fiscal and as well as the next fiscal and Rs 10,000 crore each in 2017-18 and 2018-19. Out of Rs 25,000 crore set for the current fiscal, the government has infused about Rs 20,088 crore in 13 public sector banks.

RBI raised doubts over GDP calculation

Reserve Bank of India (RBI) Governor Raghuram Rajan has raised doubts over the new methodology used to calculate the country's gross domestic product (GDP) and said policymakers should be careful while arriving at the figure.

The country's GDP numbers were revised with the base year of 2011-12 from the earlier 2004-05. The methodology of calculating GDP was changed as the new methodology takes GDP at market prices into account, which includes indirect taxes and excludes subsidies. Dr. Rajan said that there were many suggestions from various quarters on the ways to calculate GDP in a better way and said such suggestions should be taken seriously.

RBI directed Banks on provisioning Norms

Reserve Bank of India (RBI) has directed commercial banks to accelerate provisioning requirement, from April 1, for the existing stock of restructured loans that are showing signs of stress. RBI has identified bank specific accounts in which respective lenders have to make higher provisioning from April 1. These accounts were restructured earlier. Banks have provided only 5 per cent for these restructured loans, but now the central bank has directed them to increase the provisioning by 2.5 per cent every quarter so that by March 31, 2017, provisioning reached the 15 per cent level — in line with sub-standard accounts. The central bank has given four quarter to banks, starting April 1, to make full provisioning for the identified accounts, so that a bank is not hit in one go.

RBI signed Currency Swap Agreement with UAE

The Reserve Bank of India (RBI) signed a pact with the Central Bank of the UAE to enter into a Currency Swap Agreement, which is aimed at strengthening economic ties with the Gulf nation. The MoU was signed between RBI chief Raghuram Rajan and UAE's Central Bank Governor Mubarak Rashed Al Mansoori.

Supreme Court adopted tough stand on bank defaulter

The Supreme Court directed the RBI to provide a list of companies, which had defaulted bank loans of over Rs. 500 crore while expressing serious concern over the rise in bad loans. A bench headed by Chief Justice T.S. Thakur asked for the list of loan defaulters to be placed before it in a sealed cover within six weeks. The bench, also comprising Justices U.U. Lalit and R. Banumathi, wanted to know how the state-owned banks and financial institutions were advancing large-scale loans without proper guidelines and whether there was adequate mechanism to recover them.

ECONOMY NEWS

CSO released GDP data

India's economic growth is seen at 7.6% for the current fiscal, the highest since the current methodology was adopted to compute national income and compared with 7.2% a year before, according to Central Statistics Office.

WPI Inflation in Negative zone

Wholesale price inflation (WPI) fell for 15th straight month in January and touched -0.9 per cent as food articles, mainly vegetables and pulses, turned cheaper. The WPI inflation index was 0.73 per cent in December. Food inflation stood at 6.02 per cent in January as against 8.17 per cent in December, showed official data.

Interest rates on small saving schemes decreased

Interest rates on most of the small savings schemes will be reset with effect from April 1 to align them to market rates. The move could result in reduction in the rates between 50 and 100 basis points on small savings schemes. However, the interest rates on social security schemes – Sukanya Samridhi Yojana, Senior Citizen Savings Scheme and Monthly Income Scheme would be left untouched.

\$1 billion business transaction in GIFT City



Gujarat International Finance Tec-City (GIFT City) said the business transactions from its International Financial Services Centre (IFSC) will cross USD 1 billion by June and business of more than USD 100 million has already happened so far.

Retail Inflation increased

Retail inflation rose to a 17-month high of 5.69% in January on dearer food items, rising for the sixth month, though it

remained safely within the Reserve Bank Of India's target of under 6% for the month, official data showed.

PFRDA amended NPS norms



PENSION FUND REGULATORY AND DEVELOPMENT AUTHORITY

In a move aimed at making the exit process easier under the National Pension System (NPS), regulator PFRDA will allow subscribers to withdraw from the scheme via online mode from April 1 this year, its Chairman Hemant G Contractor said.

Government revised GDP estimate

Government has marginally revised downward the economic growth for 2014-15 to 7.2 per cent from the earlier estimate of 7.3 per cent after factoring in latest data on agriculture and industrial production. GDP growth rate for 2013-14 has also revised downwards to 6.6 per cent from earlier estimate of 6.9 per cent.

Housing price decreased

Housing sales fell by 4 per cent to 2,63,720 units last year, lowest since 2010, in the eight major cities of the country on account of demand slowdown in the real estate market despite interest rate cut by the RBI. The National Capital Region (NCR) continued to be the worst performing market in India with sales and launches at six year low, property consultant Knight Frank said in its report released.

Second tranche of Sovereign Gold Bond issued

The government has received subscription for 2,790 kg gold amounting to Rs 726 crore under the second tranche of sovereign gold bond scheme, three times more than what it had received earlier.

HUDCO issued tax free Bond

Housing and Urban Development Corporation (HUDCO) is issuing tax-free bonds with a face value of Rs.1,000 each in

the nature of tax-free, secured, redeemable, non-convertible debentures. The sale aggregates to Rs.500 crore with an option to retain over-subscription up to Rs.1,211.50 crore, totalling to Rs.1,711.50 crore mainly to finance the projects related to housing for EWS/LIG categories.

Government increased Excise duty on Petrol

Ahead of the Union Budget, the Modi government increased the excise duty on petrol by Re. 1 a litre and Rs. 1.50 on diesel, the third increase this month, to mop up over Rs. 3,200 crore in additional revenue, netting, in all, Rs. 17,000 crore in three months.

Tax Policy Research Unit & Tax Policy Council

The Government said it has created a Tax Policy Research Unit (TPRU) and Tax Policy Council to be chaired by the Union Finance Minister with nine other members including Minister of State for Finance, Niti Aayog Vice Chairman, Commerce and Industry Minister Revenue Secretary and the Chief Economic Advisor. Finance secretary, Commerce Secretary and Industry Secretary will also be its members. The Council will be advisory in nature, which will help the Government in identifying key policy decisions for taxation. The TPRU will comprise of officers from both the Central Board of Direct Taxes (CBDT) and Central Board of Excise and Customs (CBEC) as well as economists, statisticians, operational researchers, legal experts.

Export decreased

Merchandise exports fell for the 14th consecutive month with shipments in January, 2016 contracting 13.6 per cent year-on-year to \$21 billion due to weak overseas demand as well as fall in major export items such as engineering goods and petroleum products.

BUSINESS NEWS

India, UK To Open Trade, Markets To Support Growth

India and UK have agreed to open up trade and markets to support growth, carry out structural reforms and address issues related to cross-border tax evasion. After talks between India's Finance Minister Arun Jaitley and UK Chancellor of the Exchequer George Osborne, the two nation's agreed to boost economic ties particularly in areas of

infrastructure and financial services and renewed pledge for autonomous exchange of tax information from 2017.

Global Reinsurer XL Catlin Plans To Enter India Soon, Kicks Off Licensing Process

In a move to have seamless access to reinsurance capacity, Ireland-based global reinsurance firm XL Catlin has decided to enter into Indian market soon. XL Catlin reinsurance companies are among the world's leading reinsurers, who offer products of aerospace, property, casualty, marine, specialty etc.

Tara Singh Vachani Appointed As Director On Max India Board

Tara Singh Vachani, the daughter of Max India group founder Analjit Singh, has been appointed as director on the board of Max India.

Oilmin For Priority Lending To Enhance Ethanol Output

Aiming to achieve 10 per cent ethanol blending with petrol, Oil Minister Dharmendra Pradhan favoured inclusion of ethanol in priority sector lending of banks to boost production and said he would take up this issue with the Finance Ministry.

Pradhan said the country is likely to achieve 5 per cent ethanol blending with petrol this year and the Government is ready to create additional storage capacity to achieve the target of 10 per cent blending.

Coca Cola to Enter Dairy Drinks Segment In India

Beverages major Coca Cola announced its foray into value-



added dairy drinks segment in the Indian market with Vio brand, which will make its debut across the country next month.

The company, which will introduce two flavours

under Vio, has tied up with Reliance Retail as part of pilot launch to make the brand available.

Jet Airways' Senior Official Rajeev Nambiar Quits

Jet Airways' Vice President for Sales Rajeev Nambiar has quit, becoming the first top level executive to move out of the Naresh Goyal-led airline this year. Nambiar, who had joined

Jet Airways from Etihad in 2014, is said to be moving back to the Gulf carrier. In a statement, Jet Airways said Nambiar has tendered his resignation.

Rs1.5l-Crore to Be Invested In 2 Phases For Setting Up Biggest Refinery In India: Pradhan

Oil Minister Dharmendra Pradhan said that all leading public sector oil firms - Indian Oil Corp (IOC), Bharat Petroleum Corp Ltd (BPCL), Hindustan Petroleum Corp Ltd (HPCL) and Engineers India Ltd (EIL) will invest Rs1.5 lakh crore in two phases for setting India's biggest refinery on the west coast.

NALCO Plans To Invest Rs30,000 Crore For Growth In Next 5 Years

Upbeat about a rise in aluminium consumption in India, Navratna PSU Nalco is all set to invest Rs30,000 crores in various projects in the next five years. With this the Nalco's CMD Tapan Kumar Chand also said that a Rs6,000 crore refinery project in Damanjodi will soon be set up.

Ratan Tata Invests In Specialty Tea Firm Teabox

Top industrialist Ratan Tata has invested in specialty tea firm Teabox, thereby continuing his long series of investments in various start-ups globally in the recent past. However, the value of the investment was not disclosed. The founder & CEO of Teabox is Kaushal Dugar.

PGCIL To Raise Rs 2k Cr Via Domestic Bonds For Capex

State-run transmission utility Power Grid Corporation (PGCIL) plans to raise around Rs 2,000 crore through domestic bonds to meet its capital expenditure requirements for executing ongoing projects. The Navratna firm is also planning to raise up to Rs 2,000 crore through debt to meet its working capital requirements.

India Is Dubai's Prime Source Mkt For Tourists

For the first time, India is Dubai's number one source market for foreign tourists with over 1.6 million Indians visiting the emirate in 2015, according to new figures. Western Europe remained the second highest regional contributor.

Essel Infraprojects Commissions 50 Mw Solar Power Project In Jalaun

Essel Infraprojects Limited (EIL), an enterprise of Subash Chandra-led Essel Group, successfully commissioned the 50 MW Solar Power Project in Uttar Pradesh. The Solar Power

Project is built with the state-of-the-art technology located in 250 acres of land at Kuhana and Shajahanpur villages in Jalaun district. It was inaugurated by chief minister Akhilesh Yadav under the Uttar Pradesh Solar Power Policy 2013 to enhance the renewable energy efforts in the state.

BoJ Surprises With Negative Interest Rate Move

Bank of Japan (BoJ) shocked markets with plans to effectively charge lenders to park their cash with it, ramping up a long-running battle to kickstart the world's number three economy.

The unprecedented decision to adopt a below-zero interest rate policy is the BoJ's latest weapon as it looks to spur bank lending and drive up inflation.

Mauritius To Begin Automatic Tax Info Exchange From Sept 2018

Mauritius will start automatic exchange of tax information with other nations only from September 2018, as it has postponed by a year implementation of global common reporting standard on tax matters. The delay could impact Indian authorities' efforts to gather more tax-related information from Mauritius, which is allegedly being used by some entities to route illegal funds into India.

TCS, Infosys, Wipro Join Obama's Computer Science For All Plan

Three major Indian IT companies - Infosys, Tata Consultancy Services and Wipro - have joined US President Barack Obama's ambitious computer science for all initiative as part of public-private collaboration, pledging over \$3 million in grants.

Whatsapp Now Has A Billion Users Globally

Mobile messaging app WhatsApp said that it has crossed the one billion user milestone globally with the addition of 100 million users in last five months. In February 2014, WhatsApp was acquired by social networking site Facebook, its biggest buyout till date, for a whopping \$19 billion.

Reliance Infra Sells Cement Biz To Birla Corp For Rs 4800 Crore

Reliance Infrastructure (RInfra) sold its cement business arm to Birla Corporation for Rs 4,800 crore, a deal that will help Anil Ambani-led Group lower its debt burden. RCCPL has an integrated cement capacity of 5.08 million tonne per annum

(MTPA) at Maihar, Madhya Pradesh and Kundanganj, Uttar Pradesh and a grinding unit of 0.5 Mtpa at Butibori, Maharashtra.

Lic Invests Rs 1.5 Trillion In G-Secs, Crosses Regulatory Limits

State-run Life Insurance Corporation, the country's biggest institutional investor, has bought over Rs 1.5 trillion in Government bonds so far this fiscal and has reached the cap, apart from being a net buyer in the equities, Chairman SK Roy.



भारतीय जीवन बीमा निगम
LIFE INSURANCE CORPORATION OF INDIA

Ambani & Pitroda Elected To NAE For Eng Excellence

Reliance Industries Chairman Mukesh Ambani and tech evangelist Sam Pitroda have been elected to the prestigious National Academy of Engineering (NAE), a non-profit organisation based in the US.

Ambani has been elected 'for engineering and business leadership in oil refineries, petrochemical products, and related industries' while Satyan G Pitroda, Chairman, The Pitroda Group, has been elected for development of rural telecommunications infrastructure for India.

ITC To Invest Rs 3k Cr In 3 Projects In WB

Diversified conglomerate ITC unveiled three projects in West Bengal involving an investment of Rs 3,000 crore. Chief Minister Mamata Banerjee laid the foundation stone of an integrated consumer goods manufacturing unit at Panchla in Howrah district and an IT Park at Rajarhat near Kolkata.

Mukesh Bansal, Ankit Nagori Quit Flipkart

Weeks after the top-level rejig at Flipkart, its head of commerce and advertising business Mukesh Bansal has put in his papers. Flipkart's Chief Business Officer Ankit Nagori has also quit the firm to start an entrepreneurial venture in the sports domain.

Tata Steel Sez To Invest Over Rs 2,000 Cr In Developing Infra

Tata Steel SEZ said it plans to invest about Rs 2,000-2,500 crore for development of infrastructure at Gopalpur in Odisha in the near term. The SEZ, which is a 100 per cent

subsidiary of Tata Steel, has received clearance from Odisha government for setting up an industrial park.

Sebi Tightens Norms For Mfs' Exposure To Riskier Bonds

Markets watchdog Sebi tightened its norms for mutual funds' exposure to riskier corporate bonds including by capping the investment limit in bonds of a single company at 10 per cent in a move to safeguard investors' interest. The single sector exposure limit would also be lowered from 30 per cent to 25 per cent, while group-level investment limits of 20-25 per cent have also been introduced for the mutual funds (MFs) investing in debt securities.



भारतीय प्रतिभूति और विनियम बोर्ड
Securities and Exchange Board of India

Reliance Jio, 8 Other Telcos Form Knowledge Sharing Alliance

Reliance Jio Infocomm and eight other telecom operators from across the world have formed an alliance that will allow knowledge sharing and bringing innovative products and services for customers.

Members of the alliance include BT, Deutsche Telekom, Reliance Jio Infocomm Limited, Millicom, MTS, Orange, Rogers, TeliaSonera and TIM. The alliance could reach a potential customer base of 1 billion in more than 80 countries through these nine operators.

Uber Inks Pact With Maha To Create 75k Jobs

Taxi-hailing app Uber signed an agreement with the Maharashtra Government to help create 75,000 jobs across the state. Through this memorandum of understanding (MoU), Uber will focus on training women and people from marginalised sectors of society.

'Cad To Narrow To 0.7 Pc Of Gdp In Fy'16'

India's current account deficit (CAD) is likely to narrow to 0.7 per cent of GDP in the current financial year from 1.3 per cent in FY'15, owing to lower commodity prices, a Nomura report says.

The current account deficit, which occurs when the value of imports and investments is larger than value of exports, is

expected to narrow to 0.4 per cent of GDP in Q4 2015 from 1.6 per cent of GDP in Q3 2015, the Japanese financial services major said.

Govt Sees Rs30k Cr Invt In 74 Textile Parks

The Government is expecting Rs30,000 crore investment in 74 textile parks and is planning to announce a new textile policy by April this year. The Government has given approval to 24 Textile Parks in the last one year, the rest were cleared by the previous government. So in total they are setting up 74 textile parks, which will attract an investment of Rs30,000 crore.

India's Gdp To Grow Next Fiscal At 7.5 Percent: Moody's

US agency Moody's Investors Service forecast for India a "stable GDP growth at around 7.5 percent in 2016 and 2017", saying the country is relatively less exposed to external headwinds, like the Chinese slowdown, and will benefit from lower commodity prices.

Sukhoi Hopes To Sign Deal With Tata For Making Airplane Parts

Russia's top aircraft manufacturer Sukhoi hopes to sign a partnership with Tata to manufacture key airplane parts for its 100-seat Superjet which it aims to market in India. The partnership with Tata, which will be part of Make in India initiative, will also involve SCA investment, sharing of technology and knowhow as well as procurement of the parts for the plane.

Indian Economy To Grow Robustly At 7.4% Next Fiscal, Says OECD

Indian economy will continue to see robust growth at 7.4 per cent in the next financial year even as only modest recovery is expected in advanced economies, Paris-based think tank OECD. The Organisation for Economic Cooperation and Development (OECD) has raised India's growth forecast compared to 7.3 per cent expansion projected in November 2015.

Amit Mitra Named Chairman Of GST Committee Of State Fms

West Bengal Finance Minister Amit Mitra named as the new chairman of the Empowered Committee of State Finance Ministers on Goods and Services Tax (GST). He will succeed

Kerala Finance Minister KM Mani who had to resign in November over corruption charges.

AGREEMENTS/MOU SIGNED

Trade Facilitation Agreement WTO - Union Cabinet on 17 February 2016 approved Trade Facilitation Agreement (TFA)



of the World Trade Organization (WTO). It approved the Notification of Commitments, its

ratification and acceptance of the Instrument of Acceptance of Protocol of TFA to the WTO Secretariat. India is the 71st country to give nod to the agreement that seeks to ease customs procedures to boost commerce. As per the Trade Facilitation Agreement adopted by the WTO on 27 November 2014 in Geneva, Switzerland, the TFA shall enter into force for the notified members (107 countries) upon acceptance by two-third WTO Members.

North Atlantic Treaty Organization signed agreement with European Union - The North Atlantic Treaty Organization (NATO) and the European Union (EU) on 10 February 2016 signed an agreement to improve cooperation in cyber defense. The technical agreement signed at NATO headquarters at Brussels, Belgium will help the two in countering the modern forms of hybrid warfare.

Convention of Supplementary Compensation for Nuclear Damage - India on 4 February 2016 submitted its Instrument of Ratification of the Convention of Supplementary Compensation for Nuclear Damage (CSC), 1997 to International Atomic Energy Agency (IAEA) at Vienna, Austria. The instrument is an important multilateral treaty relating to liability and compensation for damage caused by a nuclear incident.

India and Brunei - India and Brunei on 2 February 2016 signed 3 Memorandums of Understanding (MoUs) to deepen bilateral cooperation. The MoUs were signed in Brunei capital Bandar Seri Begawan during the Vice President Hamid Ansari's 3-day visit to the country.

India and Afghanistan - India and Afghanistan on 1 February 2016 inked a pact for visa-free travel by their diplomats. The agreement was signed after Afghan Chief Executive Officer (CEO) Abdullah Abdullah's meeting with Prime Minister Narendra Modi during which they discussed key bilateral and regional issues including security cooperation.

India and Armenia - India and Armenia on 27 January 2016 signed a protocol to amend the India-Armenia Double Taxation Avoidance Convention.

COMMITTEES

Companies Law Committee - The Companies Law Committee submitted its report to the union government on 1 February 2016. It was constituted in June 2015 for examining and making recommendations on the issues arising out of implementation of the Companies Act, 2013. It was chaired by Tapan Ray Secretary, Ministry of Corporate Affairs and consist 8 members and one member convener.

RM Lodha - Supreme Court on 2 February 2016 appointed a committee under former Chief Justice RM Lodha to sell assets of Pearls Agrotech Corporation Ltd (PACL) and refund 49 thousand crore rupees to the investors. The investors invested in the firm's collective investment scheme (CIS) that was deemed illegal by the Securities and Exchange Board of India (SEBI). A bench headed by Justice Anil Dave said that the title deeds of various lands belonging to PACL should be handed over by the CBI to the SEBI. The court in its direction said that SEBI will take appropriate steps to ensure their sale.

Committee for nurses - The Supreme Court (SC) on 29 January 2016 directed the Union Government to set up a committee to investigate the living conditions and salary structure of over 3 lakh nurses employed in private hospitals and nursing homes across the country. The directive was given by a three-judge Bench headed-by Justice Anil R Dave while hearing a petition filed by the Trained Nurses Association of India.

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 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.

NEW APPOINTMENTS

Amit Mitra - The Finance Minister of West Bengal Amit Mitra on 19 February 2016 was named the chairman of the Empowered Committee of State Finance Ministers on Goods and Services Tax (GST). Mitra will succeed Kerala Finance Minister K M Mani.

Ashok Chawla - The Governing Council of TERI on 12 February 2016 appointed Ashok Chawla, former Finance Secretary to the Government of India and former Chairman of the Competition Commission, as its new Chairman.

U.K. Sinha - U.K. Sinha will remain Securities and Exchange Board of India (SEBI) Chairman till March 1, 2017 with the government extending his term by over a year. The extension for Mr. Sinha was approved by the Appointments Committee of the Cabinet headed by Prime Minister Narendra Modi.



Alok Kumar Verma - Director General (prisons) Alok Kumar Verma will replace B.S. Bassi as the Delhi Police Commissioner on March 1.

Christine Lagarde - The Executive Board of the International Monetary Fund (IMF) on 19 February 2016 selected Christine Lagarde to serve as IMF Managing Director for a second five-year term starting on 5 July 2016.

Rajendra Kumar Pachauri - Former Director General of The Energy and Resources Institute (TERI) Rajendra Kumar Pachauri on 8 February 2016 was appointed as the Executive Vice-Chairman of the organisation with the immediate effect.

John Nicholson - Army Lieutenant General John Nicholson was appointed as the commander of the NATO forces in Afghanistan. He succeeded US General John Campbell.

DJ Pandian - Former chief secretary of Gujarat DJ Pandian was appointed vice-president and chief investment officer of the newly-created Asian Infrastructure Investment Bank (AIIB) on 3 February 2016.

Jai Kumar Garg - The Union Government on 1 February 2016 appointed Jai Kumar Garg as Managing Director (MD) and Chief Executive Officer (CEO) of Corporation Bank for a period of three years.

Davinder Singh - Indian-origin lawyer Davinder Singh in the second week of February 2016 was appointed as a vice-chair of the International Chamber of Commerce's Commission on Corporate Responsibility and Anti-corruption.

Archana Ramasundram - Tamil Nadu Cadre IPS officer Archana Ramasundram on 1 February 2016 was appointed as the Director General of the Sashastra Seema Bal (SSB) that guards India's frontiers with Nepal and Bhutan.

Muktesh Kumar Pardeshi - Senior IFS officer Muktesh Kumar Pardeshi was on 29 January 2016 appointed as India's Ambassador to Mexico.

Kamlesh Kumar Pandey - Kamlesh Kumar Pandey on 28 January 2016 was appointed as the Chief Commissioner for Persons with Disabilities (CCPD) for a period of three years.

Gurdeep Singh - Gurdeep Singh on 28 January 2016 was appointed as the Chairman and Managing Director (CMD) of NTPC Ltd.

Syed Akbaruddin - India's new Permanent Representative to the United Nations Syed Akbaruddin presented his credentials to U.N Secretary-General Ban Ki-moon. Mr. Akbaruddin takes charge at the U.N at a time when India is pushing hard for a permanent seat for itself in the Security Council. India is also pushing the world body for an international convention on terrorism.

OBITUARIES

Harper Lee - Harper Lee, the author of *To Kill a Mockingbird*, passed away on 19 February 2016 in Monroeville, Alabama, U.S. She was 89.

Andy Ganteaume - Andy Ganteaume, the former West Indies and Trinidad & Tobago wicketkeeper-batsman, passed away on 17 February 2016 in Santa Margarita, St. Augustine, Trinidad and Tobago. He was 95.



Ustad Abdul Rashid Khan - Veteran Hindustani classical singer Ustad Abdul Rashid Khan died in Kolkata on 18 February 2016. He was 107.

Boutros Boutros-Ghali - The former United Nations Secretary-General Boutros Boutros-Ghali passed away on 16 February 2016 in Cairo, Egypt. He was 93.

Ottaplakkal Neelakandan Velu Kurup - Malayalam's most celebrated contemporary poet and Jnanpith-winner Ottaplakkal Neelakandan Velu Kurup passed away on 13 February 2016 in Thiruvananthapuram, Kerala. He was 84.

Leslie Bassett - Leslie Bassett, a Pulitzer Prize-winning composer, passed away on 4 February 2016 in Oakwood, Georgia. He was 93.

Aurobindo Mukherjee - Acclaimed film director Aurobindo Mukherjee passed away on 10 February 2016 in Kolkata, West Bengal. He was 97.

Sushil Koirala - Nepal's former Prime Minister Sushil Koirala passed away on 9 February 2016 in Kathmandu, Nepal due to chronic respiratory problem. He was 76.

Nida Fazli - Noted Urdu Poet and well known Bollywood lyricist Nida Fazli died due to heart attack in Mumbai on 8 February 2016. He was 78.

Sudhir Tailang - Cartoonist Sudhir Tailang died on 6 February 2016 due to brain tumor in Gurgaon. He was 55.

Edgar Mitchell - NASA Astronaut Edgar Mitchell, who was the sixth man to walk on the Moon, died on 4 February 2016 in West Palm Beach, Florida.

Balram Jakhar - Former Lok Sabha Speaker Balram Jakhar passed away on 3 February 2016 in New Delhi. He was 92. Jakhar was elected as the Lok Sabha Speaker for two consecutive terms from 1980 to 1989.

S.S. Tarapore - S.S. Tarapore, former Deputy Governor of the Reserve Bank of India (RBI), passed away on 2 February 2016 in Mumbai. He was 80.

Kotikalapudi Venkata Krishna Rao - Former Army Chief General Kotikalapudi Venkata Krishna Rao passed away on 30 January 2016 in New Delhi following a cardiac arrest. He was 92. He was the 14th Chief of the Army Staff of Indian Army.

Marvin Minsky - Marvin Minsky, the pioneer of artificial intelligence, died on 24 January 2016 at Boston's Brigham and Women's Hospital due to cerebral hemorrhage. The mathematician and the computer scientist died at the age of 88.

Actor Abe Vigoda - Actor Abe Vigoda, known for his work in *The Godfather* and on the television series *Barney Miller*, passed away on 26 January 2016 in New Jersey following natural causes. He was 94.

Pandit Shankar Ghosh - Eminent Tabla player Pandit Shankar Ghosh passed away on 22 January 2016 in Kolkata following a prolonged illness. He was 80.

Mrinalini Sarabhai - Legendary dancer and Padma Bhushan recipient Mrinalini Sarabhai passed away on 21 January 2016 in Ahmedabad. She was 97. Besides being a classical dancer, Sarabhai was a poet, writer and environmentalist.

AWARDS

Israel Prize for Religious Studies - Renowned Indologist Professor David Shulman on 14 February 2016 was awarded the prestigious Israel Prize for Religious Studies for his

breakthrough research into the literature and culture of southern India.

Knight of the Legion of Honour - Fashion designer Manish Arora on 16 February 2016 was awarded with the Chevalier de la Legion d'Honneur (Knight of the Legion of Honour), France's highest civilian honour.

Grammy Award - Indo-British filmmaker Asif Kapadia on 15 February 2016 won Grammy Award for Best Music Film for his documentary Amy. The award was presented at the 58th annual awards ceremony that was held at the Staples Center in Los Angeles, the USA.

Golden Beaver Best Film Award - Nagaland is changing, But..., a film on conservation efforts by villagers, on 13 February 2016 won the Golden Beaver Best Film Award in the institutional category at the 6th National Science Film Festival and Competition in Mumbai.

Infosys Prize - President Pranab Mukherjee on 13 February 2016 conferred Infosys Prize 2015 on six winners in New Delhi. The awards were received by Prof Umesh Waghmare, Prof Jonardon Ganeri, Dr Amit Sharma, Prof Mahan Mj, Prof G Ravindra Kumar and Dr Srinath Raghavan.

Best m-Government Service Award - Karnataka's Mobile One project on 10 February 2016 won 2016 Best m-Government Service Award at the 4th World Government Summit in Dubai, the UAE.

Prime Minister Shram Awards - Union Ministry of Labour and Employment announced the Prime Minister Shram Awards for the year 2014 on 9 February 2016. There are nine nominations for the Shram Bhushan Award, Nineteen nominations for Shram Vir or Shram Veerangana and twenty six nominations for Shram Shree or Shram Devi Awards.

Global Filmmaking Award - Indian writer Geetu Mohandas won Sundance Institute Global Filmmaking Award 2016 on 30 January 2016 for her script of yet-to-be shot film Insha Allah. The award was presented at 2016 Sundance Film Festival Awards Ceremony held in Park City, Utah.

Golden Conch Award - Manipuri documentary film Phum-Shang on 3 February 2016 bagged the prestigious Golden Conch Award for the best documentary film at the 14th Mumbai International Film Festival for Documentary, Animation and Short Films (MIFF 2016). The film is directed by Haobam Paban Kumar.

Pandit Bhimsen Joshi Classical Music Award - Sarangi maestro Pandit Ram Narayan on 3 February 2016 was selected for the prestigious Bharat Ratna Pandit Bhimsen Joshi Classical Music Award for 2015-2016.

Best First Foreign Film Award - Indian film-maker Kanu Behl directorial Titli on 1 February 2016 bagged the Best First Foreign Film Award conferred by the French Syndicate of Cinema Critics 2016 (FSCC).



Allan Border Medal - Australian batsman David Warner on 27 January 2016 defeated captain Steve Smith for the prestigious Allan Border Medal for 2016.

Lifetime achievement award - Amitabh Harivansh Bachchan was on 2 February 2016 presented with the lifetime achievement award in New Delhi. He received the honour at NDTV Indian of the Year Awards for his contribution to the film industry.

K Veeramani Award for Social Justice - Bihar Chief Minister Nitish Kumar on 29 January 2016 was selected for the prestigious K Veeramani Award for Social Justice 2015. Kumar is chosen for the award for his contribution towards social justice as Chief Minister.

Midnight's Furies: The Deadly Legacy of India's Partition - Nisid Hajari on 28 January 2016 won the 2016 William E. Colby Award for his book, Midnight's Furies: The Deadly Legacy of India's Partition.

V Shantaram Lifetime Achievement Award - Veteran wildlife filmmaker Naresh Bedi on 28 January 2016 was honoured with the V Shantaram Lifetime Achievement Award at the

14th edition of the Mumbai International Festival for Documentary, Short and Animation Films (MIFF 2016).

Order of Australia - Chennupati Jagadish and Jay Chandra, Indian-origin persons, were on 26 January 2016 honoured with the Order of Australia, highest civilian honour of Australia on the occasion of the Australia Day. They were awarded for their contribution in the fields of physics, engineering and medicine.

Human Rights Award by Amnesty International Germany - Indian lawyer and human rights defender Henri Tiphagne on 26 January 2016 was selected for the 8th Human Rights Award by Amnesty International Germany.

Raksha Mantri awards for excellence - Defence Minister Manohar Parrikar on 27 January 2016 presented the Raksha Mantri awards for excellence for the years 2012-13 and 2013-14 in New Delhi. The awards are presented in recognition of exemplary performance amongst Ordnance Factories and the nine Defence Public Sector Undertakings (DPSUs).

Yash Chopra Memorial Award - Veteran Bollywood actress Rekha on 25 January 2016 was honoured with the third Yash Chopra Memorial Award in Mumbai.

Ashoka Chakra - President Pranab Mukherjee, on 26 January 2016, awarded India's highest peacetime gallantry award Ashoka Chakra, posthumously to Lance Naik Mohan Nath Goswami of 9 Para (Special Forces) of the Rashtriya Rifles.

Order of Australia - A Kerala dentist Sajeev Koshy settled in Melbourne on 26 January 2016 was honoured with the highest civilian honour, the Order of Australia. Koshy was given the award for his service to dentistry in Victoria, Australia. He was honoured on the Australia Day Awards 2016, by the Governor General of Australia.



National Bravery Awards - Prime Minister Narendra Modi on 24 January 2016 presented the National Bravery Awards to 25 children. This award scheme was initiated by the Indian

Council for Child Welfare (ICCW) to give due recognition to the children who distinguish themselves by performing outstanding deeds of bravery and meritorious service and to inspire other children to emulate their examples.

National Awards for e-Governance - Maharashtra Chief Minister Devendra Fadnavis on 22 January 2016 presented the National Awards for e-Governance for the year 2015-16 in Nagpur. These awards are given for the outstanding achievement in the field of e-governance.

Oscar 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.

Guinness World Records - Bollywood lyricist Sameer Anjaan on 17 February 2016 was officially recognised by Guinness World Records as the Most prolific Bollywood lyricist ever who has composed 3524 different songs as of 15 December 2015. Sameer has written 3524 songs in 650 Bollywood movies, and is now the first Guinness Record possessor in this particular category.

DEFENCE NEWS

Prithvi-II missile - India on 16 February 2016 successfully test fired its indigenously developed Prithvi-II missile from the Chandipur, off Odisha coast. The medium range missile is capable of carrying 500 kg to 1000 kg of warheads and is thrusted by liquid propulsion twin engines. As part of a user trial, the missile with a strike range of 350 km, test was carried out from a mobile launcher from launch complex-3 of the Integrated Test Range (ITR).

LAMITYE 2016 - LAMITYE 2016, the 7th joint military training exercise between the Indian Army and the Seychelles People's Defence Forces (SPDF) began on 15 February 2016. It was conducted at Seychelles Defence Academy (SDA) in Victoria, Seychelles.

Surya Kiran - The 9th Indo-Nepal Combined Battalion level Military Training Exercise Surya Kiran commenced at

Pithoragarh, Uttarakhand on 8 February 2016. An Infantry battalion from Indian Army will represent the exercise while Nepalese Army is being represented by officers and troops of the elite Shree RudraDhoj battalion.

International Fleet Review - International Fleet Review (IFR) 2016 of the Indian Navy was concluded on 8 February 2016 along the coast of Visakhapatnam in Andhra Pradesh. The 5-day long event was hosted by the Indian Navy with the theme United through Oceans. It was attended by the President of India Pranab Mukherjee and the Prime Minister Narendra Modi.



Sino-India 2016 - India and China on 6 February 2016 held first joint tactical military exercise Sino-India 2016. The one-day long exercise was held in Chusul-Moldo area that is located along the Line of Actual Control (LoAC) in the Ladakh region of Jammu and Kashmir.

Akash missile - India on 28 January 2016 test fired its indigenously-built surface-to-air Akash missile from complex-3 of the Integrated Test Range (ITR) at Chandipuri in Odisha. It was as part of a user trial mission.

Standard Operating Procedure for India-Myanmar Coordinated Patrol - Indian Navy and Myanmar Navy on 16 February 2016 signed Standard Operating Procedure (SOP) for India-Myanmar Coordinated Patrol (IMCOR) at the Tri-Service Headquarters in Port Blair, Andaman and Nicobar Islands. With this signing of SOP, Myanmar became the third country with which India has signed a formal agreement for maritime coordinated patrols.

RANKS & REPORTS

Intellectual Property Index - India ranked 37 out of the 38 economies surveyed in the 2016 Intellectual Property Index (IPI). The index was released on 10 February 2016 by the Global Intellectual Property Centre (GIPC) of the United States Chamber of Commerce (USCC). Out of the 38

economies surveyed, while the USA topped in terms of intellectual property protection by securing 28.61 points out of 30, Venezuela was at the bottom of the index.

Transparency International report

India has climbed nine points to rank 76th in this year's global corruption index launched topped by Denmark, with watchdog Transparency International calling graft a global "blight". According to Transparency International's International Corruption Perceptions Index 2015, India is placed at 76th position along with Thailand, Brazil, Tunisia, Zambia and Burkina Faso out of 168 countries. India has improved its past year's position of 85 and has a grade index score of 38 out of a possible 100 which indicates the least corrupt, said the report topped by Denmark. The index was prepared by using data from institutions including the World Bank, the African Development Bank.

INDIA AND WORLD

Cabinet endorsed WTO agreement

The Cabinet endorsed the World Trade Organization's (WTO's) trade facilitation agreement (TFA) on goods, aimed at relaxing customs rules for smoother trade flow. A national panel on TFA—to be co-chaired by both the revenue and commerce secretaries, will be set up for coordinating and implementing the provisions of trade facilitation. The TFA is projected to cut the cost of trade by an average of 14.5% and the impact could be greater than elimination of all remaining tariffs, according to WTO director general Roberto Azevêdo.

India gifted ambulances & Buses to Nepal

India gifted 40 ambulances and eight buses to different organisations in Nepal on the occasion of its 67th Republic Day. India's Ambassador to Nepal Ranjit Rae handed over keys of 33 ambulances and six buses to different charitable organisations and schools during a function held inside the Indian Embassy premises.

India signed fighter plane deal with France

India and France inked an Inter-Governmental Agreement (IGA) on the sale of 36 French fighter jets, Rafale, but were unable to sign the final deal due to some "financial" aspects.

SCIENCE AND TECHNOLOGY

This agreement was among the 14 pacts signed between the two countries after extensive talks between Prime Minister Narendra Modi and visiting French President Francois Hollande which focused ways to enhance cooperation in counter- terrorism, security and civil nuclear energy.

Indian Railways signed MoU with Sweden

The Ministry of Railways and the Ministry of Enterprise and Innovation of the Kingdom of Sweden on 15 February 2016 inked a Memorandum of Understanding (MoU) on technical cooperation in rail sector. The MoU aims at developing cooperation activities in the railway area to promote efficiency and sustainability and achieve concrete results with regard to bilateral trade, investment, research and technology transfer.

Strategic petroleum storage in UAE

The UAE's national oil company Abu Dhabi National Oil Company (ADNOC) agreed to store crude oil in India's maiden strategic petroleum storage. The strategic reserve will help guard against global price shocks and supply distribution. The decision was taken during the state visit of Crown Prince of Abu Dhabi and Deputy Supreme Commander of the UAE Armed Forces Sheikh Mohamed bin Zayed Al Nahyan to India from 10 February to 12 February 2016.

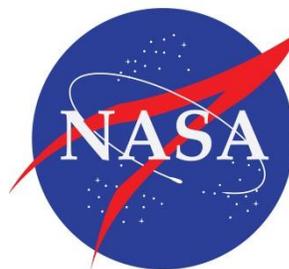
F-16 Fighter plane manufacturing in India

US fighter jet maker Lockheed Martin said it is ready to manufacture F-16 aircraft in India and supports the ongoing talks between the two countries to set up the first manufacturing facility, one of the largest projects under the 'Make in India' initiative.

India & ADB signed loan agreement

India and the Asian Development Bank (ADB) signed an \$80 million loan agreement for improving the infrastructure in the two North-Eastern cities of Agartala and Aizawl, according to a government statement. The loan will be used for investments in water supply, solid waste management and sanitation in Agartala and Aizawl. It will also support urban reforms, benefiting nearly a million people in the two cities.

NASA launched SpaceX Falcon 9 rocket



The National Aeronautics and Space Administration (NASA) 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.

Intelsat 29e to be Launched

Intelsat S.A. (NYSE: I), the world's leading provider of satellite services, announced that **Intelsat 29e**, the first of the Intelsat EpicNG high throughput satellites, is scheduled to launch aboard an Ariespace Ariane 5 ECA launch vehicle from the Guiana Space Center in Kourou, French Guiana.

Kwangmyongsong-4 Satellite Launched by North Korea

North Korea's National Aerospace Development Administration (NADA) launched the **Kwangmyongsong-4** satellite. The satellite was launched on-board the **Kwangmyongsong-4** rocket from the Sohae Space Center in Cholsan County, North Phyongan Province.

Bharat Biotech Claimed the Development of Zika Virus Vaccines

Indian biotechnology company **Bharat Biotech** claimed that it has achieved a breakthrough in developing a vaccine to fight the mosquito-borne **Zika virus**. Bharat Biotech developed **world's first**, two promising candidates **ZikaVac** vaccines for Zika infection.

BGR-34 launched

Council for Scientific and Industrial Research (CSIR) launched the **BGR-34**, the country's first anti-diabetic ayurvedic drug for Diabetes. BGR is acronym for blood glucose regulator. It was launched at Kozhikode, Kerala by CSIR's Senior Principal Scientist Dr AKS Rawat.

The Gravitational Waves Discovered

Scientists have observed a stunning discovery in their quest to fully understand gravity. The gravitational waves were predicted by Albert Einstein in his general theory of relativity 100 years ago in 1915. The gravitational waves were detected on September 14, 2015 by LIGO detectors, located in Livingston, Louisiana, and Hanford, Washington, USA.

Other Science News

- Japan Aerospace Exploration Agency (JAXA) on 17 February 2016 successfully launched astronomy satellite **ASTRO-H** from the Tanegashima Space Center in Kagoshima Prefecture.
- Dr Harsh Vardhan, the Union Minister for Science, Technology and Earth Sciences inaugurated the construction work of **Borehole Geophysics Research Laboratory (BGRL)** at Hazarmachi, Karad of Maharashtra.
- Astronomers have discovered the largest known solar system in the form of gas giant located one trillion kilometres away. This solar system has large planet known as 2MASS J2126-8140 that takes nearly a million years to orbit its star.
- **India and the National Aeronautics and Space Administration (NASA)** entered into a partnership to explore the environment of Ladakh under NASA's Spaceward Bound programme.
- The US space agency NASA announced that the first flight of its new rocket, the **Space Launch System (SLS)**, carrying 13 CubeSats and an uncrewed Orion Spacecraft will be launched in 2018.

ISRO tested rocket launcher

Indian Space Research Organisation's (ISRO) bid to acquire the capability to launch heavier satellites into orbit received a boost with the successful hotbed test of the cryogenic engine for the upper stage of the GSLV Mark 3 rocket. The long-duration test at the ISRO Propulsion Research Centre at Mahendragiri lasted 640 seconds. Using Liquid Hydrogen at -253 degrees C and Liquid Oxygen at -193 degrees C as propellants, the high-thrust cryogenic engine (CE20) generates power of approximately 2 MW. Developed at the Liquid Propulsion System centre (LPSC), the engine had already undergone two short-duration tests for engine ignition and steady state performance.

INTERNATIONAL NEWS

US Fed Reserve unchanged interest rates

The US Federal Reserve kept interest rates unchanged and said it was "closely monitoring" global economic and financial developments, signaling it had accounted for a stock market selloff but wasn't ready to abandon a plan to tighten monetary policy this year. The decision by the central bank's rate-setting committee was widely expected after a month-long plunge in US and world equities raised concerns an abrupt global slowdown could drag on US growth.



Facebook ended its Free basic programme

Social networking giant Facebook pulled the plug on its controversy-ridden 'Free Basics' programme in India, days after telecom regulator TRAI barred operators from charging discriminatory rates for Internet access based on content. "Free Basics is no longer available in India," a Facebook spokesperson said. Launched in 2014, Facebook is running the programme across 17 countries.

US unveiled Cyber Security National Action Plan

The President of United States (US) Barack Obama unveiled a Cyber Security National Action Plan. The action plan called for an overhaul of aging government networks and a high-level commission to boost security awareness. The action plan was unveiled on eve of Safer Internet Day designated by governments and technology firms to boost awareness on cyber security issues.

Zimbabwe declared a state of disaster in Rural part

Zimbabwe's President Robert Mugabe declared a state of disaster in rural parts of the country hit by a drought. The announcement comes days after the European Union urged Mugabe to declare a state of disaster. This declaration of disaster will allow international donors to raise money quickly to provide food aid to the nation.

Conference on Syria in London

Supporting Syria and the Region Conference 2016 was held on 4 February 2016 in London. The objective of the conference was to discuss issues related to the over 5-year old civil war in Syria and measures to mitigate the humanitarian conflict faced by the country and the region as a whole.

Metro coaches exported to Australia

Union Ministry of Shipping exported a batch of six metro coaches to Australia from Mumbai. The shipment was made as part of a deal with Australian government to export 450 made-in-India coaches in two and a half year period. The coaches were made in Baroda manufacturing plant. It created a history in the India's manufacturing sector in exports as it is first of its kind.

IMF implemented Quota reform

The International Monetary Fund (IMF) implemented the long-pending 2010 Quota and Governance Reforms. The reforms represent a major step towards the increasing role of dynamic emerging market and developing countries. For the first time, four emerging market countries- Brazil, China, India, and Russia will be among the 10 largest members of the IMF. India's voting rights increased to 2.6 percent from the current 2.3 percent and China's voting rights increased to six percent from 3.8.

China revived ancient Silk Road trade route

The first train connecting Iran and China packed with Chinese goods arrived in Tehran. The arrival revived the ancient Silk Road trade route and also highlighted the economic possibilities for Iran since the lifting of international sanctions. The train, also referred to as Silk Road train, passed through Kazakhstan and Turkmenistan to Iran, travelling a distance of 10399 kilometres. It had left Yiwu city in east China's Zhejiang province.

Average temperature of Earth increased

"During 2015, the average temperature across global land and ocean surfaces was 1.62 [0.90 Celsius] above the 20th century average," said the report by the National Oceanic and Atmospheric Administration (NOAA). "This was the highest among all years in the 1880-2015 record. This is also

the largest margin by which the annual global temperature record has been broken."

India – France Military exercise

"India and France are carrying out Shakti 2016 in Rajasthan which reflects our common interests," French Ambassador to India Francois Richier said, referring to the joint exercise under way in Rajasthan, which focusses on counter-terror and counter-insurgency operations.

National Risk Assessment exercise

Government agencies have launched a massive National Risk Assessment (NRA) exercise to identify the sectors that are susceptible to money laundering and terror funding, and plug the loopholes. This is in line with the Financial Action Task Force (FATF) recommendations. FATF is an inter-government body that sets the standards for measures to counter terror financing, money laundering and other threats to international financial system.

Government sounded alert for Zika



World Health Organization

The Union Health Ministry has sounded an alert for Zika and appointed the National Centre for Disease Control (NCDC) as the nodal agency for investigation of any outbreak of the viral infection in India. This comes in the backdrop of the World Health Organization (WHO) designating the virus and its suspected complications in newborns as a public health emergency of international concern.

India ratified Nuclear Convention

Five years after signing the Convention on Supplementary Compensation for Nuclear Damage (CSC), India ratified the convention, the IAEA's Office of Public Information and Communication reported from Vienna. India's Permanent Representative to the IAEA, Rajiva Misra, delivered the instrument of ratification to Juan Carlos Lentijo, the acting Director General of the IAEA and other officials. The CSC is a convention that allows for increasing the compensation

amount in the event of a nuclear incident through public funds pooled in by contracting parties based on their own installed nuclear capacities.

US proposed aids for Pakistan

The Obama administration has proposed \$860 million in aid for Pakistan, including \$265 million for military hardware, which it said would help the country fight terrorists, secure nuclear weapons and improve ties with India. While there was no mention of Pakistan in President Barack Obama's budgetary proposals, Secretary of State John Kerry in his proposals said the budget includes \$859.8 million towards sustaining ties with Pakistan and making progress to "disrupt, dismantle and defeat violent extremist groups".

Titanic II will be ready in 2018

More than a century after the original Titanic ship infamously sank on its maiden voyage in the North Atlantic Ocean, a fully-functioning replica of the gigantic vessel will set sail in 2018. Built at a cost of £300 million (Rs. 2,960 crore) by an Australian billionaire Clive Palmer and his company Blue Star Line, Titanic II will be 270 metres long, 53 metres high and weigh 40,000 tonnes. Unlike the original, the new ship will be four metres wider to meet 21st century safety regulations and have enough lifeboats, along with marine evacuation systems — besides a boat deck housing replicas of the original lifeboats.

Saudi Arabia and Russia agreed to freeze oil output

Top global producers Saudi Arabia and Russia agreed to freeze oil output in a bid to shore up prices after a 70 per cent drop due to chronic oversupply. Saudi Oil Minister Ali al-Naimi said the move- which is conditional on other major producers joining in- was designed to stabilise the market following the dramatic price fall since mid-2014.

Modi will attend EU-India summit

Prime Minister Narendra Modi will travel to Brussels for the EU-India summit on March 30, which is being held after a long gap of four years that have also seen the suspension of talks on the Bilateral Trade and Investment Agreement (BTIA). Officials say they hope that the visit by Mr. Modi, who will stop in Brussels on his way to the U.S. will also see an

announcement on the resumption of talks on the BTIA, as the free trade agreement (FTA) is known.

US imposed new sanction on North Korea

U.S. President Barack Obama signed into law a piece of legislation passed by Congress imposing new sanctions against North Korea for testing a nuclear device on January 6 and launching a satellite on February 7 using ballistic missile technology. New unilateral sanctions by the U.S seek to sharpen and expand the scope of existing sanctions against the North, but with its neighbor and closest ally China opposed to it, the efficacy of the move remains ambiguous at best.

SUMMITS

World Government Summit - The 3-day long annual World Government Summit (WGS) concluded on 10 February 2016 in Dubai, the UAE. The summit was 4th in the series since the launch of WGS in 2013 by the UAE Government.



National e-governance Conference - The two-day long 19th National e-governance Conference with the title Transforming India was concluded on 22 January 2016 in Nagpur, Maharashtra.

Operation Rahaat - The Operation Rahaat came in news in second week of February 2016 after the Royal Navy of United Kingdom (UK) presented its desire to officially study India's humanitarian rescue operation in Yemen. The Royal Navy wants to study the Operation Raahat in all its details and understand the meticulous planning process that was followed.

Cobra Gold - The term Cobra Gold was in news on 3 February 2016 as India confirmed its participation in the annual amphibious military exercise in 2016. The decision in this regard was conveyed to Thailand, the host country, during Vice President Hamid Ansari's visit to the country.

Surajkund International Crafts Mela - The 30th edition of the Surajkund International Crafts Mela began at Surajkund in Faridabad, Haryana on 1 February 2016. The event that will continue till 15 February 2016 was inaugurated by Haryana Chief Minister Manohar Lal Khattar.

National Arogya Fair - The 4-day National Arogya Fair concluded successfully on 8 February 2016 at Dehradun in Uttarakhand. The themes were based on Immune system, Homeopathy in Women's disorders, Treatment in Ayurveda, Yog se Arogya and Non-Communicable Diseases management in Siddha System etc.

Rise of Digital India Exhibition - External Affairs Minister Sushma Swaraj on 6 February 2016 inaugurated the Rise of Digital India Exhibition in Colombo. The exhibition was a part of Sangam -The Festival of India in Sri Lanka 2015-16. Swaraj was on a two day visit to Sri Lanka to co-chair the 9th session of the India-Sri Lanka Joint Commission meeting along with her Sri Lankan counterpart, Mangala Samaraweera.

International Solar Alliance - Prime Minister Narendra Modi along with the President of France François Hollande, on 25 January 2016 laid the foundation stone of the International Solar Alliance (ISA) headquarters in National Institute of Solar Energy (NISE) in Gwalpahari, Gurgaon. They also inaugurated the interim Secretariat of the ISA at the same place.

BOOKS AND AUTHORS

A Kingdom For His Love - A fiction book titled A Kingdom For His Love was launched in February 2016 by Amar Chitra Katha (ACK). The book is co-authored by Vani Mahesh and Shinie Antony.

Nathuram Godse - The Story of an Assassin - The book titled Nathuram Godse - The Story of an Assassin authored by Anup Ashok Sardesai was released on 30 January 2016. The book was released at the government-owned Ravindra Bhavan in Margao, Goa by BJP leader and the bhavan's chairman Damodar Naik.

The Turbulent Years – 1980-1996 - The second volume of memoirs of President Pranab Mukherjee titled The Turbulent

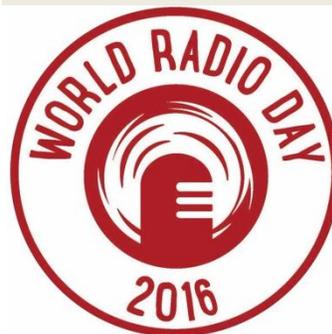
Years – 1980-1996 was released on 28 January 2016 by Vice President Hamid Ansari in function held at Rashtrapati Bhavan in New Delhi.

The Z Factor: My Journey as the Wrong Man at the Right Time - 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.

Objective Railway Engineering-Track, Works & Others - The Minister of State (MoS) for Railways Manoj Sinha released a book titled Objective Railway Engineering-Track, Works & Others on 14 January 2016 in New Delhi. It was authored by a well known Civil Engineer MM Agarwal.

IMPORTANT DAYS

World Radio Day observed on 13th February



The World Radio Day was observed globally on 13 February 2016 with the theme Radio in Times of Emergency and Disaster. United Nations Educational, Scientific, and Cultural Organization (UNESCO) annually celebrate the World

Radio Day by planning activities with broadcasters, organizations and communities around the world.

10 February observed as National Deworming Day :

The Ministry of Health & Family Welfare launched the first 'National Deworming Day' -a massive school-based deworming effort in twelve states. National Deworming Day is a groundbreaking initiative focused on reducing the threat of parasitic worm infections, a widespread health issue affecting over 241 million children in India alone.

6 February

International Day of Zero Tolerance for Female Genital Mutilation

4 February

World Cancer Day (WCD) 2016 was observed across the world on 4 February 2016. The day was **observed with year's theme – We can. I can.**

2 February

The World Wetlands Day was observed on 2 February 2016 across the globe to mark the adoption of the Convention on Wetlands in the city of Ramsar in Iran in 1971. The **theme** of World Wetlands Day this year is **Wetlands for our Future – Sustainable Livelihoods.**

International Day of Commemoration in memory of the victims of the Holocaust observed

It was observed on 27 January 2016 across the world. The day was proclaimed so by the United Nations General Assembly. The theme for the Holocaust remembrance and education activities in the year 2016 including the Holocaust Memorial Ceremony is The Holocaust and Human Dignity.

International Customs Day observed on 26 January

The International Customs Day 2016 was observed across the world on 26 January 2016. The day is organised in commemoration of formation of World Customs Organisation (WCO) on 26 January 1953.

25 January: as National Voter's Day

6th National Voters' Day (NVD) was observed across the country on 25 January 2016 by the Election Commission of India. The theme for the 6th National Voters' Day is 'Inclusive and Qualitative Participation'.

National Girl Child Day observed on 24 January

The National Girl Child day was observed in the whole of India. It is celebrated to spread awareness about the inequalities faced by the girl child in the country. It is observed on 24 January every year.

VISITS**Vice-President Hamid Ansari**

Vice-President Hamid Ansari on 5 February 2016 concluded his two-nation tour to Thailand and Brunei. During the 5-day visit that started on 1 February 2016, the Vice President held

talks with the head of governments, political leaders and Indian diaspora to enhance bilateral relations.

French President Francois Hollande

French President Francois Hollande visited India from 24 January to 26 January 2016. He was on a three-day visit to India as the Chief Guest at India's 67th Republic Day celebrations. This was President Hollande's second state Visit to India.

SPORTS NEWS**UP Win Mushtaq Ali Title**

Uttar Pradesh clinched their maiden Mushtaq Ali T20 Trophy with a thumping 38-run win over two-time champions Baroda in the final under lights at the Wankhede Stadium.

Lankan curator suspended

Sri Lankan pitch curator Jayananda Warnaweera suspended by the ICC for three years after he "failed" to cooperate in an ongoing anti-corruption investigation against him.

Ashwin No.1 all-rounder in Tests

India's Ravichandran Ashwin continued to hold on to the top



spot in the all-rounders' table and also retained his second position in the bowling list in the latest ICC Test rankings. Steven Smith of Australia remained number one Test batsman.

IOA ropes in IOS as sole marketing partner

Indian Olympic Association announced the roping in of sports management company IOS Sports & Entertainment as its sole commercial and marketing partner for two years to generate sponsorship revenue for Rio Olympics and other national and international events.

Chanderpaul Bids Adieu To Cricket

Veteran West Indies batsman Shivnarine Chanderpaul, the seventh highest Test match run maker in history, announced his international retirement, 22 years after his debut. The 41-year-old former captain from Guyana ends his Test career on

11,867 runs, just 86 short of the West Indies all-time record held by Brian Lara.

Bodi Banned For 20 Years For Match-Fixing

Cricket South Africa (CSA) slapped a lengthy 20-year ban on Indian-born former all-rounder Gulam Bodi after he admitted to “contriving or attempting to fix matches” during the country’s domestic T20 competition last year.

P V Sindhu clinch the Malaysia Masters Grand Prix

Indian shuttler P V Sindhu continued her rampaging run to clinch the Malaysia Masters Grand Prix Gold title with a straight-game win over Scotland’s Kristy Gilmour. The third-seeded Indian prevailed 21-15, 21-9 in a 32- minute clash to clinch her fifth Grand Prix Gold title.

Padma Bhushan For Sania, Saina; Deepika To Get Padma Shri

Tennis star Sania Mirza and ace shuttler Saina Nehwal getting the nod for the Padma Bhushan, while archer Deepika Kumari was chosen for the Padma Shri.

Legend Laver Honoured

Australian tennis great Rod Laver joined the legendary Don Bradman and Herb Elliott as he became only the third sportsman to be named a Companion of the Order of Australia, the country's highest honour.

Heena Bags Oly Quota With Gold

Joint world record holder Heena Sidhu won gold in the women's 10m Air Pistol event on the opening day of the Asian qualifiers at the Karni Singh Shooting Range to book a ticket to the Rio Olympics.

Kohli's Fan Faces 10-Yr Jail Term

A Pakistani die-hard fan, Umar Draz of Indian batsman Virat Kohli is facing up to 10 years imprisonment after being arrested for hoisting the Indian tri-colour atop his home in Punjab Province which he had done to show his love for the cricketer.

Azad to petition HC for SIT

Former India cricketer and suspended BJP MP Kirti Azad has decided to file a writ petition in the Delhi High Court, demanding the appointment of an independent administrator and a time-bound SIT probe against the alleged

financial impropriety in Delhi and District Cricket Association (DDCA).

Sindhu moves to No.11 in BWF ranking

Riding on her title-triumph at the Malaysia Masters Grand Prix Gold, India's P V Sindhu jumped one place to be just outside the top 10 in the latest BWF ranking. Sindhu is now at the 11th spot with 54,380 points in the women's singles ranking, where Saina Nehwal holds second position.

Sri Lanka Hire Ford To Defend World T20

Sri Lanka's cricket board confirmed that they would rehire Graham Ford as head coach to help the national team defend its World T20 title in India, after his English club announced his departure.

Srikanth Wins Syed Modi Grand Prix

Top seed K Srikanth clinched the Syed Modi Grand Prix Gold with a convincing win over China's Huang Yuxiang in the men's singles final. It was his fifth title having won the 2013 Thailand Grand Prix Gold, 2014 China Super Series and Swiss Open Grand Prix Gold and India Super Series last year.

Viru Joins KXIP As Mentor



Former India opener Virender Sehwag was appointed as the mentor of the Kings XI Punjab team for the upcoming Indian Premier League (IPL). In his new role, Sehwag will work closely with head coach Sanjay Bangar and would be responsible for guiding and motivating the squad.

PEP TALK FINALLY ENDS

Pep Guardiola will take over as manager of Manchester City on a three-year contract starting next season, with the English Premier League club finally capturing football’s most sought-after coach four years.

Magnussen replaces Maldonado at Renault

Former McLaren driver Kevin Magnussen was unveiled as the new Renault driver for the 2016 Formula One season which will mark the return of the French carmaker to the sport. Magnussen, who replaced Pastor Maldonado, will partner Britain's Jolyon Palmer.

Twelveshoot Their Way To Rio

Faced with a do-or-die situation in his own words, two-time Olympian Sanjeev Rajput battled the odds to secure India's 12 quota from shooting for the upcoming Rio Games by finishing fourth in men's 50m rifle event at the Asian Olympic Qualifying Competition.

Sit To Probe Sexual Exploitation Charge Against Sardar

Indian Hockey Captain Sardar Singh has been accused of sexual exploitation by a former Under 19 British hockey player, following which an SIT was formed.

Singh has rubbished the allegations levelled against him by the British hockey player of Indian origin.

The SIT would be headed by ADCP Satbir Singh Atwal, ACP Purewal and SHO Koom Kalan PS SS Nagra.

Yasir Suspended For 3 Months

The ICC suspended Pakistan leg spinner Yasir Shah for three months after he tested positive for a banned substance. Shah was tested during the ODIs between Pakistan and England in the UAE in November. The ICC then provisionally suspended him in December when the result showed that his sample contained the banned substance chlortalidone.

Singh elected as Prez of SAWF

Brij Bhushan Sharan Singh has been elected the President of South Asian Wrestling Federation. Sharan, who is the President of Wrestling Federation of India (WFI), was unanimously elected for the top position in South Asian Wrestling Federation.

Fitting Farewell For Baz As Kiwis Clinch Series 2-1

Brendon McCullum marked his last one-day international for New Zealand with a match and series victory over Australia. McCullum's farewell seemed likely to be soured by a dramatic batting collapse which saw New Zealand lose its last six wickets for 23 runs to be all out for 246, but the bowlers dismissed Australia for 191 with more than six overs to spare, winning by 55 runs to clinch a 2-1 series victory.

FIFA team to visit India

A high-powered FIFA delegation led by Head Of Competitions Jamie Yarza will be visiting India between February 14 to 20 to evaluate the preparations for next year's U-17 World Cup.

FIFA Ethics Committee Bans Valcke For 12 Yrs

Jerome Valcke, Sepp Blatter's long-time right-hand man, was banned from all football-related activity for 12 years for misconduct during his term as FIFA secretary general. Valcke was found guilty by FIFA's ethics committee of wide-ranging offenses, including taking private jets for personal use, destroying evidence and trying to force through an undervalued sale of 2018 and 2022 World Cup television rights for the Caribbean.

Lahiri Bags Another Award

India's Anirban Lahiri has been voted as the Hilton Asian Tour Golfer of Year by fans in an online poll. Lahiri reinforced his stature as one of the global game's rising young stars with a spectacular season to remember in 2015.

Empire Rauf Banned For Five Years By BCCI

Tainted Pakistani umpire Asad Rauf was banned for five



years by the BCCI after its disciplinary committee found him guilty of corrupt practices and bringing the game into disrepute. The 59-year-

old Rauf, who was part of the ICC's elite panel and officiated in Test matches, was accused of accepting expensive gifts from bookies besides placing bets on IPL matches in the 2013 edition.

Smith To Lead Aus In W-T20

Australian selectors dumped Aaron Finch as captain in favour of Steve Smith for the World Twenty20 which begins next month in India, while Peter Nevill replaces Matthew Wade as wicketkeeper.

Little Masters Trip At Finishing Line As Wi Lift U-19 WC

The Indian under-19 cricket team's quest for an unprecedented fourth World Cup title ended in disaster as the West Indies out-witted the Rahul Dravid coached side by five wickets in a tense summit clash to clinch the coveted trophy for the first time since its inception. The heroes for West Indies were Man of the Match Keacy Carty (52 not out off 125 ball) and Keemo Paul (40 not out off 68 balls) both of whom kept their cool in the high-pressure game to take the side home.

Sania-Hingis stretch winning run to 40

Indian tennis star Sania Mirza and her Swiss partner Martina Hingis triumphed in the St. Petersburg Ladies Trophy to extend their winning streak to 40 matches. The top seeded Indo-Swiss pair registered a comfortable 6-3, 6-1 victory over the Russian-Czech team of Vera Dushevina and Barbora Krejckova in the women's doubles final that lasted for an hour. This is the fourth title that Sania and Hingis have won this year. Their overall trophy count stands at 13.

A Never-Before McCullum Assault

New Zealand captain Brendon McCullum hit the fastest century in test history, from 54 balls, in his last international match against Australia.

McCullum beat the previous mark of 56 balls shared by West Indies 'Master Blaster' Viv Richards and Pakistan's Misbah-ul-Haq, and his innings led New Zealand to a creditable 370 after being sent in on a green pitch.

U-17 World Cup Stadiums Need Major Renovation: FIFA

Even though FIFA, world football governing body, is satisfied with the planning process of the U-17 World Cup, they stressed on the importance of doing major renovation works in all the six stadiums.

A team of delegates led by FIFA head of events Jaime Yarza mentioned few changes such as having more dressing rooms.

Bhupathi Wins First Title In Three Years

Mahesh Bhupathi, who is making a comeback to competitive tennis after an injury lay-off, won his first title in three years as he combined with Yuki Bhambri to clinch the Delhi Open.

Playing high quality tennis, Bhupathi and Bhambri won 6-3, 4-6, 10-5 against defending champions Saketh Myneni and Sanam Singh in the final.

Khanna Out Of Ddca World T20 Panel

Senior BCCI vice-president and top DDCA official CK Khanna has been kept out of the two primary committees that will look into the organisation of the ICC World T20 matches at the Feroz Shah Kotla stadium.

It has been learnt that 12-member core committee of the DDCA (Delhi and District Cricket Association) has been approved by the BCCI in consultation with Justice (Retd) Mukul Mudgal with Khanna's ouster being a unanimous decision.

Dutee Sets New National Record In 60 Metre Dash

Indian sprinter Dutee Chand set a new national record while winning the 60m dash heats at the 7th Asian Indoor Athletics Championships. Dutee clocked 7.28 secs, the best by an Indian to date, that also bettered the Asian Indoor Athletics Championships record. She was the fastest qualifier for the final at the Aspire Dome.

SCHEMES**AYUSH & WHO**

The Union Cabinet on 17 February 2016 approved signing of a collaborative agreement between the Ministry of Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homoeopathy (AYUSH) and the World Health Organisation (WHO). The agreement will help the Ministry in leveraging the WHO's potential in improving acceptability and branding of Ayush systems across the world.

Pradhan Mantri Fasal Bima Yojana

Prime Minister Narendra Modi on 18 February 2016 launched the guidelines for operationalization of the Pradhan Mantri Fasal Bima Yojana (PMFBY). The guidelines were issued at a farmers' convention in Sherpur village of Madhya Pradesh. The PMFBY is a path breaking scheme for crop insurance and was approved by the Union Cabinet on 13 January 2016. The Yojna will come into force from the 2016 Kharif season (from June to October in India). It aims at boosting the agricultural sector of India and envisages a uniform premium of only 2 percent to be paid by farmers for Kharif crops, and 1.5 percent for Rabi crops. The premium for annual commercial and horticultural crops will be 5 percent.

Swachh Survekshan 2016

Union Urban Development Minister M Venkaiah Naidu on 15 February 2016 announced the results of Swachh Survekshan 2016 survey. Under the Swachh Survekshan 2016, 73 cities were surveyed for cleanliness and categorized based on the marks scored by each of them. Out of the 73 cities,

while Mysuru in Karnataka was adjudged as the cleanest city, Dhanbad in Jharkand was adjudged as the least clean city.

National Framework for Malaria Elimination

Union Health and Family Welfare Minister Jagat Prakash Nadda on 11 February 2016 released the National Framework for Malaria Elimination (NFME) 2016-2030 at New Delhi. The framework outlines India's strategy for elimination of the disease by 2030. NFME document defines goals, objectives, strategies, targets and timelines to eliminate malaria from the country. It will serve as a roadmap for advocating and planning malaria elimination from the country in a phased manner.

24x7 Toll Free Tourist Infoline

Union government on 8 February 2016 launched the 24x7 Toll Free Tourist Infoline in 12 International Languages including Hindi and English in New Delhi. The languages handled by the contact centers include ten International languages besides English and Hindi, namely, Arabic, French, German, Italian, Japanese, Korean, Chinese, Portuguese, Russian and Spanish.

Sahaj Scheme

Union Government on 25 January 2016 launched Sahaj Scheme for online booking of LPG cylinders. The booking can be done through the unified web portal www.mylpg.in which is available in 13 languages. The facility was launched by Union Minister for Petroleum and Natural Gas (Independent Charge) Dharmendra Pradhan. He said that the government is targeting to add 10 crore new LPG connections by December 2018 to the existing 16.5 crore connections.



MISCELLANEOUS

Elephanta Island- UNESCO world heritage site, Elephanta Island was in news in the second week of February 2016. It was in news because the island, which was dependent upon

diesel-powered generators for electricity until now, will be completely electrified by Independence Day 2016. It will be connected to the State (Maharashtra) electricity grid and for this Maharashtra Chief Minister has fast tracked a 25 crore rupees project to draw undersea power cables network between the mainland Mumbai and the island.

Sonadia Island - The place Sonadia Island was in news on 8 February 2016. It was in news because, as per newspaper reports, Bangladesh cancelled China's proposal to develop a deep sea port on the island that lies in the Bay of Bengal.

Commemorative coin of 150 rupees - Ministry of Culture on 28 January 2016 released a commemorative coin of 150 rupees and a circulation coin of 10 rupees on Lala Lajpat Rai. The Commemorative Coin of 150 rupees is made of Quaternary alloy with diameter of 44 mm and weight of 35 grams. The Circulation coin of 10 rupees is made of bi-metallic material with diameter of 27 mm and weight of 7.71 grams.

Commemorative stamps - The United Nations Postal Administration (UNPA) on 4 February 2016 unveiled a set of six commemorative stamps to promote UN Free & Equal, a global United Nations campaign for lesbian, gay, bisexual and transgender (LGBT) equality. The campaign was launched and led by the Office of the High Commissioner for Human Rights (OHCHR).

Job Portal for Persons with Disabilities - The Union Ministry of Social Justice and Empowerment Thaawarchand Gehlot on 27 January 2016 launched the National level Job portal www.disabilityjobs.gov.in for Persons with Disabilities (PwDs).

Houses for Economically Weaker Sections - The Union Ministry of Housing and Urban Poverty Alleviation on 18 February 2016 sanctioned construction of around eighty two thousand houses for Economically Weaker Sections (EWS) in urban areas of 163 cities. The cities are in West Bengal, Telangana, Bihar, Mizoram, Rajasthan, Jharkhand and Uttarakhand.

National Organic Farming Research Institute - The Union Ministry of Agriculture and Farmers Welfare on 5 February 2016 decided to set up the National Organic Farming Research Institute in Sikkim. The decision to this effect was taken by the Union Agriculture Minister Radhamohan Singh and Sikkim Agriculture Minister Som Nath Paudyal in New Delhi. The institute will be established by upgrading the existing Regional Centre of the Indian Council of Agricultural Research (ICAR) in Gangtok.

SC & ST Act - The Scheduled Castes and the Scheduled Tribes (Prevention of Atrocities) Amendment Act, 2015 came into force on 26 January 2016. The act was made to ensure more stringent provisions for prevention of Atrocities against Scheduled Castes and the Scheduled Tribes. The act came into force after the Lok Sabha passed this amendment bill on 4 August 2015 while the upper house Rajya Sabha gave its nod on 21 December, 2015. And the final assent by the President came on 31 December 2015.

Paradip Oil Refinery - Prime Minister Narendra Modi on 7 February 2016 inaugurated the Paradip Oil Refinery in Odisha. It is Indian Oil Corporation Limited's 11th refinery, which was dedicated to the nation by PM Modi. Built over a period of 16 years at a cost of 34555 crore rupees, the foundation stone for the Paradip Oil Refinery was laid by ex-prime minister Atal Bihari Vajpayee on 24 May 2000.

Sanctions against North Korea - United States (US) President Barack Obama on 18 February 2016 signed off a new law imposing new sanctions against North Korea. The new law is titled North Korea Sanctions and Policy Enhancement Act of 2016. The new law prescribing sanctions is aimed at punishing North Korea for its provocative recent nuclear test and rocket launch.

Zika virus - Zika virus is transmitted through an Aedes mosquito, which also causes dengue and chikungunya. The World Bank Group on 18 February 2016 announced 150 million US dollars in funding to combat Zika virus in Latin America and the Caribbean. The funding is aimed at

supporting the countries in the region that are projected to incur losses up to 3.5 billion US dollars or 0.06 percent of gross domestic product (GDP) in 2016 due to the spread of Zika virus.

Largest tricolour - Defence Minister Manohar Parrikar hoisted the largest tricolour in the country atop the tallest pole at Pahari Mandir in Ranchi. The flag measures 66 feet in height and 99 feet in width. It was hoisted on a 293-foot-tall pole. The flag, weighing 80 kg, will remain hoisted for 24 hours, as twenty sodium vapour lights illuminate it at night.

Goa Forward - Former State Election Commissioner Prabhakar Timble launched a new regional party, Goa Forward, with the main objective of ousting the ruling BJP in the next State Assembly elections in 2017. Goa Forward has said it would join hands with other political parties and independent politicians in its attempt to unseat the BJP.



Neerja - Sonam Kapoor-starrer Neerja based on real incidents during the hijacking of the Pan Am Flight 73 at the Karachi airport in 1986, has been banned in Pakistan allegedly for showing the country in a poor light. The film has been banned without even being submitted to the censor boards.

Jalyukt Shivar Abhiyan - Faced with an increased risk of seasonal drought and subsequent suicide by thousands of farmers every year, the Maharashtra government has roped in actor Aamir Khan to promote its flagship schemes in the sector of water and scarcity. The actor is likely to be associated with the government's 'Jalyukt Shivar Abhiyan', Chief Minister Devendra Fadnavis' flagship scheme, to make Maharashtra a drought-free State by 2019. The programme aims to make 5,000 villages free of water scarcity every year. Mr. Fadnavis is likely to make an announcement in the regard along with the actor.

Handy Notes Quantitative Aptitude : Series

Type 1: Prime number series

Find out the next term or ? in the given series.

Ex.1. 7, 11, 13, 17, 19, ...?

Ex.2. 3, 7, 13, 19,..... ?

Ex.3. 3, 7, 17, 31,?

Solutions

- Given series is a consecutive prime number series, therefore next term will be 23
- 3, 5, 7, 11, 13, 17, 19, 23
- 3, 5, 7, 11, 13, 17, 19, 23, 29, 31, 37, 41, 43, 47, 53

Type 2: Addition Series

The series, in which next term is obtained by adding a specific number or previous term.

Ex.1. 11, 25, 39, 53, 67.....?

Ex.2. 4, 7, 11, 18, 29,?

Solutions

- Every next term is obtained by adding +14 to the previous term.
Required term=67+14=81
- Next term is obtained by adding previous two term=18+29=47.

Type 3 :Multiple Series

When each term of a series is obtained by multiplying a number with the previous term.

Ex.1. 3, 3, 6, 18, 72.....?

Ex.2. 7, 8, 18, 57,.....?

Solutions

- $\times 1, \times 2, \times 3, \dots$
i.e. Required term = $72 \times 5 = 360$
- $\times 1+1, \times 2+2, \times 3+3, \times 4+4$
i.e. Required term
 $57 \times 4 + 4 = 232$

Type 4 (Division Series)

Division series are those in which the next term is obtained by dividing the previous term by a number (Fixed/Variable)

Ex. 1. 10080, 1440, 240, , 12, 4

Ex.2. 512, 216, 72,12

Solutions

- From Right to left.
 $\times 3, \times 4, \times 5, \times 6$
i.e. Required term = $12 \times 4 = 48$
- $\frac{512}{2} = 256, \frac{256}{3} = 85.33$
 $\frac{72}{2} = 36, \frac{36}{3} = 12$

Type 5: n^2 Series

The series formed by square of a number

Ex.1. 9, 25, 49, 121,.....

Ex.2. 961, 1024, 1089, 1156,.....?

Solutions

- $3^2, 5^2, 7^2, 11^2, 13^2$
i.e. Required NO. =169
- $31^2, 32^2, 33^2, 34^2, 35^2$
i.e. Required no = $35^2 = 1225$

Type-6: $(n^2+1), (n^2-1), (n^2+n), (n^2-n)$

Ex.1. 0, 3, 8, 15, 24,48

Ex.2. 224, 195, 168,.....120

Ex.3. 12, 20, 30, 42,72

Ex.4. 42, 30,12, 6

Solutions

- $1^2 - 1 = 0, 2^2 - 1 = 3, 3^2 - 1 = 8$
i.e. Required No. = $6^2 - 1 = 35$
- $15^2 - 1 = 224, 14^2 - 1 = 195$
i.e. Required term = $12^2 - 1 = 143$
- $3^2 + 3 = 12, 4^2 + 4 = 20$
Required term = $7^2 + 7 = 56$
- $7^2 - 7 = 42, 6^2 - 6 = 30$
i.e. Required term = $5^2 - 5 = 20$

Type-7: $(n^2, n^3 + 1, n^3 - 1, n^3 + n, n^3 - 1)$

Ex.1. 126, 217, 344,730

Ex.2., 7999, 26999, 63999, 124999

Ex.3. 8020, 27030, 64040

Ex.4., 7980, 26970, 63960, 124950

Solutions

- $5^3 + 1 = 126, 6^3 + 1 = 217,$
i.e. Required term $8^3 + 1 = 513$
- $10^3 - 1, 20^3 - 1, 30^3 - 1, 40^3 - 1$
Required no = $10^3 - 1 = 999$
- $10^3 + 10, 20^3 + 20, 30^3 + 30$
Required no. = $10^3 + 10 = 1010$
- $10^3 - 10, 20^3 - 20, 30^3 - 30$
Required term = $10^3 - 10 = 990$

Type 8: (Alternative Series)

(a) It is a combination of two different series

(b) Two different operation are performed on successive term alternately.

Ex.1. 15, 14, 19, 11, 23, 8.....?

Ex.2. 50, 200, 100, 100, 200, 50, 400,.....?

Solutions

- First Series $\rightarrow 15, 19, 23, \dots$
 2^{nd} series $\rightarrow 14, 11, 8$
i.e. Required term = $23 + 4 = 27$
- First series 50, 100, 200, 400
 2^{nd} series 200, 100, 50, 25
Required term = $50 \div 2 = 25$

Type 9: Some Important Series

Ex.1. 2, 3, 6, 15, 45.....?

Ex.2. 2, 3.5, 8, 21.5, 66.5.....?

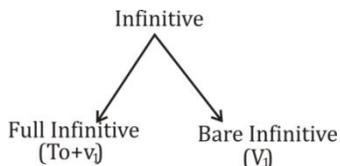
Ex.3. 50, 60, 75, 97.5,?, 184.275

Solutions

- $2 \times 1.5, 3 \times 2, 6 \times 2.5, 15 \times 3$
i.e. Required term = $45 \times 3.5 = 157.5$
- $2 \times 1.5 + 0.5, 3.5 \times 2 + 1, 8 \times 2.5 + 1.5, 21.5 \times 3 + 2, 66.5 \times 3.5 + 2.5 = 235.25$
i.e. Required term = 235.25
- $50 \times 1.2 = 60, 60 \times 1.25 = 75,$
 $75 \times 1.3 = 97.5, 97.5 \times 1.35 = 131.625$
Required term = 131.625

Handy Notes : Infinitives

When the base form or original form (to + V₁/V₁) of a verb acts as a subject or as an object of a sentence. Known as Infinitive



- **To Advise** is easy Infinitive (Sub)
- It is easy **to Advise** (Infinitive (Obj.))

Certain Verbs like – Attempt, allow, afford, arrange, appear, begin, chance, care, choose, dare, hesitate, happen, forget, hope, intend, intend, prefer, fail, try, promise e.t.c. Take an Infinitive (to + V₁) after them.

↳ We hope to go there tomorrow.

↳ Rahul forgot to write to Ravi.

*** Verb + Interrogative Pronouns + Infinitive**

(who/what/how/where/which/why)

↳ I wonder who to invite

↳ we don't know where to stay

↳ I know how to cook.

*** Certain Adjectives के बाद भी infinitives का use होता है**

↳ angry, eager, fortunate, happy, keen, lucky, pleased, sorry, difficult, easy, glad, inclined, likely, nice, ready, surprised.

↳ My father was very glad (On seeing) **to see** me.

↳ She was anxious enough (for going) **to go** to her in law's house.

Exp. (Here glad and anxious Adj. हैं जो अपने बाद infinitive लेते हैं न कि gerund)

*** Certain Noun's जो अपने बाद Infinitive लेते हैं**

⇒ Attempt, decision, desend, desire, effort, failure, promise, request.

↳ I have no wish (of changing) **to change**.

↳ I told her about my plan **to leave** Delhi.

*** To show the purpose of an Action Infinitives are used.**

They come to Agra **to see** the Taj.

He came to my place **to meet** my father.

*** Model Auxiliary Verb + Bare Infinitive**

I can speak English ✓

(जिस प्रकार से can एक model Auxiliary verb हैं उसी प्रकार से daren't और needn't भी एक Model Auxiliary verb हैं इनके बाद भी bare Infinitive आयेगा)

↳ he daren't (to go) **go** there at night

↳ you needn't (to wait) **wait** here till covering.

⇒ but when dare or need in used as a main verb, take **Full**

Infinitive

He dares **to go** there at night.

He does not dare **to go** there at night.

*** Certain verbs like** – feel | hear | see | notice | observe | overhear | watch e.t.c. when used in active sentence take bare Infinitive. But in passive take full Infinitive.

In Active sent → we watch him jump | to jump | jumping

In Passive sent → he was seen to jump by me.

*** It is better, better, had better, had sooner, had rather would rather, cannot but, need hardly, sooner than e.t.c. always take a bare Infinitive**

It is better (to get) **get** some sleep while you can.

You had better (to stop) **stop**.

*** When two infinitives are joined through and, or, except, but, save, than, the second Infinitive must be a bare Infinitive.**

↳ Do you wasn't to eat or (to wait) **wait** till evening

↳ I had nothing to do except (to look) **look** at the garden.

*** Causative Verb + bare Infinitive:-**

Causative Verb :

ऐसे verbs जो Action करते नहीं करवाते हैं |

जैसे → शाहजहाँ ने नौकरों से लालकिला बनवाया → यहाँ शाहजहाँ ने लालकिला बनाया नहीं बनवाया हैं

↳ Shahjaha Made the workers to build | build | built the Redforte.
 Counsative Verb

I could Make make them (accepted) **accept** this Proposal.
 Counsative Verb

One Words Substitution & Root Words

Root word – Cide → Killing (हत्या)

Avunculicide– The act of killing uncle.

Familicide– is multiple victim homicide.

Feticide – causing an abortion or killing of foetus.

Filicide – the act of parents of killing his or her son or daughter

Genocide/Senicide– the abandonment of the elderly to die or commit suicide or be killed.

Infanticide – the act killing of a child within the 1st year of its life

Neonanticide– the act of killing an infant within first twenty four hours.

Nepoticide – killing of mes nephew.

Parricide (Parenticed) – killing of one’s mother or father or close relatives.

Prolicide – killing of one’s own children.

Autocide – suicide by Automobile.

Cervicide – killing of deer.

Certicide – killing of whales

Culicide – killing of mosquitoes.

Felicide – killing of cats

Ariecide – ram (male sheep)

Canicide – dogs

Lupicides – wolves

Comicide – bulls or steers

Vulpicide – Fox.

Fear making decision

Fear poverty

Fear Property

Fear of riding Car

Fear of School

Fear of speaking

Fear of speed

Fear of word’s

Fear of Fire

Fear of Emptiness

Fear of Dust

Fear of Burglars

Fear of Children

Fear of Illness /disease

– Decidophobia

– Peniaphobia

– Orthophobia

– Amax phobia

– Scolionophobia

– Lalophobia.

– Technophobia

– Logo phobia

– Pylophobia

– Renopholbia

– Ruphophobia.

– Scelerophobia.

– Ardophobia/ Peadophobia

– Nosophobia/ Pathophobia



ASHUTOSH GUPTA
Senior Faculty of English
Career Power

Root word (Phobia) → Fear (डर)

Fear of being robbed – Harpaxophobia.

Fear of cockroaches – katsaridaphobia

Fear of crowd – ochlophobial

Fear of darkness – Lygophobia

Fear of death – Nicrophobia.

Fear of dentist – Dentophobia

Fear of failure – Atychiphobia.

Fear of Strangers/foreigners – xenophobia/xerophobia

Fear of going to bed – clinophobia.

Fear of height – Acrophobia.

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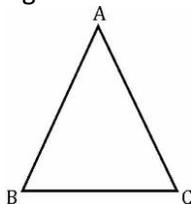
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Handy Notes Advance Maths (SSC) : Triangle

A plane figure formed by the joining of three line segments is called a triangle.



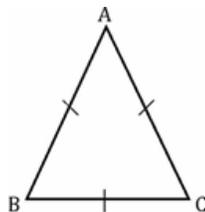
A figure which has three sides and three angles, is called a triangle. And it is denoted by the Greek letter 'Δ' called Delta.

Types of Triangles :

1. Equilateral Triangle

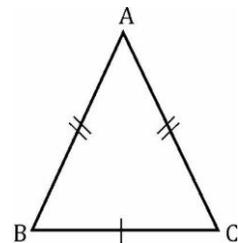
If the lengths of three sides of a triangle are equal, then it is an equilateral triangle and each of the angle is 60° .

In the given figure,



$AB = BC = CA$ then, ΔABC is an equilateral triangle.

2. Isosceles Triangle

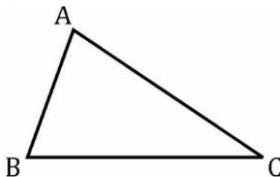


If the lengths of any two of the three sides are equal, then it is called an isosceles triangle.

In the given figure,

$AB = AC$ then, ΔABC is an isosceles triangle.

3. Scalene Triangle



If the lengths of its sides are not equal to one another then it is scalene triangle.

In the given figure

$AB \neq BC \neq CA$ then, ΔABC is a scalene triangle.

4. Acute Angled Triangle

A triangle is said to be acute angled if all the angles are acute.

5. Obtuse Angled Triangle

A triangle is said to be an obtuse angled triangle, if one of its angles is an obtuse angle.

6. Right Angled Triangle

A triangle is said to be a right angled triangle if one of its angles is a right angle.

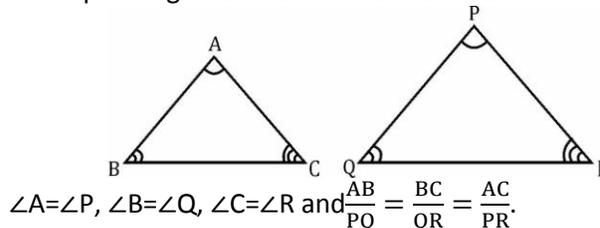
Note: If a triangle is a right angled at B, then $b^2 = a^2 + c^2$.

Important Points about Triangle

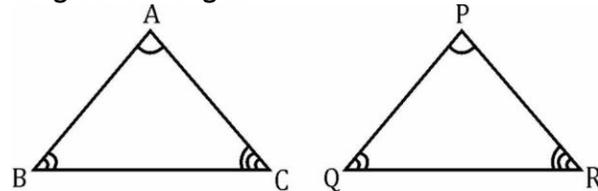
1. The sum of the angles of a triangle is 180° .
2. A triangle cannot have more than one right angle.
3. In an isosceles right triangle, the hypotenuse is $\sqrt{2}$ times its side.
4. In a triangle the ratio of angles are in the ratio $1 : 1 : 1$, then the corresponding sides are also in the same ratio.
5. If the angles in a triangles are in the ratio $1 : 1 : 2$ ratio, then the corresponding sides are in the ratio $1 : 1 : \sqrt{2}$.
6. If the angles in a triangle are in the ratio $1 : 2 : 3$, then the corresponding sides are in the ratio $1 : \sqrt{3} : 2$.

Similar Triangles

Two triangles similar triangles, if the angles of one are equal to the corresponding angles of the other and the corresponding sides are in the same ratio.



Congruent Triangles



Two triangles are said to be congruent, if each of them can be made to superpose on the other, so as to cover it exactly. The symbol for congruence is \cong .

$\angle A = \angle P, \angle B = \angle Q, \angle C = \angle R$ and $AB = PQ, BC = QR, AC = PR$.

Important Points about Congruent Triangles

1. If two triangles have two sides and the included angle of the one equal to the corresponding sides and the included angle of the other, then the triangles are congruent.
2. If the three sides of one triangle are equal to the corresponding three sides of another triangle then the two triangles are congruent.
3. If two angles and the included side of one triangle are equal to the corresponding two angles and the included side of the other triangle, then the two triangles are congruent.
4. If one side and the hypotenuse of the one are equal to the corresponding side and the hypotenuse of the other, then the two right-angled triangles are congruent.

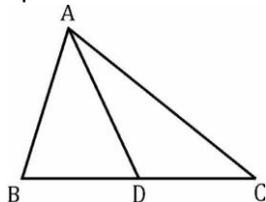
Important Points

1. Area of the right angle triangle = $\frac{1}{2} \times \text{base} \times \text{height}$.
2. Area of scalene triangle = $\sqrt{s(s-a)(s-b)(s-c)}$, where $s = \frac{a+b+c}{2}$.
3. Area equilateral triangle = $\frac{\sqrt{3}}{4} a^2$.
4. The altitude of an equilateral triangle is $\frac{\sqrt{3}}{2}$ times of its side.

Median

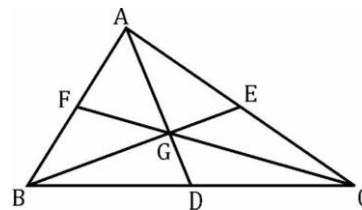
The line passing through a vertex and mid point of its opposite side of a triangle is called a median.

Where D is the mid point of BC.



Centroid of a Triangle

The medians of a triangle are concurrent, and the point of concurrence is called centroid (or) centre of gravity of the triangle and it is denoted by 'G'.



Properties related to Median

If 'G' is centroid of ΔABC , then

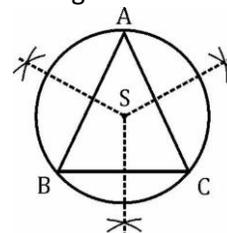
- (i) $\Delta GAB = \Delta GBC = \Delta GAC = \frac{1}{3} \Delta ABC$.
- (ii) G divides the medians AD, BE, CF in the ratio 2 : 1.

Perpendicular Bisector

The line cuts the side into two equal parts at 90 degree is called perpendicular bisector.

Circum-Centre

The perpendicular bisectors of the sides of a triangle are concurrent. The point of concurrence is called circumcentre of the triangle and it is denoted by 'S'.



In the given figure, the right bisectors of the sides of ΔABC intersect at S.

S is the circumcentre of ΔABC .

Properties related to Circum-centre

If S is a Circum-centre of ΔABC , then

- (i) $SA=SB=SC=R$.
- (ii) The circumcentre of a right angled triangle is the mid point of hypotenuse.

Circumradius(R) = $\frac{a.b.c}{4A}$, Where a, b, c length of a side of a triangle and A is the area of triangle.

- $\angle BSC = 2 \cdot \angle A$
- $\angle ASC = 2 \cdot \angle B$
- $\angle ASB = 2 \cdot \angle C$

Altitude

The length of perpendicular from a vertex to the opposite side of a triangle is called its altitude.

Orthocentre

The point of intersection of the three altitudes of a triangle is called orthocentre and it is denoted by 'O' or 'H'.

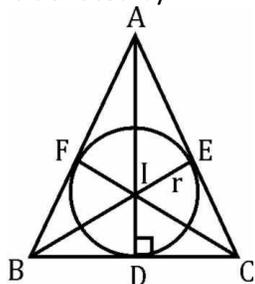
Properties related to Orthocentre

- (i) The orthocentre of a right angled triangle is the vertex at the right angle
- (ii) If 'O' is the orthocentre of ΔABC , then A, B, C are the orthocentres of ΔOBC , ΔOCA , ΔOAB respectively.

Note: Orthocentre O, centroid G, circumcentre S of a triangle are collinear and C divides OS in the ratio 2 : 1.

Incentre

The internal bisectors of an angle of a triangle are concurrent. The point of concurrence is called incentre. It is denoted by I.



In the given figure, the Internal bisectors of the angles of ΔABC intersect at I.

The distance between In-centre and its all three sides is always equal and called inradius (r).

$ID = IE = IF = r$ (inradius)

Inradius $(r) = \frac{\text{Area of a } \Delta(A)}{\text{semiperimeter (s)}} = \frac{A}{s}$

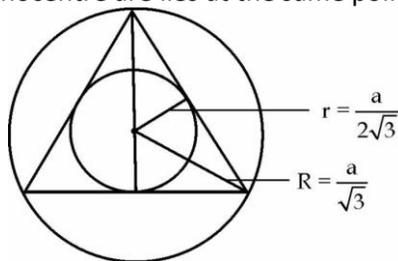
$\angle BIC = 90 + \frac{1}{2} \angle A$

$\angle AIC = 90 + \frac{1}{2} \angle B$

$\angle AIB = 90 + \frac{1}{2} \angle C$

Some Useful Result

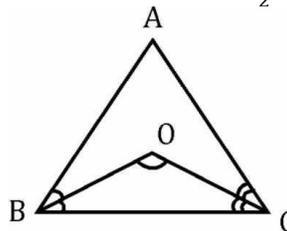
- 1. For equilateral Triangle, All centres i.e. Incentre, Circumcentre, centroid and Orthocentre are lies at the same point.



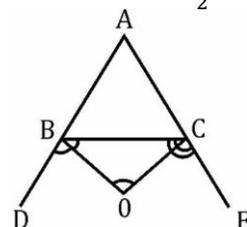
Area of equilateral $\Delta = \frac{\sqrt{3}}{4} a^2$

Altitude = $\frac{\sqrt{3}}{2} a$

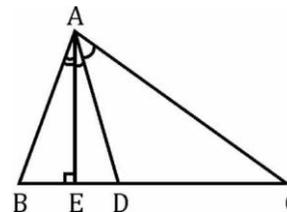
- 2. In a ΔABC , if the bisectors of $\angle B$ and $\angle C$ meet at O then $\angle BOC = 90^\circ + \frac{1}{2} \angle A$



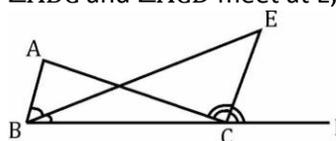
- 3. In a ΔABC , if sides AB and AC are produced to D and E respectively and the bisectors of $\angle DBC$ and $\angle ECB$ intersect at O, then $\angle BOC = 90^\circ - \frac{1}{2} \angle A$



- 4. In ΔABC , if AD is the angle bisector of $\angle BAC$ and $AE \perp BC$, then $\angle DAE = \frac{1}{2} (\angle ABC - \angle ACB)$

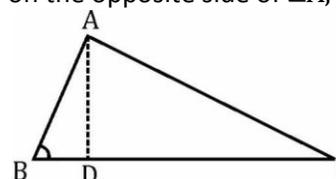


- 5. In a ΔABC , if side BC is produced to D and bisectors of $\angle ABC$ and $\angle ACD$ meet at E, then



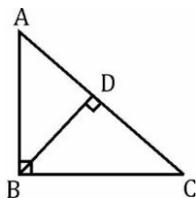
$\angle BEC = \frac{1}{2} \angle BAC$

- 6. In an acute angle ΔABC , AD is a perpendicular dropped on the opposite side of $\angle A$, then



$AC^2 = AB^2 + BC^2 - 2BD \cdot BC$ ($\angle B < 90^\circ$)

- 7. In a right angle ΔABC , $\angle B = 90^\circ$ and AC is hypotenuse. The perpendicular BD is dropped on hypotenuse AC from right angle vertex B, then



$$(a) BD = \frac{AB \times BC}{AC}$$

$$(b) AD = \frac{AB^2}{AC}$$

$$(c) CD = \frac{BC^2}{AC}$$

$$(d) \frac{1}{BD^2} = \frac{1}{AB^2} + \frac{1}{BC^2}$$

QUANT QUIZ

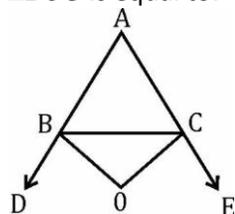
1. The radius of circum-circle of an equilateral triangle of side 12 cm is:

- (a) $(4/3)\sqrt{3}$ (b) $4\sqrt{2}$
 (c) $4\sqrt{3}$ (d) 4

2. In $\triangle ABC$, $\angle B$ is a right angle, $AC=6$ cm and D is the mid-point of AC . The length of BD is:

- (a) 4 cm (b) $\sqrt{6}$ cm
 (c) 3 cm (d) 3.5 cm

3. In the given figure, BO and CO are the bisector of $\angle CBD$ and $\angle BCE$ respectively and $\angle A = 40^\circ$, then $\angle BOC$ is equal to:



- (a) 60° (b) 65°
 (c) 75° (d) 70°

4. In $\triangle ABC$, $AM \perp BC$ and AN is the bisector of $\angle A$. What is the measure of $\angle MAN$?

- (a) 17.5° (b) 15.5°
 (c) 16° (d) 20°

5. Incentre of a triangle lies in the interior of:

- (a) an isosceles triangle only
 (b) an equilateral triangle only
 (c) every triangle
 (d) a Right-triangle only.

6. In $\triangle ABC$, the sides AB and AC are produced to P and Q respectively. The bisectors of $\angle PBC$ and $\angle QCB$ intersect at a point O , then $\angle BOC$ is equal to:

- (a) $90^\circ - \frac{1}{2}A$ (b) $90^\circ + \frac{1}{2}A$
 (c) $120^\circ + \frac{1}{2}A$ (d) $120^\circ - \frac{1}{2}A$

7. In $\triangle ABC$, which of the statements is necessarily true?

- (a) $AB + BC < AC$ (b) $AB + BC = AC$
 (c) $AB^2 + BC^2 = AC^2$ (d) $AB + BC > AC$

8. O is the incentre of $\triangle ABC$ and $\angle BOC = 130^\circ$. Find $\angle BAC$:

- (a) 80° (b) 40°
 (c) 150° (d) 50°

9. In $\triangle ABC$, AD is the internal bisector of $\angle A$, meeting the side BC at D . If $BD=5$ cm, $BC=7.5$ cm, then $AB : AC$ is :

- (a) 2 : 1 (b) 1 : 2
 (c) 4 : 5 (d) 3 : 5

10. The external bisector of $\angle B$ and $\angle C$ of $\triangle ABC$ meet at point P . If $\angle BAC = 80^\circ$, then $\angle BPC$ is:

- (a) 50° (b) 40°
 (c) 80° (d) 100°

Solutions

1. (c); Since circum radius $R = \frac{a}{\sqrt{3}}$

$$\text{i.e. } R = \frac{12}{\sqrt{3}} = 4\sqrt{3}$$

2. (c); In the right angled triangle the length of median to the hypotenuse is half the length of the hypotenuse.

$$\text{Hence } BD = \frac{1}{2}AC = 3 \text{ cm}$$

3. (d); $\angle BOC = 90 - \frac{1}{2}\angle A$
 $= 90 - \frac{1}{2}(40) = 70$

4. (a); $\angle MAN = \frac{1}{2}(\angle B - \angle C)$
 $= \frac{1}{2}(65 - 30) = 17.5$

5. (c)

6. (a)

7. (d)

8. (a); $\angle BOC = 90 + \frac{1}{2}\angle BAC$
 $\angle BAC = 2(\angle BOC - 90)$
 $= 2 \times 40 = 80$

9. (a); $\frac{AB}{AC} = \frac{BD}{DC}$
 $\frac{AB}{AC} = \frac{5}{7.5-5} = 2 : 1$

10. (a); $\angle BPC = 90 - \frac{1}{2}\angle A$
 $= 90 - \frac{1}{2}(80)$
 $= 50$



Handy Notes: Sitting Arrangement

Circular Arrangement :

In circular arrangement, sitting are of three types:

- (1) Person sitting around a circle, following the centre (i.e. facing towards the centre)
- (2) Person sitting around a circle, facing outside the centre.
- (3) Person sitting around a circle, facing towards and outside the centre.

Rectangular/Square arrangement:

Similarly Rectangular/Square arrangement sitting are also of three types :-

- (1) Person sitting around a rectangle/square, facing towards the rectangle/square.
- (2) Person sitting around a rectangle/square facing outside.
- (3) Person sitting at middle of the sides of the rectangle/square facing inward and person sitting at the corner of the rectangle/square facing outward.

Or

Person sitting at middle of the sides of the rectangle/square facing outward and person sitting at the corner of the rectangle/square facing inward.

Steps for solving circular/rectangular arrangement:

- (1) To solve these type of questions, you have to decode the information from question and try to draw information in pictorial format.
- (2) In starting, take those information which is 100% sure.
- (3) Then try to decode the negative and indirect information.
- (4) If there is more than one possibilities in any case, then try to take all possibilities in different diagram.
- (5) Eliminate those diagram which violates other information given in the question. And at the end you will get the final diagram.

Note: If in question, it is not mentioned that person is sitting either towards the centre or outside the centre

then by default you have to consider that person is sitting towards the centre.

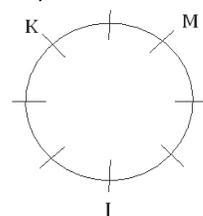
Question: Study the following information carefully to answer these questions.

Eight executives H, I, J, K, L, M, N and P are sitting around a circular table for a meeting. M is third to the right of J and second to the left of K. H is to immediate left of I. P is to immediate right of K. L is third to the left of N.

Solutions:

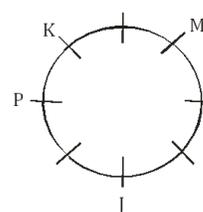
1. First information is given, M is third to the right of J and second to the left of K

So, we will decode this information in pictorial form:-

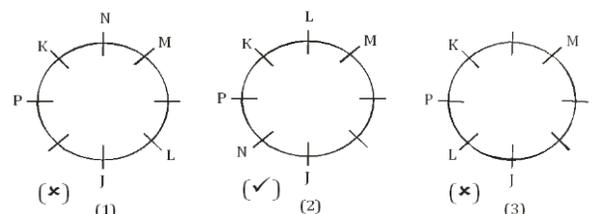


2. 2nd information is H is to immediate left of I. But position of H and I is not known. So, we will skip this step.

3. 3rd information is P is to immediate right of K and L is third to the left of N.

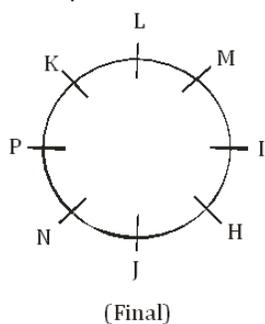


Now, there will be three condition for seating of L and N.



But condition (1) and (3) will be wrong because it is also given H is to immediate left of I.

So, final pictorial form for above question will be:-



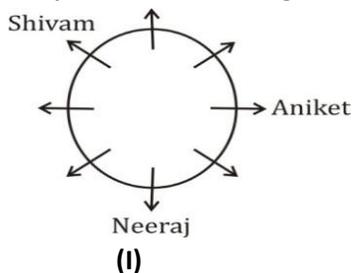
Questions: Eight friends –Neeraj, Shivam, Anand, Saurabh, Prashant, Aniket, Rajesh and Prateek – are sitting around a circular table, not facing the centre.

Shivam is third to the right of Neeraj, who is second to the right of Aniket. Prashant is second to the left of Rajesh, who is an immediate neighbour of Aniket. Anand is second to the right of Prateek.

Solution:

Step-I

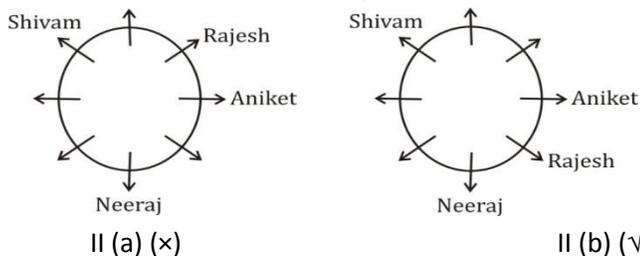
First information is given that all friends are facing outside the centre and Shivam is third to the right of Neeraj. And Neeraj is second to the right of Aniket.



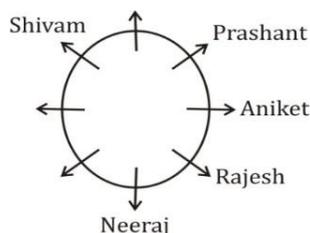
Step – 2

Second information is that Prashant is second to the left of Rajesh, who is an immediate neighbour of Aniket.

→ In this case there will be two possibilities:



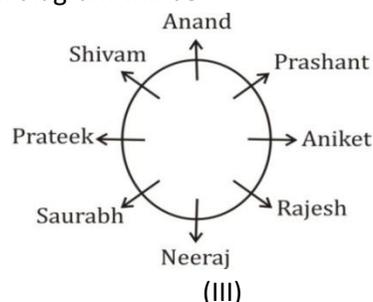
But case II (a) will be wrong (x) because it is also given that Prashant is second to the left of Rajesh.



Step-3

Third information is that Anand is second to the right of Prateek.

So, final diagram will be:

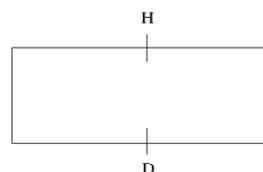


Questions: Study the following information carefully given below:

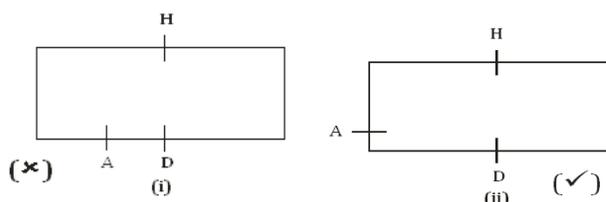
Eight persons A, B, C, D, E, F, G and H are sitting around a rectangular table in such a way that two persons sit on each side of the table facing the centre. Person sitting on opposite sides are exactly opposite to each other. D faces north and sits exactly opposite of H. A and G sit on the same side. G is exactly opposite of B who is to the immediate right of C. A is next to the left of D. C is to the immediate right of F.

Explanation:

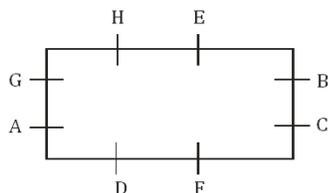
1. First information is given that two person sits on each side and D faces north and sits exactly opposite of H.



2. 2nd information is that A is next to the left of D. Now, there will be two conditions:-



1st condition will be wrong because it is given that A and G sit on the same side. So, by decoding other information final figure will be:-

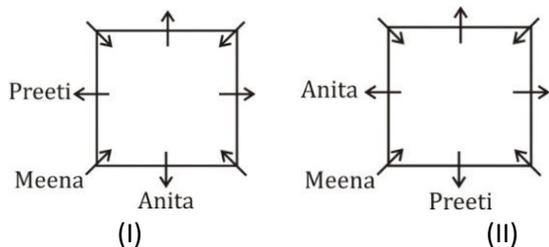


Questions: Eight friends Preeti, Anuradha, Anita, Abhilasha, Arti, Vandana, Vidushi and Meena are sitting around a square table. Four of them are sitting in the middle of the sides and facing outward from the centre. Rest are sitting at the corners of the square and facing the centre. Meena is sitting at the corner and is an immediate neighbour of preeti and Anita. Abhilasha sits fourth to the right of Preeti and is not facing the centre. Arti is second to the left of Meena and is an immediate neighbour of vidushi. Vandana is not the neighbour of Anita.

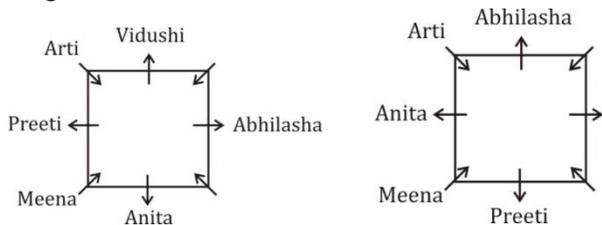
Solution :-

Step-I : First information is that four friends are sitting in the middle are facing outward and four friends sitting at the corner facing the centre. Now, it is given Meena is at the corner and an immediate neighbour of Preeti and Anita.

So, there will be two case for step-I :



Step-2 : Abhilasha is fourth to the right of Preeti and Arti is second to the left of Meena and Arti is an immediate neighbour of Vidushi.



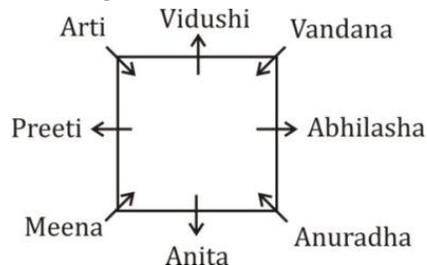
(I) (✓)

(II) (×)

2nd diagram violates other information.

Step-3 Vandana is not the neighbour of Anita.

So, final diagram will be:



- ❖ In previous month edition we have provided part-I of seating arrangement and now part-II in current edition. Now concept of seating arrangement is completed. Hope you have understand the complete concept of **Seating Arrangement**. Concept of **course of action** will be provided in next month edition. So, stay connected with competition power.....

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Handy Notes Banking : RBI Notes

The Reserve Bank of India is the central bank of the country. The Reserve Bank of India was set up on the basis of the recommendations of the Hilton Young Commission. The Reserve Bank of India Act, 1934 (II of 1934) provides the statutory basis of the functioning of the Bank, which commenced operations on April 1, 1935. The Central Office of the Reserve Bank was initially established in Calcutta but was permanently moved to Mumbai in 1937.

Initially the Bank was constituted to,

- ❖ Regulate the issue of banknotes
- ❖ Maintain reserves with a view to securing monetary stability and
- ❖ To operate the credit and currency system of the country to its advantage.

After the partition of India, the Reserve Bank served as the central bank of Pakistan upto June 1948 when the State Bank of Pakistan commenced operations. The Bank, which was originally set up as a shareholder's bank, was nationalised in 1949.

The Bank played a key role in institutional development and helped set up institutions like the Deposit Insurance and Credit Guarantee Corporation of India, the Unit Trust of India, the Industrial Development Bank of India, the National Bank of Agriculture and Rural Development, the Discount and Finance House of India etc. to build the financial infrastructure of the country.

With liberalisation, the Bank's focus has shifted back to core central banking functions like Monetary Policy, Bank Supervision and Regulation, and Overseeing the Payments System and onto developing the financial markets.

Central Board of RBI

The Reserve Bank's affairs are governed by a central board of directors. The board is appointed by the

Government of India in keeping with the Reserve Bank of India Act. Appointed/nominated for a period of four years.

Hilton Young Commission

The Reserve Bank of India was set up on the basis of the recommendations of the Royal Commission on Indian Currency and Finance also known as the Hilton-Young Commission.

Also,

- Emblem of RBI: Panther and Palm Tree.
- RBI can issue currency notes as much as the country requires, provided it has to make a security deposit of Rs. 200 crores, out of which Rs.115 crores must be in gold and Rs. 85 crores must be in Government Securities. This system is known as Minimum Reserve System.

List of Governors

Sir Osborne Smith: 1st Governor
 Sir C D Deshmukh: 1st Indian Governor
 Dr. Raghuram Rajan: Current Governor

The Current Deputy Governors:

Shri Harun R. Khan
 Dr. Urjit R. Patel
 Shri R. Gandhi
 Shri S. S. Mundra

FUNCTIONS OF RBI

Issuer of Currency

Under section 22 of RBI Act, the bank has the sole right to issue currency notes of all denominations except one rupee coins and notes. The one-rupee notes and coins and small coins are issued by Central Government and their distribution is undertaken by RBI as the agent of the government.

It act as the Banker to the Government

The RBI acts as a banker agent and adviser to the government. It has obligation to transact the banking

business of Central Government as well as State Governments. RBI receives and makes all payments on behalf of government, remits its funds, buys and sells foreign currencies for it and gives it advice on all banking matters. The bank makes ways and meets advances of the government. On behalf of central government it sells treasury bills and thereby provides short-term finance.

It is the Lender Off Last Resort

RBI acts as a lender of last resort. It provides funds to bank when they fail to get it from other sources.

Controller of Credit

RBI has power to control the volume of credit created by banks. The RBI through its various quantitative and qualitative techniques regulates total supply of money and bank credit in the interest of economy.

Exchange control And Custodian of Foreign Reserves

RBI functions as custodian of nations' foreign exchange reserves. It has to maintain external value of Rupee. It achieves this aim through appropriate monetary fiscal and trade policies and exchange control.

Regulatory and Supervisory Functions

The RBI has wide powers of supervision and control over commercial and co-operative banks, relating to licensing, establishment, branch expansion, liquidity of Assets, management and methods of working, amalgamation, re-construction and liquidation. The supervisory functions of RBI have helped a great in improving the standard of banking in India to develop on sound lines and to improve the methods of their operation.

Development And Promotional Functions:

The RBI has helped in setting up Industrial Finance Corporations of India (IFCI), State Financial Corporations (SFCs), Deposit Insurance Corporation, Agricultural Refinance and Development Corporation (ARDC), units Trust of India (UTI) etc.

These institutions were set up to mobilize savings, promote saving habits and to provide industrial and agricultural finance.

RBI has a special Agricultural Credit Department (ACD) which studies the problems of agricultural credit. For this Regional Rural banks, Co-operative, NABARD etc. were established. The RBI has also taken measures to promote organized bill market to create elasticity in Indian Money Market in order to satisfy seasonal credit needs.

Thus RBI has contributed to economic growth by promoting rural credit, industrial financing, export trade etc.



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A Brief on the Lok Sabha (LS) & Rajya Sabha (RS)

The Parliament is the legislative organ of the Union government. Articles 79 to 122 in Part V of the Constitution deal with the organisation, composition, duration, officers, procedures, privileges, powers and many other points related to the Parliament.

According to the constitution, the Parliament of India consists of three parts, the President, the Council of States and the House of the People. In 1954, the Hindi names 'Rajya Sabha' and 'Lok Sabha' were adopted by the Council of States and the House of People respectively. The Rajya Sabha is the Upper House (Second Chamber or House of Elders) and the Lok Sabha is the Lower House (First Chamber or Popular House).

Important Brief Notes on Rajya Sabha(RS)

- The maximum strength of the RS is fixed at 250, out of which, 238 are representatives of the states and union territories (elected indirectly) and 12 are nominated by the President. Presently, the RS has 245 members.
- The Fourth Schedule of the Constitution deals with the allocation of seats in the Rajya Sabha to the states and union territories.
- The representatives of states in the RS are elected by the elected members of state legislative assemblies. The representatives of each union territory in the RS are indirectly elected by members of an electoral college specially constituted for the purpose. Note: Out of the 7 UTs, only two (Delhi and Puducherry) have representation in Rajya Sabha.
- The president nominates 12 members to the Rajya Sabha from people who have special knowledge or practical experience in art, literature, science and social service.
- The RS (was first constituted in 1952) is a continuing chamber, that is, it is a permanent body and not subject to dissolution. But, one-third of its members retire every second year. The retiring members are eligible for re-election and renomination any number of times. In the Representation of the People Act (1951), it was fixed that the term of office of a member of the RS shall be six years.

Important Brief Notes on Lok Sabha(LS)

- The maximum strength of the LS is fixed at 552. Out of this, 530 members are representatives of the states, 20 members are representatives of the Union Territories and 2 members are to be nominated by the president from the Anglo-Indian community. Presently, the LS have 545 members.
- The representatives of states in the LS are directly elected by the people from the territorial constituencies in the states. The election is based on the principle of universal adult franchise. The members of LS from the union territories are also chosen by direct election. The President can nominate two members from the Anglo-Indian community if the community is not adequately represented in the LS.
- There is reservation of seats for scheduled castes and scheduled tribes in LS on the basis of population ratios.
- The LS is not a continuing chamber. Its normal term is five years after which it automatically dissolves. But, the President is authorised to dissolve the Lok Sabha at any time even before the completion of five years and this cannot be challenged in a court of law. Also, the term of the Lok Sabha can be extended during the period of national emergency by a law of Parliament for one year at a time for any length of time. However, this extension cannot continue beyond a period of six months after the emergency has ceased to operate.

Eligibility Criteria To Become Member Of Parliament (LS or RS)

- Must be a citizen of India.
- Must be not less than 30 years of age in the case of the Rajya Sabha and not less than 25 years of age in the case of the Lok Sabha.
- Must have other qualifications as prescribed by Parliament.

Also, He/She must be registered as an elector for a parliamentary constituency. This is same for both Rajya Sabha and the Lok Sabha.

Disqualification for Member of Parliament(LS or RS)

A person shall be disqualified for being elected as a member of Parliament:

- On holding of any office of profit under the Union or state government
- if he is of unsound mind.
- if he is an undischarged insolvent.
- if he is not a citizen of India or has voluntarily acquired the citizenship of a foreign state
- and if he is so disqualified under any law made by Parliament.

Disqualification on Ground of Defection

Also, a person shall be disqualified from being an MP if he is so disqualified on the ground of defection under the provisions of the Tenth Schedule. A member is disqualified under the defection law if:

- He voluntarily gives up the membership of the political party on whose ticket he is elected to the House.
- He votes or abstains from voting in the House contrary to any direction given by his political party.
- Any independently elected member joins any political party; and
- Any nominated member joins any political party after the expiry of six months.

Vacating of Seats

The MP can vacate his/her seat if:

- He is elected to both the Houses of Parliament, he must intimate within 10 days in which House he desires to serve.
- He is a sitting member of one House is also elected to the other House, his seat in the first House becomes vacant.
- He is elected to two seats in a House, he should exercise his option for one. Otherwise, both seats become vacant.
- He cannot be a member of both the Parliament and the state legislature at the same time. If a person is so elected, his seat in Parliament becomes vacant if he does not resign his seat in the state legislature within 14 days.
- If the MP may resign his seat by writing to the Chairman of Rajya Sabha or Speaker of Lok Sabha, as the case may be. The seat falls vacant when the resignation is accepted.

- A House can declare the seat of a member vacant if he is absent from all its meetings for a period of sixty days without its permission.

Who presides the LS & RS?

Each House of Parliament has its own presiding officer. There is a Speaker and a Deputy Speaker for the Lok Sabha and a Chairman and a Deputy Chairman for the Rajya Sabha. The Chairman of RS is always the Vice President.

Note: The Speaker of the last Lok Sabha vacates his office immediately before the first meeting of the newly- elected Lok Sabha. Therefore, the President appoints a member of the Lok Sabha as the Speaker Pro Tem.

The Speaker Pro Tem has all the powers of the Speaker. He presides over the first sitting of the newly-elected Lok Sabha. His main duty is to administer oath to the new members. He also enables the House to elect the new Speaker.

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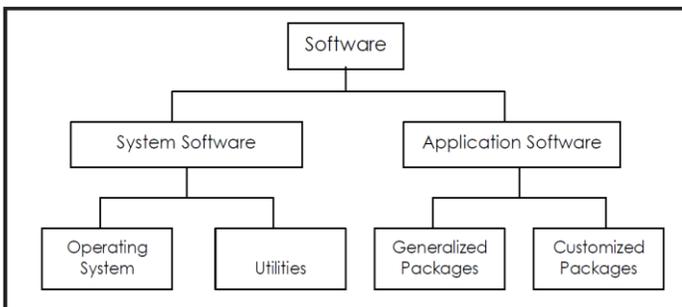
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Handy Notes : COMPUTER (SOFTWARE)

SOFTWARE

As you are aware, computer cannot do anything on its own. It is the user who instructs computer; what to do, how to do and when to do. In order to perform any task, you have to give a set of instructions in a particular sequence to the computer. These sets of instructions are called Programs. Software refers to a set of programs that makes the hardware perform a particular set of tasks in particular order. Software can be classified mainly into following categories and sub-categories are shown in Figure.



System Software

When you switch on the computer the programs stored in ROM are executed which activates different units of your computer and makes it ready for you to work on it. This set of programs can be called system software. System softwares are sets of programs, responsible for running the computer, controlling various operations of computer systems and management of computer resources. Operating System (OS) falls under this category. An operating system is a system software that provides an interface for a user to communicate with the computer, manages hardware devices (disk drives, keyboard, monitor, etc), manages and maintains disk file systems and supports application programs. Some popular Operating systems are UNIX, Windows and Linux.

Although operating system provides all the features users need to use and maintain their systems, inevitably, they still do not meet everyone's expectations. This has led to another type of system software called "Utilities". These are programs that bridge the gap between the functionality of an OS and the needs of users. Utility programs are a broad category of software such as

compress (zip)/uncompress (unzip) files software, anti virus software, split and join files software, etc.

Application Software

Application software is a set of programs, which are written to perform specific tasks, for example: An application package for managing library known as library information system is used to manage information of library such as: keeping book details, account holder details, book issue details, book return details etc. Another application package for managing student details is called student's information system, manages student's roll no, name, parents name, address, class, section, processing of examination results etc. Application software can be broadly classified into two types:

(a) Generalized packages

(b) Customized packages

Generalized Packages

These are user friendly softwares written to cater to user's very general needs such as preparing documents, drawing pictures, database to manage data/information, preparing presentations, play games etc. It is a group of programs that provide general purpose tools to solve specific problems. Some of the generalized packages are listed below:

Word Processing Software(for preparing documents): Word Perfect, MS-Word, OpenOffice.org Writer
 Spreadsheets (Data Analysis): Lotus Smart suites, MSExcel, OpenOffice.org Calc, Apple Numbers
 Presentations : Presentation Graphics, MS-PowerPoint, OpenOffice.org Impress

Database Management System: MS-Access, OpenOffice.org Base, MS-SQL Server, ORACLE
 Graphics Tools: Paint shop pro, Adobe Photoshop

Customized Packages

These are the applications that are customized (or developed) to meet the specific requirements of an organization/institution. For Example: Student information details, Payroll packages, inventory control etc. These packages are developed using high-level computer language.

असीमित दायरा ही है, जीवन का वास्तविक उत्साह

कभी-कभी हम अपनी रोजमर्रा की जिंदगी से इस कदर ऊब जाते हैं कि कहीं दूर निकल जाने का मन करता है। अक्सर हम कुछ नया चाहते हैं जो वास्तव में संतोषजनक हो। ख्याल आते हैं कि इतनी मेहनत करने के बाद भी वह सब हमें मिल क्यों नहीं पा रहा है जो चाहते हैं। इसके कारण खोजते हैं, हासिल करने में देरी क्यों हो रही है। कहां मेहनत नहीं की? इस सोच में डूब जाते हैं कि ऐसा हमारे साथ ही क्यों होता है। क्यों लोग हमसे आगे जा रहे हैं?

दरअसल, इस प्रकार की सोच हमारे दिमाग में तब आ घिरती है जब हम एक ऐसे समय के पड़ाव पर होते हैं जहां हम अपने वर्तमान के बारे में सोचकर अच्छा महसूस नहीं करते। हम रोजाना एक ही काम करते हैं। नए लोगों से बेहद कम मिलते हैं या मिलते ही नहीं। हमारे पास जो भी है वह उससे कम है जो डिज़र्व करते हैं। ऐसा लगने का कारण वह समय है जब कुछ नया न हो। जीवन के प्रति हमारा उत्साह कम हो। हम अपने कम्फर्ट जोन में रहते हुए सिर्फ इसके कारण खोजते रहते हैं। यह छोटी सी प्रेरणात्मक कहानी इस बात का बेहतर उदाहरण साबित हो सकती है।

अमेरीका में एलआईसी के मार्केटिंग फील्ड में सार्वधिक ख्याति प्राप्त फ्रैंक बैजर अपने व्यवसाय के आरंभिक काल में असफल हो चुके थे और उन्होंने अपने बीमा कंपनी के पद से इस्तीफा देने का निर्णय ले लिया था। एक दिन वे इस्तीफा लेकर कार्यालय पहुंच गए। उस समय मैनेजर अपने विक्रेताओं की बैठक को संबोधित कर रहे थे। बैजर, मैनेजर के कमरे के बाहर प्रतीक्षा करने लगे। अंदर से आवाज आई— 'मैं जानता हूं कि आप सभी योग्य विक्रेता हैं, किंतु आप यह विशेष ध्यान रखें कि योग्यता से भी अधिक महत्वपूर्ण है उत्साह, आपका जोश, जीवन की ऊर्जा, जो मंजिल की दिशा में आपकी सहायता करती है। आपका उत्साह, आपकी उमंग ही आपको सफलता के शिखर पर पहुंचा सकता है।'

इन शब्दों को सुनकर बैजर ने अपना निर्णय बदल दिया और जेब में रखे इस्तीफे को उसी समय फाड़ दिया। वे फौरन अपने घर चले गए। दूसरे दिन से फ्रैंक बैजर ने अपने

काम को बड़े उत्साह के साथ करना शुरू किया। उनके उत्साह से ग्राहक इतने प्रभावित हुए कि कुछ वर्षों में वे अमेरीका के नंबर वन सेल्समैन बन गए।

वास्तव में, कहानी से यह बात सामने आती है कि उत्साही जीवन के संघर्ष में धन की आवश्यकता नहीं होती, बल्कि धन के बार-बार नष्ट हो जाने पर भी व्यक्ति उसे पैदा कर लेता है। उत्साह वह अग्नि है जो हमारे शरीर रूपी इंजन के लिए भाप तैयार करती है। उसे पहले से अधिक शक्तिशाली बनाता है।

हमारा 'कम्फर्ट जोन' एक ऐसा दायरा या सीमा होती है जहां हम स्वयं को सुरक्षित महसूस करते हैं। असली जीवन वही है जो सुरक्षा के दायरे से बाहर निकलने पर ही शुरू होता है...जब आप कुछ नया करने से खुद को नहीं रोकते, हिचकते नहीं और आगे कदम बढ़ाते हैं। जब तक हम अपने कम्फर्ट जोन में होते हैं जब तक सोचने के लिए आजाद नहीं होते क्योंकि हम एक एक ढाँचे, ढर्रे जिसे एक छोटा छेद कह सकते हैं और उसी छेद के आकार के अनुसार ही हम सोच पाते हैं। इस मौजूदा आकार के अनुसार हमारी चेतना बहुत सीमित है। वहीं, जब अपने सीमित-सुरक्षित दायरे से बाहर आते हैं तभी हम कुछ नया सोच सकते हैं। वास्तव में यह असीमितता ही हमें आगे बढ़ने को प्रेरित करती है। वह सीमा ही होती है जो खुद से बांधकर हमें उस ओर ले जाती है, जो हमेशा चिंता करने के लिए मजबूर करता है और जल्द इस सवाल के साथ हाजिर हो जाता है, "कैसे सुरक्षित रहना है"? असुरक्षा की भावना हमारी सुरक्षा और योजनाओं को नष्ट कर देती है।

वहीं, कम्फर्ट जोन से बाहर आकर हम, अपनी सुरक्षा की हरेक चिंता से मुक्त हो जाते हैं। यह हमें साहस, आत्मविश्वास और ताकत देता है। जब सीमित दायरे की अज्ञानता के साथ जीते हैं हम हमेशा अकेले, चिंतित, भ्रमित और निराश रहते हैं। आपको पता ही नहीं होता कि आप अपनी वर्तमान सीमाओं में जीना चाहते हैं या फिर असीमित दायरे में? लेकिन क्षमता के बारे में पता लगाने के लिए हमें इसका एहसास हो, यह जरूरी है।

हममें बदलने की जो संभावनाएं होती हैं वही हमारी योग्यता और क्षमता होती हैं। लेकिन अगर हमें अपनी क्षमता के बारे में नहीं पता है तो हम कैसे उसका इस्तेमाल कर सकते हैं? उनके बारे में जानना चाहिए। इसके बारे में सोच ये है कि हमें एक नई प्रकृति, व्यवहार, भावनाओं और नए सपनों के साथ अपना जीवन जीना चाहिए। तभी जीवन उत्साही और सदाबहार होगा। किसी नवीनता के साथ बढ़ना और खुश रहना आना चाहिए। जिस प्रकार किसी नदी में नया पानी हमेशा जुड़ता रहता है और इसी वजह से वह हमेशा अविरल हो बढ़ती रहती है। ठीक वही प्रक्रिया हम लोगों के साथ घटित होती है। नयापन हमारे भीतर हमारी चेतना से आता है।

हमें प्रत्येक दिन एक नई चेतना के साथ जागना होगा। हर सुबह एक नये विचार, नई आकांक्षाओं, नई आशाओं और कुछ नयी चीजों के साथ जागें। हम हमेशा कहते हैं कि "हम इसे नहीं कर सकते हैं"। हम इतनी मजबूत नकारात्मकता के साथ जीवन जी रहे हैं। हम ये नहीं देख रहे हैं कि हम कार्यों को करने के योग्य हैं। हम अपनी आदतों, प्रकृति, पसंद-नापसंद के दास हैं। अक्सर हम इस बात का अंदाजा भी नहीं लगा पाते कि हमारी क्षमताएं कितनी हैं। इसे जानने के लिए हमें, स्वयं को लेकर संशय नहीं होना चाहिए जो केवल आत्मविश्वास से ही संभव है। हम भीतर से कितने शक्तिशाली और ऊर्जावान हो सकते हैं, इसका सर्वश्रेष्ठ उदाहरण हेलेन केलेर को माना जा सकता है।

विश्व प्रसिद्ध अमेरिकी लेखिका हेलेन केलेर ने कहा था, 'मैं जिसे खोज रही हूं, वह बाहर नहीं, मेरे भीतर है।' हेलेन नेत्रहीन और मूक थीं। उन्होंने बाहरी दुनिया नहीं देखी, लेकिन उन्हें जिंदगी के रंगों से प्रेम था। एक शब्द सीखने में उन्हें तीन साल लगे, लेकिन बाद में उन्होंने दर्जनों किताबें लिखीं। उनका कहना था— जिसका आकाश में उड़ने का इरादा हो वह रेंगने के लिए कभी सहमत नहीं हो सकता।' उन्होंने यह कहा, जिसका अर्थ है कि हमें अपने भीतर से जुड़ना होगा। असली यात्रा वह है जो आपके भीतर उतरे और उतरती चली जाए।

उन्होंने खुद पर विश्वास किया, अपनी कमजोरियों को अपनी ताकत बनाकर हमारे सामन नजीर पेश की। दरअसल, जब हम किसी ऐसी शख्सियत की कहानी सुनते या पढ़ते हैं तब हम उत्साहित महसूस करते हैं। हमारे जीवन को प्रेरणा, समाज के इन्हीं स्त्रोतों से मिलती है। हमें जीवन को विस्तार देते हुए अपनी राह में आगे बढ़ना है। अपने भीतर की ऊर्जा और उत्साह को साथ लेकर चलते हुए हर दिन कुछ नया सीखना या करना है। अपने आप से और कर्म से प्रेम करना हमारा कर्तव्य है क्योंकि यह सच है कि कुछ लोग सीखते हुए जीते हैं, और कुछ लोग दूसरों की गलतियों से सीखते हैं—अधिक बुद्धिमान लोग दूसरों की गलतियों से सीखते हैं। ऐसा इसलिए है क्योंकि हमारा जीवन इतना भी लंबा नहीं होता कि केवल अपनी ही गलतियों से सीखते चलें। यह भी याद रखना जरूरी हो जाता है कि अपने सबसे बेहतर स्तर को पाने की यात्रा करना बहुत आसान नहीं होती।


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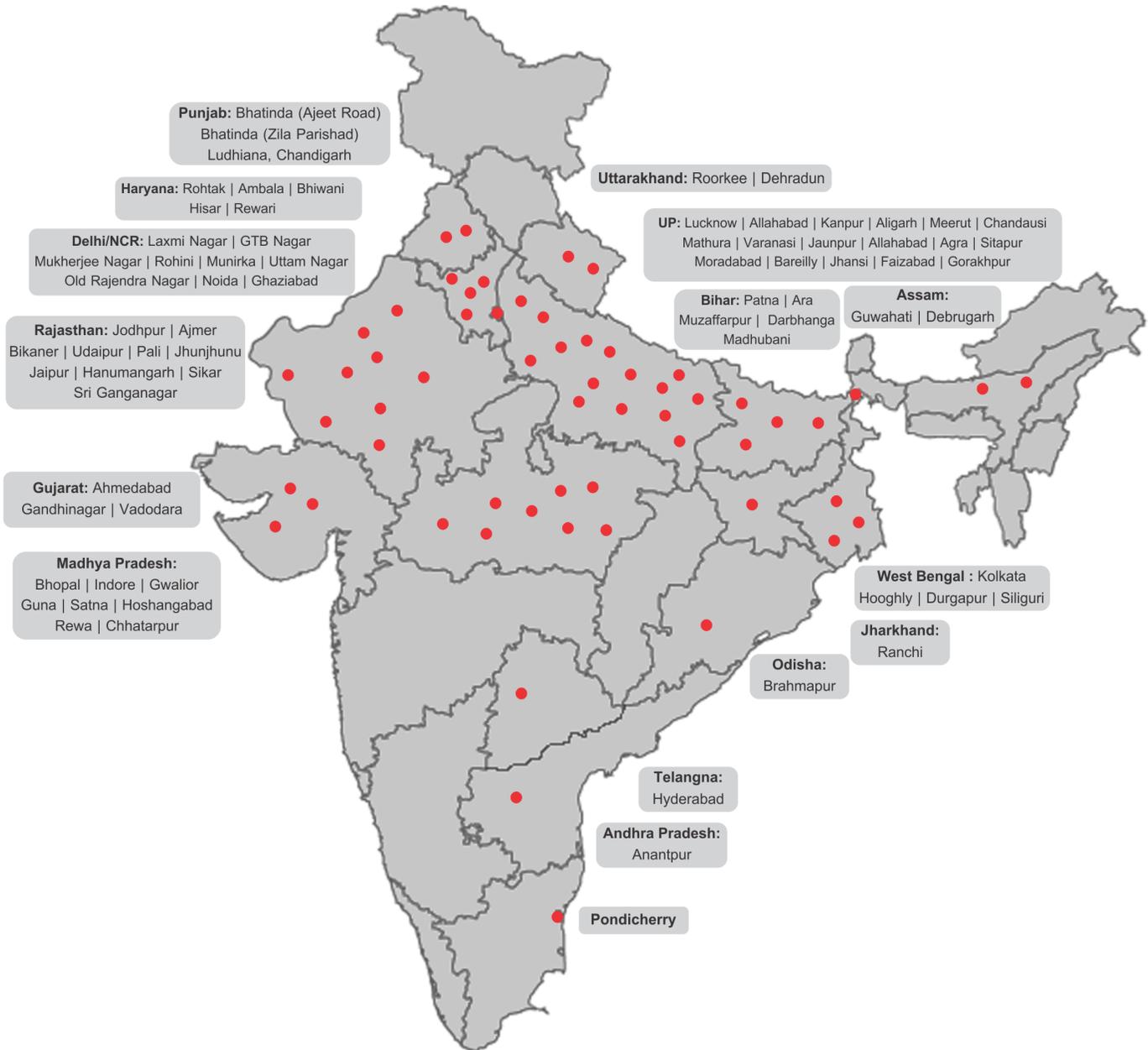
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HOW I MANAGED 128.75 IN IBPS PO MAINS : SUCCESS STORY

Dear Ba'ians,

We bring to you the success story of Abhishek Sharma, an ardent reader of Bankers Adda and a shining star of Career Power. He really did nail the IBPS PO exam where most felt lost and helpless because of the out of the blue exam pattern taking all by surprise. This is one of the perfect examples of practice, right strategy and keeping your nerves when it is needed the most. Come lets here it from Abhishek himself about his recipe to success, how he made it possible.



Hello, my name is Abhishek Sharma. I completed my B.Tech in 2014. After my B.Tech I spent 3-4 months for IAS coaching. Felt that it would take a lot of time for IAS preparation also did not come with any guarantee. Thought it was better to have a job in hand. Actually whenever I used to go out for family functions, all used to ask me about what I as doing after B Tech, about where I was working. With no job in hand, I really used to feel very bad, and that pushed me to prepare for Bank exams. In the very first go itself I cleared the PO-IV and clerk-IV. Despite having cleared the cutoff with 94 and 138 marks respectively, still did not make it to the final list. And why? Because did not score well in the interviews. That is when I decided to not depend on the interview score, I decided to score so well in the written that no one could stop me in from getting a job.

Well became totally focused, almost like a man on a mission, now nothing seemed important to me, not my phone, not TV, no family function, no friends. All I did was to lock myself in my room(which I was sharing with my roomie who was also preparing for the bank exams). Started putting in 9-10 hours of studies on a daily basis.

I am writing down my strategy of learning every subject with a hope that it will be beneficial for other students.

English: Well to begin with I as very weak in the subject, could barely cross the cut-off. But now that my goals were high(I wanted to be one of the top scorers), I knew that with my kind of English dreams would always be far away. So that is when I decided to take matters in my hand. I started reading the newspaper daily for almost 3-4 hours, yes I read everything. Did this exercise for almost 6 whole months i.e. form April to October. Other than this I used to gather around 30-40 words of vocabulary from the newspaper, and used to mug them up daily. Whenever I got a little time I used to read a novel or two. Baiscally focused on reading. This practice helped me in many ways:

1) Over a period of time my reading speed increased drastically. This skill helped me not just in my reading Comprehension but also in the overall understanding of English rules. Automatically my mind started differentiating between the right and the wrong usage of

English. Mind you friends I am not good in English. Slowly my score also increased. In IBPS PO I managed 26. Not bad for someone who at one time managed to just clear the cutoff with difficulty.

Maths: - My Maths subject was very good since beginning with excellent command. So no need of extra hard work. My only aim used to be that during exams I use pen and paper to he minimum. Remember friends, I had my tables till 50, squares till 60 and cubes till 30 by heart. So yes maths was good. Many times I even managed to score 40/40 in the exams.

Reasoning: - Well in this subject my weak area was mainly puzzles. So got after this, like crazy. I solved almost all the 300 quizzes that were available on Bakers Adda, which proved to be very useful in increasing my speed and efficiency. Along with this I solved reasoning from various books and magazines.

G.K- Read BA capsule and monthly magazines. But mostly all was covered from my newspaper reading.

But finally, I must say that dedication towards your goal is the key of your success. My aim was to top of IBPS PO. But I can't reach, still 130 Marks are good enough. I am thankful to all my friends Aman, Amit Singh and Vidhi Sharma. They are truly my best friends. Especially my chacha, who used to call me daily to push me to work harder towards my goals.

I am giving an advice to all aspirants, that there is very hard competition in this field. We know that there is less possibility for our success. But if you want to get success do not keep these entire things in your mind and just work hard. I must say my family is very supportive towards me in this time. Especially my Uncle who always encourages me.

I gave almost all bank exams & Results were

94/200	-	IBPS PO IV – Not finally selected
138/200	-	IBPS Clerk IV- Not selected
79/150	-	IDBI Executive – Selected
130/200	-	IDBI AM – NOT finally selected
125/200	-	RRB PO - NOT finally selected
150/200	-	RRB Clerk – Selected
OICL	-	Waiting
160/200	-	RBI - Fail
69/100	-	IBPS PO PRE
128.75/200	-	IBPS PO

HINDU REVIEW : FEBRUARY 2016

1. In 6th Bi-Monthly Monetary Policy RBI left the key repo rate unchanged at 6.75%. Reserve Bank kept its growth projections for Indian economy unchanged at 7.4 per cent for the current fiscal, a tad higher than 7.3 per cent forecast by the World Bank. Normal monsoon and subdued oil prices are expected to bring down retail inflation to around 5 per cent by the end of next fiscal.
 - a. Bank Rate – 7.75 % (Unchanged)
 - b. Cash Reserve Ratio – 4 % (Unchanged)
 - c. Statutory Liquidity Ratio – 21.5 % (Unchanged)
 - d. Repo Rate – 6.75 % (Unchanged)
 - e. Reverse Repo Rate – 5.75 % (Unchanged)
 - f. Marginal Standing Rate – 7.75 % (Unchanged)
2. The Finance Minister of West Bengal Amit Mitra was named the chairman of the Empowered Committee of State Finance Ministers on Goods and Services Tax (GST). Mitra will succeed Kerala Finance Minister K M Mani who had to resign in November 2015 over corruption charges.
3. The Governing Council of TERI appointed Ashok Chawla, former Finance Secretary to the Government of India and former Chairman of the Competition Commission, as its new Chairman.
4. U.K. Sinha will remain Securities and Exchange Board of India (SEBI) Chairman till March 1, 2017 with the government extending his term by over a year.
5. Director General (prisons) Alok Kumar Verma will replace B.S. Bassi as the Delhi Police Commissioner on March 1, a top Home Ministry official told.
6. The Executive Board of the International Monetary Fund (IMF) on 19 February 2016 selected Christine Lagarde to serve as IMF Managing Director for a second five-year term starting on 5 July 2016.
7. Former Director General of The Energy and Resources Institute (TERI) Rajendra Kumar Pachauri was appointed as the Executive Vice-Chairman of the organisation with the immediate effect.
8. Reliance Industries chairman and managing director (CMD) Mukesh Ambani and Sam Pitroda were elected to be members of the National Academy of Engineering (NAE). It is a non-profit organisation based in the United States of America.
9. Army Lieutenant General John Nicholson was appointed as the commander of the NATO forces in Afghanistan.
10. Former chief secretary of Gujarat DJ Pandian was appointed vice-president and chief investment officer of the newly-created Asian Infrastructure Investment Bank (AIIB).
11. The Union Government appointed Jai Kumar Garg as Managing Director (MD) and Chief Executive Officer (CEO) of Corporation Bank for a period of three years.
12. Tamil Nadu Cadre IPS officer Archana Ramasundram was appointed as the Director General of the Sashastra Seema Bal (SSB) that guards India's frontiers with Nepal and Bhutan.
13. Senior IFS officer Muktesh Kumar Pardeshi was appointed as India's Ambassador to Mexico.
14. Kamlesh Kumar Pandey was appointed as the Chief Commissioner for Persons with Disabilities (CCPD) for a period of three years.
15. Gurdeep Singh was appointed as the Chairman and Managing Director (CMD) of NTPC Ltd.
16. India's new Permanent Representative to the United Nations Syed Akbaruddin presented his credentials to U.N Secretary-General Ban Ki-moon.
17. Fashion designer Manish Arora was awarded with the Chevalier de la Legion d'Honneur (Knight of the Legion of Honour), France's highest civilian honour.
18. Indo-British filmmaker Asif Kapadia won Grammy Award for Best Music Film for his documentary Amy.
19. Nagaland is changing, But..., a film on conservation efforts by villagers, won the Golden Beaver Best Film Award in the institutional category at the 6th National Science Film Festival and Competition in Mumbai.
20. Karnataka's Mobile One project won 2016 Best m-Government Service Award at the 4th World Government Summit in Dubai, the UAE.
21. Manipuri documentary film Phum-Shang bagged the prestigious Golden Conch Award for the best documentary film at the 14th Mumbai International Film Festival for Documentary, Animation and Short Films (MIFF 2016).
22. Sarangi maestro Pandit Ram Narayan was selected for the prestigious Bharat Ratna Pandit Bhimsen Joshi Classical Music Award for 2015-2016.
23. Amitabh Harivansh Bachchan was presented with the lifetime achievement award in New Delhi. He received the honour at NDTV Indian of the Year Awards for his contribution to the film industry.
24. Bihar Chief Minister Nitish Kumar was selected for the prestigious K Veeramani Award for Social Justice 2015.
25. Nisid Hajari won the 2016 William E. Colby Award for his book, Midnight's Furies: The Deadly Legacy of India's Partition.
26. Veteran wildlife filmmaker Naresh Bedi was honoured with the V Shantaram Lifetime Achievement Award at

- the 14th edition of the Mumbai International Festival for Documentary, Short and Animation Films (MIFF 2016).
27. Chennupati Jagadish and Jay Chandra, Indian-origin persons, were honoured with the Order of Australia, highest civilian honour of Australia on the occasion of the Australia Day.
 28. Indian lawyer and human rights defender Henri Tiphagne was selected for the 8th Human Rights Award by Amnesty International Germany.
 29. Australian batsman David Warner defeated captain Steve Smith for the prestigious Allan Border Medal for 2016.
 30. Veteran Bollywood actress Rekha was honoured with the third Yash Chopra Memorial Award in Mumbai.
 31. President Pranab Mukherjee, awarded India's highest peacetime gallantry award Ashoka Chakra, posthumously to Lance Naik Mohan Nath Goswami.
 32. A Kerala dentist Sajeev Koshy settled in Melbourne on 26 January 2016 was honoured with the highest civilian honour, the Order of Australia.
 33. Prime Minister Narendra Modi presented the National Bravery Awards to 25 children.
 34. Maharashtra Chief Minister Devendra Fadnavis presented the National Awards for e-Governance for the year 2015-16 in Nagpur.
 35. 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.
 36. Bollywood lyricist Sameer Anjaan was officially recognised by Guinness World Records as the Most prolific Bollywood lyricist ever who has composed 3524 different songs as of 15 December 2015.
 37. Crown Prince of Abu Dhabi Sheikh Mohamed bin Zayed Al Nahyan on 12 February 2016 concluded his 3-day visit to India. He is also the deputy supreme commander of UAE armed forces. He visited India on invitation of Narendra Modi who became the first Prime Minister to visit the UAE after a gap of 34 years in August 2015.
 38. Vice-President Hamid Ansari concluded his two-nation tour to Thailand and Brunei.
 39. French President Francois Hollande visited India from 24 January to 26 January 2016. He was on a three-day visit to India as the Chief Guest at India's 67th Republic Day celebrations.
 40. Harper Lee, the author of To Kill a Mockingbird, passed away on 19 February 2016 in Monroeville, Alabama, U.S. She was 89.
 41. Veteran Hindustani classical singer Ustad Abdul Rashid Khan died in Kolkata on 18 February 2016. He was 107.
 42. The former United Nations Secretary-General Boutros Boutros-Ghali passed away on 16 February 2016 in Cairo, Egypt. He was 93.
 43. Malayalam's most celebrated contemporary poet and Jnanpith-winner Ottapalakkal Neelakandan Velu Kurup passed away.
 44. Leslie Bassett, a Pulitzer Prize-winning composer, passed away in Oakwood, Georgia.
 45. Acclaimed film director Aurobindo Mukherjee passed away in Kolkata, West Bengal.
 46. Nepal's former Prime Minister Sushil Koirala passed away in Kathmandu, Nepal due to chronic respiratory problem.
 47. Noted Urdu Poet and well known Bollywood lyricist Nida Fazli died due to heart attack.
 48. Cartoonist Sudhir Tailang died.
 49. Former Lok Sabha Speaker Balram Jakhar passed away. Jakhar was elected as the Lok Sabha Speaker for two consecutive terms from 1980 to 1989. He served as the Union Agriculture Minister in 1991 in P. V. Narasimha Rao Ministry.
 50. S.S. Tarapore, former Deputy Governor of the Reserve Bank of India, passed away in Mumbai.
 51. Former Army Chief General Kotikalapudi Venkata Krishna Rao passed away in New Delhi following a cardiac arrest.
 52. Marvin Minsky, the pioneer of artificial intelligence, died.
 53. Eminent Tabla player Pandit Shankar Ghosh passed away in Kolkata following a prolonged illness.
 54. Legendary dancer and Padma Bhushan recipient Mrinalini Sarabhai passed away in Ahmedabad.
 55. India ranked 37 out of the 38 economies surveyed in the 2016 Intellectual Property Index (IPI). The index was released by the Global Intellectual Property Centre (GIPC) of the United States Chamber of Commerce (USCC).
 56. Securities and Exchange Board of India released the first report of the Alternative Investment Policy Advisory Committee for comments from the stakeholders. 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 and startup eco-system in the country.
 57. The 3-day long annual World Government Summit concluded in Dubai, the UAE.

58. The two-day long 19th National e-governance Conference with the title Transforming India was concluded in Nagpur, Maharashtra.
59. The Operation Rahaat came in news in second week of February 2016 after the Royal Navy of United Kingdom (UK) presented its desire to officially study India's humanitarian rescue operation in Yemen.
60. Surajkund International Crafts Mela began at Surajkund in Faridabad, Haryana on 1 February 2016.
61. Prime Minister Narendra Modi inaugurated Make in India Week in Bandra Kurla Complex, Mumbai. The week was launched with the theme design, innovation and sustainability in order to showcase India's manufacturing sector potential in the coming decade.
62. National Arogya Fair concluded successfully on 8 February 2016 at Dehradun in Uttarakhand.
63. External Affairs Minister Sushma Swaraj inaugurated the Rise of Digital India Exhibition in Colombo. The exhibition was a part of Sangam -The Festival of India in Sri Lanka 2015-16.
64. Prime Minister Narendra Modi along with the President of France François Hollande, laid the foundation stone of the International Solar Alliance headquarters in National Institute of Solar Energy in Gwalpahari, Gurgaon.
65. Union Cabinet approved Trade Facilitation Agreement (TFA) of the World Trade Organization (WTO).
66. North Atlantic Treaty Organization (NATO) and the European Union (EU) on 10 February 2016 signed an agreement to improve cooperation in cyber defense.
67. India submitted its Instrument of Ratification of the Convention of Supplementary Compensation for Nuclear Damage (CSC), 1997 to International Atomic Energy Agency (IAEA) at Vienna, Austria. The instrument is an important multilateral treaty relating to liability and compensation for damage caused by a nuclear incident.
68. India and Brunei signed 3 Memorandums of Understanding (MoUs) to deepen bilateral cooperation.
69. India and Afghanistan inked a pact for visa-free travel by their diplomats.
70. India and Armenia signed a protocol to amend the India-Armenia Double Taxation Avoidance Convention.
71. India and France inked 16 agreements at the India-France Business Summit in Chandigarh.
72. Prime Minister Narendra Modi launched the guidelines for operationalization of the Pradhan Mantri Fasal Bima Yojana at a farmers' convention in Sherpur village of Madhya Pradesh. The Yojna will come into force from the 2016 Kharif season (from June to October in India). It aims at boosting the agricultural sector of India and envisages a uniform premium of only 2 percent to be paid by farmers for Kharif crops, and 1.5 percent for Rabi crops. The premium for annual commercial and horticultural crops will be 5 percent.
73. Prime Minister Modi also presented a trophy of Krishi Karman Award to Chief Minister Shivraj Singh Chouhan.
74. Under the Swachh Survekshan 2016, 73 cities were surveyed for cleanliness and categorized based on the marks scored by each of them. Out of the 73 cities, while Mysuru in Karnataka was adjudged as the cleanest city, Dhanbad in Jharkand was adjudged as the least clean city.
75. Union Health and Family Welfare Minister Jagat Prakash Nadda released the National Framework for Malaria Elimination (NFME) 2016-2030 at New Delhi.
76. Union government launched the 24x7 Toll Free Tourist Infoline in 12 International Languages including Hindi and English in New Delhi.
77. Union Government launched Sahaj Scheme for online booking of LPG cylinders.
78. India successfully test fired its indigenously developed Prithvi-II missile from the Chandipur, off Odisha coast. As part of a user trial, the missile with a strike range of 350 km, test was carried out from a mobile launcher from launch complex-3 of the Integrated Test Range (ITR).
79. LAMITYE 2016, the 7th joint military training exercise between the Indian Army and the Seychelles People's Defence Forces (SPDF) began.
80. The 9th Indo-Nepal Combined Battalion level Military Training Exercise Surya Kiran commenced at Pithoragarh, Uttarakhand.
81. International Fleet Review 2016 of the Indian Navy was concluded along the coast of Visakhapatnam in Andhra Pradesh.
82. India and China held first joint tactical military exercise Sino-India 2016. The one-day long exercise was held in Chusul-Moldo area that is located along the Line of Actual Control (LoAC) in the Ladakh region of Jammu and Kashmir.
83. India test fired its indigenously-built surface-to-air Akash missile from complex-3 of the Integrated Test Range (ITR).at Chandipuri in Odisha.
84. Indian Navy and Myanmar Navy signed Standard Operating Procedure for India-Myanmar Coordinated Patrol (IMCOR) at the Tri-Service Headquarters in Port Blair, Andaman and Nicobar Islands.
85. 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.
86. A fiction book titled A Kingdom For His Love was launched in February 2016 by Amar Chitra Katha (ACK).
 87. The book titled Nathuram Godse - The Story of an Assassin authored by Anup Ashok Sardesai was released.
 88. The second volume of memoirs of President Pranab Mukherjee titled The Turbulent Years – 1980-1996 was released.
 89. The Minister of State (MoS) for Railways Manoj Sinha released a book titled Objective Railway Engineering-Track, Works & Others in New Delhi.
 90. The place Sonadia Island was in news because, as per newspaper reports, Bangladesh cancelled China's proposal to develop a deep sea port on the island that lies in the Bay of Bengal.
 91. Ministry of Culture released a commemorative coin of 150 rupees and a circulation coin of 10 rupees on Lala Lajpat Rai.
 92. The United Nations Postal Administration unveiled a set of six commemorative stamps to promote UN Free & Equal, a global United Nations campaign for lesbian, gay, bisexual and transgender (LGBT) equality.
 93. The Union Ministry of Social Justice and Empowerment Thaawarchand Gehlot launched the National level Job portal www.disabilityjobs.gov.in for Persons with Disabilities (PwDs).
 94. The Union Ministry of Housing and Urban Poverty Alleviation sanctioned construction of around eighty two thousand houses for Economically Weaker Sections (EWS) in urban areas of 163 cities.
 95. The Union Ministry of Agriculture and Farmers Welfare decided to set up the National Organic Farming Research Institute in Sikkim.
 96. Prime Minister Narendra Modi inaugurated the Paradip Oil Refinery in Odisha. It is Indian Oil Corporation Limited's 11th refinery.
 97. United States President Barack Obama signed off a new law imposing new sanctions against North Korea.
 98. Zika virus is transmitted through an Aedes mosquito, which also causes dengue and chikungunya. The World Bank Group announced 150 million US dollars in funding to combat Zika virus in Latin America and the Caribbean.
 99. North Korea launched the Kwangmyongsong-4 satellite.
 100. Subscribers to employees' provident fund will get a return of 8.8% for the current financial year, marginally higher than in the past two years, when the interest rate was 8.75%.
 101. Railway Minister Suresh Prabhu said that in one year at-least 100 railway stations across the country will have Google wi-fi.
 102. Defence Minister Manohar Parrikar hoisted the largest tricolour in the country atop the tallest pole at Pahari Mandir in Ranchi. The flag measures 66 feet in height and 99 feet in width.
 103. Former State Election Commissioner Prabhakar Timble launched a new regional party, Goa Forward.
 104. International Monetary Fund increased India's voting rights to 2.6 per cent from the current 2.3 per cent, and China's, to six per cent from 3.8, as per the new division.
 105. Sonam Kapoor-starrer Neerja based on real incidents during the hijacking of the Pan Am Flight 73 at the Karachi airport in 1986, has been banned in Pakistan allegedly for showing the country in a poor light.
 106. Following protests by students and activist organisations, Rajendra Kumar Pachauri, executive vice-chairman and former Director-General of The Energy and Resources Institute (TERI), was asked to go on "leave" from all posts at the organisation.
 107. Maharashtra government has roped in actor Aamir Khan to promote its flagship schemes in the sector of water and scarcity. The actor is likely to be associated with the government's 'Jalyukt Shivar Abhiyan', Chief Minister Devendra Fadnavis' flagship scheme, to make Maharashtra a drought-free State by 2019.
 108. The National Payments Corporation of India (NPCI), the umbrella organisation for all retail payment systems in India, has launched a hackathon in partnership with software industry body Indian Software Product Industry Round Table (iSPIRT). The UPI (Unified Payment Interface) Hackathon has been launched for developers to come up with innovative digital payment products. In April, the NPCI will roll out UPI, its new payment system, for businesses to collect money from individuals instantly through mobile devices. The NPCI has partnered with 29 banks to facilitate payments through UPI. The new payment interface also adheres to the two-factor authentication guideline provided by the Reserve Bank of India (RBI). A customer using UPI will be able to make payments by providing just a single identification like his Aadhaar number or a virtual address.
 109. Credit Information Bureau India limited in a bid to widen its avenues of collecting details of customer behaviour, especially on payments, is working on the concept of securing data related to telecom and utility services payments, for the purpose of evaluating first-time borrowers. Cibil is also planning to roll out a

- separate vertical for providing services exclusively to micro finance institutions (MFIs) by next quarter.
110. Reserve Bank Governor Raghuram Rajan has joined a task force of the World Economic Forum (WEF) to study the future of global financial system, whose members include bankers and policymakers from across the world.
 111. Disappointing results from State Bank of India, amid global weakness, dragged the BSE Sensex to its lowest close on 11 February in 21 months. The benchmark index posted its biggest single-day fall since August 24, 2015, slumping 807.07 points, or 3.40 per cent, to 22,951.83 at the close.
 112. Reserve Bank of India signed a pact with the Central Bank of the UAE to enter into a Currency Swap Agreement, which is aimed at strengthening economic ties with the Gulf nation.
 113. The Supreme Court directed the RBI to provide a list of companies, which had defaulted bank loans of over Rs. 500 crore while expressing serious concern over the rise in bad loans.
 114. India's economic growth is seen at 7.6% for the current fiscal, the highest since the current methodology was adopted to compute national income and compared with 7.2% a year before, according to the advance estimate released by the Central Statistics Office, although gross domestic product (GDP) expanded at a slower pace of 7.3% in the October-December period against a revised 7.7% in the previous quarter.
 115. Wholesale price inflation fell for 15th straight month in January and touched -0.9 per cent as food articles, mainly vegetables and pulses, turned cheaper.
 116. Interest rates on most of the small savings schemes will be reset with effect from April 1. The move could result in reduction in the rates between 50 and 100 basis points on small savings schemes. However, the interest rates on social security schemes – Sukanya Samridhi Yojana, Senior Citizen Savings Scheme and Monthly Income Scheme – would be left untouched.
 117. Retail inflation rose to a 17-month high of 5.69% in January on dearer food items, rising for the sixth month.
 118. The government has received subscription for 2,790 kg gold amounting to Rs 726 crore under the second tranche of sovereign gold bond scheme.
 119. The government said it had netted a hefty 900 kg of idle household and temple gold under the monetisation scheme and is hopeful that the number would rise further in future. "Gold Monetisation Scheme: More than 900 kgs gold mobilised so far.
 120. Housing and Urban Development Corporation (HUDCO) is issuing tax-free bonds with a face value of Rs.1,000 each in the nature of tax-free, secured, redeemable, non-convertible debentures.
 121. Ahead of the Union Budget, the Modi government increased the excise duty on petrol by Re. 1 a litre and Rs. 1.50 on diesel, the third increase this month.
 122. Government said it has created a Tax Policy Research Unit (TPRU) and Tax Policy Council to be chaired by the Union Finance Minister with nine other members including Minister of State for Finance, Niti Aayog Vice Chairman, Commerce and Industry Minister Revenue Secretary and the Chief Economic Advisor. Finance secretary, Commerce Secretary and Industry Secretary will also be its members. The Council will be advisory in nature, which will help the Government in identifying key policy decisions for taxation.
 123. The government has imposed a minimum import price (MIP) ranging from \$341 to \$752 per tonne on 173 steel products to provide relief to local steel makers hurt by an increase in cheap imports of these items.
 124. The country's jewellers have decided to go on a day's strike on February 10, 2016, in protest against the government decision on furnishing PAN card details for purchase of the yellow metal costing Rs. two lakh and above.
 125. Merchandise exports fell for the 14th consecutive month with shipments in January, 2016 contracting 13.6 per cent year-on-year to \$21 billion due to weak overseas demand as well as fall in major export items such as engineering goods and petroleum products.
 126. Prime Minister Narendra Modi inaugurated the Rs 10,000 crore gas cracker project at Lepetkata in Upper Assam's Dibrugarh district.
 127. Budget session of parliament will commence on February 23. The Rail Budget will be presented on February 25, the pre-budget economic survey on February 26 and the General budget on February 29.
 128. Submission of Aadhar card, PAN and voter identity card will speed up the process of issuance of passport to an applicant. In this new scheme passport applicant will get a passport within three days.
 129. Union Cabinet allowed the Indian Railways to form Joint Venture companies with state governments to mobilize resources for speedy implementation of rail projects. The Cabinet decided that the Joint Venture companies would be formed with equity participation of Ministry of Railways and concerned state governments. Each Joint Venture (JV) would have an initial paid-up capital of Rs 100 crores based on the quantum of projects to be undertaken.
 130. The week-long Make in India even has secured investment commitments worth Rs 15.2 lakh crore.

- 131.** All wage payments to MGNREGA workers will be made through Direct Benefit Transfer to bank accounts of the beneficiaries from April this year.
- 132.** The government unveiled names of the first 20 smart cities that will get Rs 50,802 crore over five years to turn them into 'Smart Cities'.
- 133.** Three Indians – Mukesh Ambani, Azim Premji and Dilip Shanghvi – have made it to a global list of 50 wealthiest people that is topped by Bill Gates. According to a new list by Wealth-X in collaboration with Business Insider, Mukesh Ambani was ranked at the 27th place on the list with a net worth of \$24.8 billion, while Azim Premji and Dilip Shanghvi were ranked at the 43rd and 44th place with assets worth \$16.5 billion and \$16.4 billion respectively.
- 134.** The Indian Railways entered into two separate agreements with Kerala and Andhra Pradesh for the formation of joint venture companies (JVCs) with state governments.
- 135.** Indian Space Research Organisation launched IRNSS-1E, the fifth of the seven-satellite Indian Regional Navigation Satellite System (IRNSS) into space. ISRO's workhorse PSLV C-31 rocket lifted the 1,425 kg satellite from the second launchpad of the Satish Dhawan Space Centre and placed it in the intended orbit.
- 136.** Consumer Affairs and Food Minister Ram Vilas Paswan said that by April the National Food Security Act (NFSA) was likely to cover all States and Union Territories.
- 137.** Backing Net neutrality, telecom watchdog Trai barred operators from charging different rates for Internet access based on content, dealing a blow to Facebook's controversial Free Basics and other such plans. Companies violating the rules will be fined Rs 50,000 per day for the duration of contravention, subject to a maximum of Rs 50 lakh. However, services providers have been allowed to reduce tariff for access of providing emergency services.
- 138.** The Ministry of Railways has identified 15 key parameters on which the 400 railway stations will be redeveloped with "world-class" facilities.
- 139.** A Parliamentary panel will undertake field visits to sites where industrial corridors are to be established and prepare a report in a bid expedite the projects.
- 140.** Prime Minister Narendra Modi released the first set of 100 declassified files pertaining to Netaji Subhas Chandra Bose at the National Archives of India in the presence of members of the Bose family.
- 141.** Public sector oil firms IOC, BPCL, HPCL and EIL will invest Rs.1.50 lakh crore in setting up India's biggest refinery on the west coast.
- 142.** The Human Resource Development Ministry appointed Ashok K. Roopanwal, a former judge of the Allahabad High Court, as the one-man commission of inquiry into the circumstances that led to the January 17 suicide of Hyderabad University research scholar Rohit Vemula.
- 143.** A controversial anti-terror Bill, passed by the Gujarat Assembly but twice rejected by the UPA government, was returned by President Pranab Mukherjee, seeking additional information after which the legislation was withdrawn.
- 144.** The Supreme Court referred a batch of curative petitions against Section 377 of the Indian Penal Code, a colonial-era provision criminalising consensual sexual acts of Lesbian, Gay, Bisexual and Transgender (LGBT) adults in private, to a five-judge Constitution Bench for a possible back-to-roots, in-depth hearing.
- 145.** Indian Medical Association (IMA) came out in support of Union Minister Maneka Gandhi's suggestion to make pre-natal sex determination compulsory to check female foeticide.
- 146.** Defence Minister Manohar Parrikar ruled out any troop withdrawal from the Siachen glacier after the last week's avalanche claimed the lives of 10 soldiers.
- 147.** Chief Election Commissioner (CEC) Nasim Zaidi stated that elections in all poll-bound States, including Tamil Nadu and Puducherry, would be completed before May 31.
- 148.** The odd-even scheme will return to the city for another 15 days starting from April 15, Chief Minister Arvind Kejriwal announced. As in the first phase in January, women, two-wheelers riders and VVIPs will be exempted from the scheme, Mr. Kejriwal said.
- 149.** At 7.4 per cent, Kerala has the highest rate of unemployment among the major States in the country, says the Economic Review. It puts Kerala's unemployment rate at three times the national level (2.3 per cent).
- 150.** The Supreme Court agreed with a lower court decision that the State can use its curfew powers to block Internet access on personal mobile phones if there is apprehension that a public agitation can turn aggressive and disturb public tranquillity.
- 151.** Delhi court remanded Jawaharlal Nehru University Students Union president Kanhaiya Kumar in three-day police custody. He was arrested on the charge of sedition, after "anti-India" slogans were allegedly raised at the university during a recent protest meeting in memory of Afzal Guru, hanged in 2013.
- 152.** Vice-Chancellors of 42 Central universities agreed to fly the national flag on their buildings to counter the rising tide of what they perceived as anti-nationalism sweeping the campuses.

- 153.** The US Federal Reserve kept interest rates unchanged and said it was “closely monitoring” global economic and financial developments, signaling it had accounted for a stock market selloff but wasn’t ready to abandon a plan to tighten monetary policy this year.
- 154.** India gifted 40 ambulances and eight buses to different organisations in Nepal on the occasion of its 67th Republic Day.
- 155.** India and France exchanged 13 agreements, cutting across wide variety of sectors. One of the most sought Memorandum of Understanding was signed between India and France on purchase of 36 Rafale aircrafts.
- 156.** Social networking giant Facebook pulled the plug on its controversy-ridden ‘Free Basics’ programme in India, days after telecom regulator TRAI barred operators from charging discriminatory rates for Internet access based on content.
- 157.** The Ministry of Railways and the Ministry of Enterprise and Innovation of the Kingdom of Sweden on 15 February 2016 inked a Memorandum of Understanding (MoU) on technical cooperation in rail sector.
- 158.** The UAE’s national oil company Abu Dhabi National Oil Company (ADNOC) agreed to store crude oil in India’s maiden strategic petroleum storage.
- 159.** The President of United States Barack Obama unveiled a Cyber Security National Action Plan.
- 160.** Supporting Syria and the Region Conference 2016 was held in London.
- 161.** The first train connecting Iran and China packed with Chinese goods arrived in Tehran on 15 February 2016. The arrival revived the ancient Silk Road trade route and also highlighted the economic possibilities for Iran since the lifting of international sanctions. The train, also referred to as Silk Road train, passed through Kazakhstan and Turkmenistan to Iran, travelling a distance of 10399 kilometres.
- 162.** Pakistan’s nuclear warheads which are estimated to be between 110-130 are aimed at deterring India from taking military action against it, a latest Congressional report has said.
- 163.** India and France are carrying out Shakti 2016 in Rajasthan which reflects our common interests.
- 164.** French President Francois Hollande committed €300 million (around \$325 million or Rs. 2,200 crore) over the next five years for the global development of solar energy.
- 165.** According to Transparency International’s International Corruption Perceptions Index 2015, India is placed at 76th position along with Thailand, Brazil, Tunisia, Zambia and Burkina Faso out of 168 countries. The other top spots, from second to ninth, were occupied by Finland, Sweden, New Zealand, the Netherlands, Norway, Switzerland, Singapore and Canada.
- 166.** India and the Asian Development Bank (ADB) signed an \$80 million loan agreement for improving the infrastructure in the two North-Eastern cities of Agartala and Aizawl.
- 167.** After Prime Minister Narendra Modi’s announcement in December that all Japanese citizens would get “visas on arrival”, the government has decided to extend it only to the business community for now.
- 168.** The Obama administration has proposed \$860 million in aid for Pakistan.
- 169.** India was ranked 37 out of 38 countries, with only Venezuela scoring lower, in the U.S. Chamber of Commerce-International Intellectual Property Index.
- 170.** Angered by a U.S. decision to sell eight more F-16 fighter jets to Pakistan, India summoned U.S. Ambassador Richard Varma to the External Affairs Ministry to express “displeasure” with the deal.
- 171.** Top global producers Saudi Arabia and Russia agreed to freeze oil output in a bid to shore up prices after a 70 per cent drop due to chronic oversupply.
- 172.** North Korean leader Kim Jong-un recently ordered preparations for launching attacks on South Korea, the South’s spy agency disclosed.
- 173.** Prime Minister Narendra Modi will travel to Brussels for the EU-India summit on March 30.
- 174.** U.S. President Barack Obama signed into law a piece of legislation passed by Congress imposing new sanctions against North Korea for testing a nuclear device on January 6 and launching a satellite on February 7 using ballistic missile technology.

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GK Tricky Notes : G-20

Tricks to remember the members of G20.

G-20 members.

TRICK – GURUJI (गुरुजी) SITA (सीता) AB (अब) SSC FCI ME

(में) जाँव करती है ।

G—Germany

U—USA

R—Russia

U—UK

J—Japan

I—India

S-- South Africa

I—Indonesia

T—Turkey

A—Australia

A—Argentina

B—Brazil

S— Saudi Arabia

S— South Korea

C—Canada

F—France

C—China

I—Italy

M—Mexico

E-- European Union

जाँव करती है -- silent words

A brief on G-20

The Group of Twenty (also known as the G-20 or G20) is an international forum for the governments and central bank governors from 20 major economies. The members include 19 individual countries along with the European Union (EU).

Founded in 1999, the G20 began as a forum for finance ministers and central bank governors who met once a year, usually in late autumn, to discuss international economic issues. But with the onset of the global economic crisis in 2008, the G20 evolved into the premier leaders' forum for our international economic cooperation. It was founded with the aim of studying,

reviewing, and promoting high-level discussion of policy issues pertaining to the promotion of international financial stability.

G-20 Summits

1. The first summit took place in Washington, D.C., USA in 2008. The host leader was George W. Bush.
2. In 2015, the summit held in Belek, Antalya, Turkey and the leader was Recep Tayyip Erdoğan.
3. The 11th summit will be held in Hangzhou, China this year.
4. 12th Summit will held in Hamburg, Germany inn 2017.
5. 13th Summit will be held in New Delhi, India in 2018.

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CURRENT AFFAIRS ZINGER : JANUARY 2016

- 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**
- Name the Veteran Communist Party of India leader who passed away at the age of 92 after a long illness. - **A.B. Bardhan**
- 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**
- 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**
- Which State-owned bank has launched host of digital banking solutions including green PIN and enhancement of its mobile app? - **Punjab National Bank**
- Which company inaugurated a bio-CNG facility to create carbon neutral ecosystem in its World City? - **Mahindra & Mahindra**
- The Supreme Court asked the Centre and public sector banking authorities to consider providing reservation to which employees in promotion to officers' ranks at all levels? - **Scheduled Castes and Scheduled Tribes**
- Name the chief of Pearls Group who along with his three colleagues, was arrested by the CBI in connection with a ponzi scam involving over Rs.45,000 crore collected from 5.5 crore investors. - **Nirmal Singh Bhargava**
- The centre permitted which Tamil Nadu's traditional bull-taming sport, ahead of the Pongal festival? - **Jallikattu**
- Name the party which recently cleared that it is no longer part of the National Democratic Alliance in the State. - **Kongunadu Makkal Desiya Katchi (KNMDK)**
- Who is named as the most generous Indian of the year for the third time in a row with donations worth Rs. 27,514 crore to the education sector? - **Azim Premji, Chairman of Wipro**
- Name the American documentary on the life of Pakistani female activist and Nobel Peace Prize laureate Malala Yousafzai, which has been nominated at the 68th BAFTA Awards. - **He Named Me Malala**
- What is the name of the BJP leader Shatrughan Sinha's biography? - **Anything But Khamosh (Anything But Silent)**
- Where is the 103rd Indian Science Congress recently took place? - **Mysuru**
- Maharashtra Chief Minister Devendra Fadnavis said that the Mumbai-Trans Harbour Link(MTHL) will be completed by which year? - **2019**
- Who is the Former India player and Bengal captain announced his retirement from cricket recently? - **Laxmi Ratan Shukla**
- Who won named as the 'BCCI Cricketer of the Year 2015'? - **Virat Kohli**
- Who won the M.A. Chidambaram Trophy for the best women's cricketer? - **Mithali Raj**
- Who will be presented with the Col. C.K. Nayudu Lifetime Achievement Award 2015? - **Syed Kirmani**
- Name the Pakistani player who was included in the national cricket team squad after serving a five-year ban and jail time for indulging in spot-fixing during the 2010 tour of England? - **Muhammad Aamir**
- With which company, Online classifieds portal Quikr has announced the merger of its real estate listing company Quikr Homes? - **CommonFloor.com**
- Who is the CEO and founder of Quikr? - **Pranay Chulet**
- Which telecom company aims to install 2,500 Wi-Fi hotspots at 256 places in India by the next fiscal, according to Telecom Minister Ravi Shankar Prasad? - **BSNL**
- Name the French Defence Minister who is scheduled to visit India shortly to oversee the conclusion of the inter-governmental agreement for direct purchase of 36 Rafale fighter jets and clear the path for signing the final agreement. - **Jean-Yves Le Drian**
- Name the state of India which is the only Indian destination to have made it to the New York Time's list of 52 places to go in 2016. - **Tamil Nadu**
- Which company will invest Rs.8,000 crore in the next 3-5 years in India, which was acquired by Vedanta Group in 2002? - **Hindustan Zinc Ltd. (HZL)**
- Who won the Brisbane Open 2016? - **Milos Raonic by defeating Roger Federer**
- Who emerged the men's singles champion in the 77th Senior National and Inter-State Table Tennis Championships held at the Kotla Vijay Bhaskara Reddy Indoor Stadium in Hyderabad? - **Anthony Amalraj**
- Name the Rhythm and blues artist, a Blues Hall of Fame musician who also was a community activist on Chicago's West Side, who died at the age of 73. - **Otis Clay**
- Name the social media app, which will hold its first ever photograph exhibition in India where photos generated from the photo and video sharing app will be displayed. - **Instagram**

31. Name the organization who won the the National Award on e-Governance 2015-16 for launching the Universal Account Number (UAN). - **The Employees' Provident Fund Organisation**
32. Union Minister for Road, Transport and Highways, Nitin Gadkari, said that Centre would spend how much amount in the next five years to fix 726 black spots identified on National Highways. Black spots are locations that have a record of a large number of accidents? - **Rs.11,000 crore**
33. Who took oath as the Chairman of Competition Commission of India recently? - **Former Gujarat cadre IAS officer Devender Kumar Sikri**
34. Name the President of Turkey? - **Recep Tayyip Erdogan**
35. Name the Indian Foreign Secretary who arrived in Sri Lanka to hold bilateral discussions with the island nation's leadership.? - **S. Jaishankar**
36. With which country, India signed a new social security agreement enabling people of both nations to avail retirement benefits in each other's country, a pact likely to boost bilateral business linkages? - **Australia**
37. Name the women tennis player who continued to top the women's double in the latest tennis WTA rankings? - **Sania Mirza**
38. Who was awarded with FIFA women's world player of the year award for 2015? - **Carli Lloyd**
39. Who was awarded with the FIFA world player of the year award for a record fifth time this year? - **Lionel Messi**
40. Who has been appointed as the Flipkart's Chief Executive Officer recently? - **Binny Bansal**
41. Name the company which has decided to invest in SavvyMob, which offers an app to book hotels.? - **Aarin Capital**
42. Who will become the new CEO of Swedish home appliance maker Electrolux who will replace Keith McLoughlin? - **Jonas Samuelson**
43. As part of its attempts to make mutual funds reduce their exposure to one issuer or a sector in the debt schemes, SEBI Board has decided to amend the mutual fund regulations in which single issuer limit is reduced to how much percent of the net asset value (NAV) of the scheme? - **10 per cent**
44. Name the company which said that it is buying Hollywood's Legendary Entertainment, the maker of films such as Batman, for \$3.5 billion in the first Chinese acquisition of a major U.S. film company? - **Wanda Group**
45. Which bank said that it is planning to monetise non-core assets and list some of its subsidiaries for meeting capital needs as well as global risk norms, Basel III, which will kick in from March 2019? - **SBI**
46. Name the British actor, who was a classically trained stage star and screen villain in the Harry Potter saga and other films, died? - **Alan Rickman**
47. Which state has become India's first fully organic state by implementing organic practices on around 75,000 hectares of agricultural land? - **Sikkim**
48. Name the former president of the Tamil Nadu unit of Janata Dal (secular) who died of illness at a private hospital in Salem recently? - **G.A. Vadivelu**
49. Which bank became the first public sector lender to launch wealth management service, a space dominated by private and foreign players, to cater to fast-growing affluent segment of the country? - **State Bank of India**
50. Name the largest U.S. life insurer which plans to separate a substantial portion of its U.S. retail business from the core company? - **MetLife Inc**
51. Name the famous Bollywood actor, who was part of Bollywood for more than two decades, passed away following a heart attack in Hyderabad? - **Rajesh Vivek**
52. Who are the Sri Lankan players who have been questioned by the Financial Crime Investigation Division (FCID) over an alleged match-fixing scandal? - **Kusal Perera and Rangana Herath**
53. Name the batsman who 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? - **Virat Kohli**
54. Who is the external affairs minister of Palestine to whom our Indian External Affairs Minister Sushma Swaraj met recently? - **Riyad Maliki**
55. For the first time in the history of the Republic Day celebrations, which iconic contingent will not be ambling down the Rajpath in Delhi on January 26? - **Border Security Force (BSF) camel contingent**
56. Name the veteran BJP leader and former Sikkim governor who died at a city hospital in Hyderabad after prolonged illness? - **V. Rama Rao**
57. Which legendary actor-director historic home of legendary was partially demolished by its owners for constructing a plaza in Pakistan? - **Late Raj Kapoor**
58. Name the openers who have made the record for the highest partnership in Twenty20 Internationals recently in 2016. - **Kane Williamson and Martin Guptill**
59. Who became the new top ranked bowler in International Test Cricket by replacing Ashwin? - **Stuart Broad**
60. Who became the second most followed Indian on social media site Twitter recently? - **Prime Minister Narendra Modi**
61. How much amount is Prime Minister Narendra Modi sought to infuse for India's start-up ecosystem with a bouquet of initiatives such as making tax-free the profits

- of these fledgling units for three years & other benefits? - **Rs. 10,000 crores**
62. A freshly-trained contingent of 500 women personnel, which will be the first 'mahila' squad to be deployed in high-altitude posts along the India-China border, was commissioned into the which forces? - **Indo-Tibetan Border Police (ITBP)**
63. What is the name given to the joint training exercise of Ships and aircraft of the Indian Coast Guard and the Japan Coast Guard? - **'Sahyog-Kaijin'**
64. Name the Actor-director who was included in the Shyam Benegal committee set up by the Union government to look holistically into the functioning of the controversy-ridden Central Board of Film Certification. - **Kamal Haasan**
65. With which international organization, the Indian Railways would work together to create a Railway Development Fund that will partly finance the \$142-billion investment plans for the core infrastructure sector? - **The World Bank (WB)**
66. The world's largest canyon far larger than the Grand Canyon in the United States has been spotted by which country's scientists who took part in the country's latest Antarctic expedition to the South Pole? - **China**
67. What is the rank of India in the global index of talent competitiveness, a list which has been topped by Switzerland? - **89th**
68. What is the name of the world's oldest man who died at the age of 112 after suffering chronic heart problems? - **Yasutaro Koide**
69. Name the Indigenous fighter plane which will participate in an overseas air show for the first time at the Bahrain air show? - **Light Combat Aircraft (LCA) Tejas**
70. Which music video outpaced the South Korean pop star Psy's Gangnam Style on the race to 1 billion views on YouTube to reach 1 billionth view in 87 days? - **Adele's Hello**
71. Name the Chief Minister who launched the AMMA Micro Loans scheme to help small traders affected by the recent floods? - **Ms. Jayalalithaa**
72. Which state seeking big ticket of foreign investment in the state from China? - **Haryana**
73. According to the National Oceanic Atmospheric Administration and NASA, which year was by far the hottest year in 136 years of record keeping? - **2015**
74. What is the full form of IRNSS? - **Indian Regional Navigation Satellite System**
75. Name the tennis player who recently registered his 300th win in grand slams after defeating Grigor Dimitrov? - **Roger Federer**
76. French President Francois Hollande committed how much amount over the next five years for the global development of solar energy? - **\$325 million or (Rs. 2,200 crore)**
77. Who has been elevated to the ED of Bank of Baroda recently in January 2016? - **Mayank Mehta**
78. Who has been appointed as the ED of Union Bank of India? - **Vinod Kumar Kathuria**
79. Who headed the committee which aimed at simplifying tax administration? - **Parthasarathi Shome**
80. According to the French Minister for Finance and Public Accounts Michel Sapin, French companies are likely to invest almost how much amount in India in the next five years for Make in India initiative to boost the manufacturing sector? - **\$10 billion**
81. Who has been awarded the Ashok Chakra, the country's highest peacetime gallantry award, posthumously for his role in saving two colleagues during an encounter with militants in Kashmir last year? - **Lance Naik Mohan Nath Goswami**
82. Name the one of the most popular film personalities in India who works mostly in Tamil films has been awarded the Padma Vibushan this year. - **Rajinikanth**
83. Who has been appointed as the BJP chief? - **Amit Shah**
84. Who won the Malaysia Masters Grand Prix Gold title after defeating Scotland's Kristy Gilmour in straight games in the final? - **P.V. Sindhu**
85. According to the Asia Pacific 2016 Wealth Report, by New World Wealth, which is the top Asia Pacific city for the ultra-rich with 2,64,000 millionaires, while Mumbai and Delhi got featured in the 12th and 20th rank respectively? - **Tokyo**
86. Which Cab aggregator announced the launch of Share, its social ride-sharing platform in Chennai? - **Ola**
87. Name the Nepal's ex-Prime Minister who announced a 35-member Interim Central Council of the party named 'New Force Nepal'. - **Baburam Bhattarai**
88. After a gap of how many years, an Army dog squad drawn from the Remount Veterinary Corps (RVC), along with their handlers took part in the Republic Day Parade? - **26 years**
89. Malaysia's attorney general says nearly \$700 million channeled into which Prime Minister's private accounts, was a personal donation from Saudi Arabia's royal family, and cleared him of any criminal wrongdoing? - **Najib Razak**
90. Name the India's new Permanent Representative to the United Nations who presented his credentials to U.N Secretary-General Ban Ki-Moon. - **Syed Akbaruddin**
91. Name the author who is going to receive the PEN/Allen Foundation Literary Service Award? - **J.K. Rowling**

92. Amid tight security, name the prestigious university in north-western Pakistan which reopened, days after it was attacked by the Taliban in which 21 people, mostly students, were killed? - **Bacha Khan University (BKU)**
93. Name the British adventurer who died after suffering exhaustion and dehydration while attempting to cross the Antarctic alone. - **Henry Worsley**
94. Name the scientist who was the explorer of artificial intelligence work, that helped inspire the creation of the personal computer and the Internet, died? - **Marvin Minsky**
95. Name the National award-winning Malayalam actor who died recently who won the national award the best actor in a supporting role in the film Njaan Thanichalla (2012)? - **Kalpana**
96. Who was awarded the Technical Achievement Award of the Academy of Motion Picture Arts and Sciences this year with J Robert Ray and Sam Richards? - **Cottalango Leon**
97. Name the Veteran actor who was honoured with the Yash Chopra Memorial Award for her contribution to the film industry? - **Rekha**
98. Name the Infosys co-founder who has stepped in as a strategic investor in Power2SME, an online buying platform for small and medium businesses? - **Nandan Nilekani**
99. The Berlin-based corruption watchdog Transparency International (TI) has put India at which rank out of 168 countries in its latest Corruption Perception Index? - **Rank 76**
100. Film-maker Suhaib Illyasi claimed that the music launch of his film Ghar Wapsi by which famous ghazal singer has been cancelled after there was no confirmation from Maharashtra government that it will provide security for the programme? - **Ghulam Ali**
101. Who is appointed as the new Telecom Secretary? - **J.S. Deepak**
102. Who has been appointed as the new Secretary for the Ministry of Micro, Small and Medium Enterprises? - **Krishan Kumar Jalan**
103. Urban Development Minister Venkaiah Naidu announced the list of how many cities that have qualified to build smart infrastructure with Rs. 200 crore each from the Central government's first phase of funding? - **20 cities**
104. The Human Resource Development Ministry appointed who, as the one-man commission of inquiry into the circumstances that led to the suicide of Hyderabad University research scholar Rohit Vemula? - **Ashok K. Roopanwal**
105. As per the new revision, the voting rights of India in IMF is increased from 2.3% to how much? - **2.6 per cent**
106. Which company has invested \$4 million (Rs.27 crore) in California-based Waterline Data Science, a startup, which provides software to help users mine hidden insights from large chunks of data? - **Infosys**
107. With which country, India inked pact for visa-free travel by diplomats? - **Afghanistan**
108. Name the Former Army chief General who was cremated with full military honours in Delhi recently? - **K.V. Krishna Rao**
109. Which university has established a professorship in Sanskrit studies from \$3.5-million donated by an Indian-American couple to help the varsity advance its study of the Indian subcontinent? - **The University of Chicago**
110. Name the country which said it would buy a 25 per cent stake in a joint venture with Google, to deliver a high-speed Internet service powered by balloons which will make the country first in the world to have universal internet access? - **Sri Lanka**



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Twisted Ones Reasoning

Directions: (1-5): Each of the questions below consists of a question and three statements numbered I, II, III given below it. You have to decide the data provided in which of the statements are sufficient to answer the questions and choose your answer accordingly.

1. How is Neeraj related to Shivam?
 - I. Anita is the mother in law of Abhilasha, the wife of Neeraj.
 - II. Anita's brother is Neeraj's maternal uncle
 - III. Anita husband is the only son of Shivam
 - (1) Only I & II
 - (2) Only I & III
 - (3) Only I & either II or III
 - (4) Any two of three
 - (5) Question cannot be answered even with the information in all three statements.
2. Tomb 'K' is in which direction with respect to tomb 'L'?
 - I. E is to the south of D, who is to the east of L.
 - II. K is to the west of F.
 - III. K is to the southwest of D.
 - 1) Only I and II
 - 2) Only I and III
 - 3) Any two of the three
 - 4) All I, II and III
 - 5) None of these
3. What is the code for "heavy" in a code language?
 - I. 'light the heavy' is written as 'nik ta re' in the code language.
 - II. 'heavy is shop' is written as 'pe da ta'.
 - III. 'some light heavy' is written as 'ma re ta'.
 - (1) Only I & II or II & III
 - (2) Only I & III
 - (3) Only II & III
 - (4) All I, II & III are necessary
 - (5) Question cannot be answered even with the information in all three statements.
4. P is in which directions with respect to Q?
 - I. M is north of R, who is to the West of Q.
 - II. P is to the East of M.
 - III. P is to the North-East of R.
 - (1) Only I & II
 - (2) Only III
 - (3) Any two of three
 - (4) All I, II & III are necessary
 - (5) Question cannot be answered even with the information in all three statements.
5. What is Vidushi's rank from the top in the class of 45 students?
 - I. Vidushi is five rank below Gopal who is 15th from the bottom
 - II. Preeti is 30th from the top and Swati is 5th from the bottom
 - III. Vidushi is exactly in the middle of Preeti & Swati
 - (1) Only I
 - (2) Only II & III
 - (3) Either only I or only II & III
 - (4) Only I & either II or III
 - (5) None of these

Directions (6-10): Read the following information carefully and answer the questions that follow:

Eight friends Gopal, Guneet, Swati, Mansi, Saurabh, Rakesh, Nancy and Neeraj are sitting around a circular table for lunch. Each person has a different birthplace, viz Nirman Vihar, Itawa, Chandni Chowk, Green Park, Uttam Nagar, Malda, Meerut and Tilak Nagar, but not necessarily in the same order.

The person born in Itawa sits third to the right of Nancy. Swati is an immediate neighbour of Nancy. The person born in Green Park sits second to the right of Swati. Guneet sits third to the right of Neeraj. Neeraj's birthplace is neither Itawa nor Green Park. Only one person sits between Swati and the person whose birthplace is Chandni Chowk. Gopal and Rakesh are immediate neighbours of each other. Neither Gopal's nor Rakesh's birthplace is Itawa. The person born in Tilak Nagar sits second to the right of Gopal. Two persons sit between Mansi and the person born in Uttam Nagar. Mansi is not from Itawa. The person born in Nirman Vihar is not an immediate neighbour of the person born in Itawa. The person born in Malda sits second to the left of Gopal.

6. Who among the following is from Merrut?
 - 1) Gopal
 - 2) Neeraj
 - 3) Swati
 - 4) Rakesh
 - 5) Mansi
7. What is the position of Rakesh with respect to the person whose birthplace is Itawa?
 - 1) Second to the left
 - 2) Second to the right
 - 3) Immediate right
 - 4) Immediate left
 - 5) None of these
8. Where is the birthplace of Nancy?
 - 1) Merrut
 - 2) Nirman Vihar
 - 3) Malda
 - 4) Chandni Chowk
 - 5) Green Park
9. Where is the birthplace of Saurabh?
 - 1) Merrut
 - 2) Green Park
 - 3) Malda
 - 4) Itawa
 - 5) Uttam Nagar
10. Who sit(s) exactly between the persons whose birth places are Chandni Chowk and Uttam Nagar?
 - 1) Swati and Neeraj
 - 2) Swati and Guneet
 - 3) Only Tilak Nagar-born person
 - 4) Gopal and Guneet
 - 5) None of these

Directions (11-15): Each question consists of some statements followed by some conclusions. 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 logically does not follow from the given statements and accordingly mark your answer:

11. Statements:

All Vandana is Santosh. Some Ashish are Santosh.

Conclusions:

- (i) All Ashish are Vandana.
- (ii) No Santosh is Vandana.
- (iii) All Vandana is Santosh.

- 1) Only (i) and (ii) 2) Only (iii)
- 3) None follows 4) All follows 5) Only (ii)

12. Statements:

Some Guneet are Cute. Some Cute are Meena.
All Meena are Aniket. No Meena is Vandana.
Some Vandana are Cute

Conclusion :

- (i) Some Cute are Guneet.
- (ii) Some Aniket are Meena.
- (iii) All Vandana are Guneet.

- 1) Only (i) 2) Only (iii)
- 3) Only (i) and (iii) 4) Only (ii) and (iii)
- 5) None of these

13. Statements: All Aniket are Handsome.

Some Handsome are Neeraj.
No Neeraj is a trilok.

Conclusion :

- (i) Some Handsome are trilok
- (ii) All Aniket are Handsome.
- (iii) No trilok is Neeraj.

- 1) Only (i) 2) Only (ii)
- 3) Only (i) and (iii) 4) Only (i) and (ii)
- 5) None of these

14. Statements: All Khagaria are Muzzafarpur.

All Muzzafarpur are Bhagalpur.
All Bhagalpur are Begusarai.
Some Begusarai is Gaya.
No Bhagalpur is Rohtas.
Some Rohtas are Begusarai.

Conclusion : (i) All Gaya being Rohtas is a possibility

- (ii) Some Bhagalpur are Gaya.
- (iii) Some Rohtas being Khagaria is a possibility
- 1) Only (i) 2) Only (iii) 3) All follows
- 4) None follows 5) None of these

15. Statements: All Handsome are Gopal.

Some Gopal are tall.

Conclusions: (i) Some Gopal are Handsome.

- (ii) Some tall are Gopal. (iii) All tall are Gopal
- 1) Only (i) 2) Only (iii)
- 3) Only (i) and (iii) 4) Only (ii) and(iii)
- 5) None of these.

Solutions

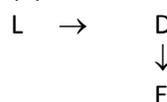
Directions (1-5):

1. (2) Only I & III

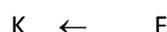
From statement I
Neeraj is the son of Anita
Statement III

Anita is the daughter –in-law of Shivam.
therefore, Neeraj is Grandson of Shivam.

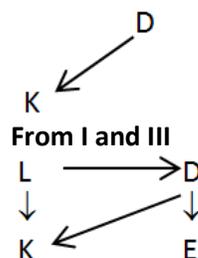
2. (5) From I



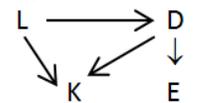
From II.



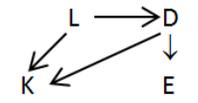
From III



Or



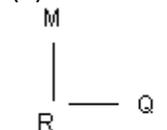
Or



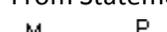
All together are not sufficient

3. (1) Only I & II or II & III
Code for heavy is - ta

4. (1) Statement I



From Statement II



From statement I & II



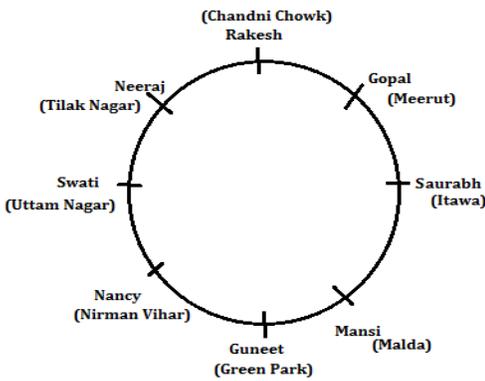
P is in north direction with respect to Q.

5. (1) **From statement I**

Rank of Gopal from the top = $45 - 15 + 1 = 31$

Rank of Vidushi = 36^{th}

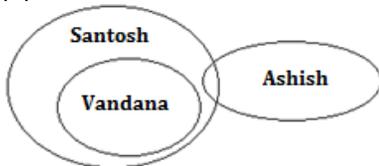
Directions (6-10):



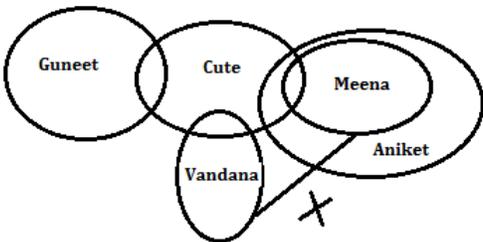
- 6. (1)
- 7. (2)
- 8. (2)
- 9. (4)
- 10. (3)

Directions (11-15):

11. (1)



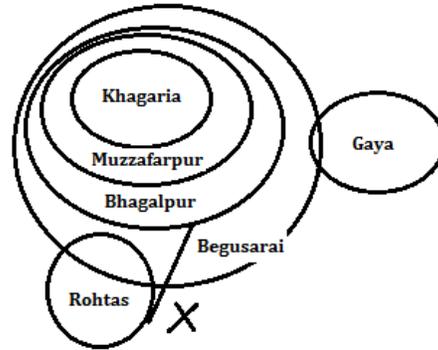
12. (2)



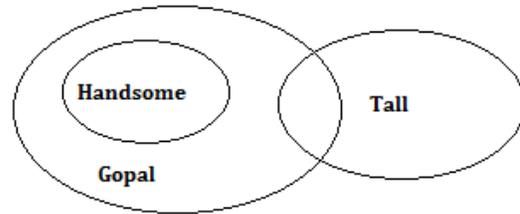
13. (3)



14. (5)



15. (2)



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Twisted Ones Maths

- After receiving two successive raises, Kalpana's salary become equal to $\frac{15}{8}$ times of his initial salary. By how much percent was the salary raised the first time if the second raise was twice as high (in percent) as the first?
1) 15% 2) 20% 3) 25% 4) 30% 5) 33.33%
- A motorboat travelling at 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
- 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
- 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
- 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.
- 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
- Circumference of a circle A is $\frac{14}{7}$ 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

Directions (8-10): What should come in place of the questions mark (?) in the following series?

- 4 6 9 13.5 20.25 30.375 ?
(1) 40.25 (2) 45.5625 (3) 42.7525
(4) 48.5625 (5) None of these
- 12 22 69 272 1365 ?
(1) 8196 (2) 8184 (3) 8195
(4) 6830 (5) None of these
- 2 2 8 10 28 ?
(1) 40 (2) 42 (3) 46
(4) 56 (5) None of these

Solutions

- (3) Let the salary raised by x % in the first time.
According to question.
 $S \times \left(\frac{100+x}{100}\right) \times \left(\frac{100+2x}{100}\right) = \frac{15}{8} \times S$
 $10000 + 200x + 100x + 2x^2 = \frac{15}{8} \times 100 \times 100$
 $\therefore 2x^2 + 300x + 10000 - 18750 = 0$

$$2x^2 + 300x - 8750 = 0$$

$$\therefore x^2 + 150x - 4375 = 0$$

$$(x + 175)(x - 25) = 0$$

$$x = 25$$

- (c); Let the speed of a boat & stream be x & y kmph.
According to question

$$\frac{25}{x-y} + \frac{39}{x+y} = 8 \dots\dots\dots(i) \&$$

$$\frac{35}{x-y} + \frac{52}{x+y} = 11 \dots\dots\dots(ii)$$

From (i) and (ii)
 $x = 9, y = 4$

Hence speed of stream, $y = 4$

- (c); $\frac{{}^x C_1}{{}^{24} C_1} = \frac{2}{3}$
 $\frac{x!}{(x-1)!} = \frac{2}{3} \Rightarrow \frac{x!}{(x-1)!} = \frac{2 \times 24}{3}$
 $\frac{x \times (x-1)!}{(x-1)!} = 16$
 $x = 16$
- (b); Total number of cases = ${}^{10} C_3$
Favourable number of cases = $\frac{{}^4 C_2 \times {}^6 C_2}{{}^{10} C_4} = \frac{9}{21}$

- (c); Probability of selecting black ball from 1st boy = $\frac{1}{2} \times \frac{{}^6 C_1}{{}^{14} C_1} = \frac{3}{4}$
Probability of selecting black ball from 2nd boy = $\frac{1}{2} \times \frac{{}^7 C_1}{{}^{11} C_1} = \frac{7}{22}$

Required Probability = $\frac{3}{14} + \frac{7}{22} = \frac{41}{77}$

- (b); Let diagonals of rhombus be x & y.

Given $x + y = 10$
 $\frac{1}{2} x \cdot y = 9$
 $xy = 18$
 $x^2 + y^2 = (x + y)^2 - 2xy$
 $= (10)^2 - 2 \cdot 18$
 $= (10)^2 - 2 \cdot 18$
 $= 64$

- (a) Side of square = $\sqrt{784} = 28$
 $2\pi r = \frac{11}{4} (4 \times 28)$
 $r = 28$

Diameter of circle B = $\frac{1}{2} \times 28 = 14$

Radius of circle B = 7
Area of Circle B = πr^2
 $= \frac{22}{7} \times 7 \times 7 = 154$

- (2): 4 6 9 13.5 20.25 30.375 ?
 $4 \times 1.5 = 6$
 $6 \times 1.5 = 9$
 $9 \times 1.5 = 13.5$
 $13.5 \times 1.5 = 20.25$
 $20.25 \times 1.5 = 30.375$
 $30.375 \times 1.5 = 45.5625$
- (2): 12 22 69 272 1365 ?
 $12 \times 2 - 2 = 22$
 $22 \times 3 + 3 = 69$
 $69 \times 4 - 4 = 272$
 $272 \times 5 + 5 = 1365$
 $1365 \times 6 - 6 = 8184$
- (3) series is *2-2, *2+4, *2-6, *2+8, *2-10

Twisted Ones English

Directions (1-5): Rearrange the following sentences (A), (B), (C), (D) and (E) in the proper sequence to form a meaningful paragraph, then answer the questions given below them.

- (A) One of the reasons for declining oil prices is the advance made over the last few years with respect to oil production, especially in the U.S.
- (B) Today, many fear that the world economy is on the edge of another recession.
- (C) This has adversely affected a number of emerging economies, which are suppliers of commodities or are closely linked to the Chinese production networks.
- (D) The world economy is so hard to predict. In 2008, as the global financial markets plunged into a crisis, high oil prices were considered to be one of the factors that caused it.
- (E) China's economy is projected to grow at 6.3 per cent in 2016, its slowest growth in 25 years. A slowing China has far less appetite for oil and other commodities.
- (F) Guess what is high up there on the list of its contributing reasons: low oil prices. The price of crude oil remained mostly above \$100 per barrel for almost three years from 2011 onwards, but declined sharply during the second half of 2014, settling at around \$50 per barrel for a good part of 2015.
- (G) The recent lifting of sanctions against Iran has eased the supply situation even further. But the falling oil prices are also a reflection of the stagnation in worldwide demand, and this is what has made the stock markets panicky.

- Which of the following will be the **THIRD** sentence?
(1) B (2) C (3) A (4) D (5) F
- Which of the following will be the **FIRST** sentence?
(1) C (2) D (3) E (4) G (5) B
- Which of the following will be the **SIXTH** sentence?
(1) C (2) D (3) E (4) B (5) A
- Which of the following will be the **LAST** sentence?
(1) A (2) C (3) F (4) D (5) B
- Which of the following will be the **FOURTH** sentence?
(1) C (2) E (3) G (4) A (5) F

Directions (6-10): Which of the phrases (1), (2), (3) or (4) given below each sentence to make it grammatically correct? If the sentence is correct as it is given and 'No correction is required', mark (5) as the answer.

- Governments in India and elsewhere commit themselves to maintaining fiscal-deficit targets largely because they fear **that not doing would** scare away foreign investors and anger global finance.
(1) that not doing so will (2) such that not doing would
(3) such that not doing will (4) that not doing so would
(5) No correction required.
- In the current circumstances, **it seems that the only engine** of demand that can pull the Indian economy forward is government expenditure.
(1) it seemed that the only engine
(2) it seems that the all engine

- (3) it seems that the most engine
(4) it all seems that the engine
(5) No correction required.

- In JNU, the crisis was sparked by a group of students organising a protest meeting in support of Afzal Guru, **whose execution had been questioned** by several legal luminaries.
(1) whom execution has been questioned
(2) whose execution has been questioned
(3) whose execution having been questioned
(4) whose execution being questioned
(5) No correction required.
- In China, there is anticipation that with the recent lifting of sanctions, Iran's energy infrastructure will grow—a **move that was likely to further** deepen Tehran's strategic linkages with Eurasia.
(1) a move that is like to further
(2) a move that is likely to furthering
(3) a move that is likely to further
(4) a move that was likely to further
(5) No correction required.
- Robust investments and expansion by the private sector **has** **have a significant role to** play in the development apart from other related factors especially innovations in medical technologies.
(1) has have a significant role to
(2) have had a significant role to
(3) had have a significant role to
(4) has had a significant role to
(5) No correction required.

Answers

For questions (1-5); The complete sequence to form meaningful paragraph is **DBFAGEC**.

- (5); F
- (2); D
- (3); E
- (2); C
- (4); A
- (4); Replace 'that not doing would' with 'that not doing so would'.
- (5); No correction required.
- (2); Replace 'whose execution had been questioned' with 'whose execution has been questioned'.
- (3); Replace 'a move that was likely to further' with 'a move that is likely to further'.
- (4); Replace 'has have a significant role to' with 'has had a significant role to'.

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1. Who has recently been appointed as the president of the South Asian Wrestling Federation (SAWF)?
 1. Brijmohan Singh 2. Brijkishore Sharma
 3. Rohit Singh
 4. Brijbhushan Sharan Singh 5. None of these
2. Muqtida Hasan Nida Fazli has recently passed away. He was a noted.....
 1. Hindi poet 2. Urdu poet 3. Writer
 4. Lawyer 5. None of these
3. India's ace squash player Joshna Chinappa has won the gold medal in women's individual category at the 12th South Asian Games (SAG) and with this she became first Indian squash player to win individual gold medal in 2016 SAG. What is the motto of South Asian Games?
 1. "Play for Health"
 2. "Play for Peace, Progress and Prosperity"
 3. "Play for Peace, Progress of Nation"
 4. "Progress and Prosperity of Nation"
 5. None of these
4. How many sports are there in South Asian Games 2016?
 1. 25 2. 28 3. 45
 4. 23 5. None of these
5. The 12th South Asian Games (SAG) is going on at which places?
 1. Guwahati 2. Dispur 3. Shillong
 4. Both 1 & 3 5. None of these
6. The anthem of the games was chosen to be a famous Assamese song, "Ei Prithibi Ek Krirangan" (The world is a playground) by _____
 1. Bhupen Hazarika 2. Bhupendra Hazarika
 3. Prasoon Joshi 4. Arjit Singh
 5. None of these
7. The 9th edition of the Combined Military Exercise Surya Kiran has recently held at Pithoragarh district of Uttarakhand. This exercise between _____.
 1. India-Nepal 2. India- Bhutan
 3. India-Russia 4. India-China 5. None of these
8. Chappell-Hadlee Trophy of cricket recently won by which country by defeating Australia?
 1. India 2. Sri Lanka 3. West Indies
 4. New Zealand 5. None of these
9. The Governing Council of TERI has appointed which of the following as the Executive Vice Chairman with immediate effect?
 1. Dr. Rajeev Shukla 2. Dr. R K Pachauri
 3. Dr. Ved Prakash 4. Dr. Ravi Rajput
 5. None of these
10. The Governing Council of TERI has appointed which of the following as the Director General of TERI with immediate effect?
 1. Dr. Hemant Singh 2. Ravi Jha
 3. Dr. Ajay Mathur 4. Vivek Chaudhari
 5. None of these
11. Sushil Koirala passed away recently. He was the former prime minister of _____.
 1. Bhutan 2. Nepal 3. Russia
 4. China 5. None of these
12. The Reserve Bank of India has cancelled the certificate of registration of four non-banking financial companies due to violation of _____ Norms.
 1. KYC 2. No details were given
 3. Money Laundering 4. Both 1 & 3
 5. None of these
13. Which country is going to host the first-ever global maritime summit in April 2016?
 1. Russia 2. Japan 3. India
 4. Australia 5. None of these
14. Brendon Barrie McCullum recently announced his retirement from One-Day Internationals (ODIs). He is from which country?
 1. Australia 2. New Zealand 3. New Zealand
 4. West Indies 5. None of these
15. Sudhir Tailang passed away in Gurgaon, Haryana after battling with brain cancer for a long time. He was 56 was a noted _____
 1. Cartoonist 2. Writer 3. Lawyer
 4. Poet 5. None of these
16. Union Minister of Health and Family Welfare J P Nadda has launched Project Sunrise on for prevention of _____ specially among people injecting drugs in the 8 North-Eastern states.
 1. Cancer 2. Dengue 3. Chikungunya
 4. AIDS 5. None of these
17. The Union Ministry of Agriculture and Farmers Welfare has decided to set up the National Organic Farming Research Institute (NOFRI) in which of the following States?
 1. Tripura 2. Sikkim 3. Uttar Pradesh
 4. Kerala 5. None of these
18. The International Fleet Review (IFR) 2016, an international military exercise hosted and conducted by Indian Navy was inaugurated in _____.
 1. Mumbai, Maharashtra 2. Kolkata, West Bengal
 3. Visakhapatnam, Andhra Pradesh
 4. Tuticorin, Tamil Nadu 5. None of these

19. External Affairs Minister Sushma Swaraj recently inaugurated the Rise of Digital India Exhibition in _____.
 1. Ufa, Russia 2. Beijing, China 3. Tokyo, Japan
 4. Colombo, Sri Lanka 5. None of these
20. Which Bank has signed a memorandum of understanding (MoU) with Universal Sompo General Insurance Co Ltd for providing accident death coverage to its savings bank account holders under Corp Signature, Corp Super and Corp Saral category?
 1. Punjab National Bank 2. Corporation Bank
 3. State Bank of India 4. ICIC Bank Ltd.
 5. None of these
21. _____ An Indian-origin man based in Singapore was appointed President of the newly- formed International Grown Diamond Association (IGDA).
 1. Vishal Mehta 2. Vishal Kumar 3. Mahavir Singh
 4. Raghu Mishra 5. None of these
22. The International Fleet Review (IFR) 2016, an international military exercise hosted and conducted by Indian Navy was inaugurated in Visakhapatnam, Andhra Pradesh. The theme of this edition on IFR is _____.
 1. "Oceans Strength" 2. "United through Oceans"
 3. "One Oceans One Nations"
 4. "Secure Oceans" 5. None of these
23. Virat Kohli was rewarded for his stupendous performance in India's clean sweep against ___ in the T20 internationals as he replaced Aaron Finch as the top-ranked batsman in the ICC list for the shortest format.
 1. Australia 2. West Indies 3. Sri Lanka
 4. South Africa 5. None of these
24. Prime Minister Narendra Modi inaugurated a petrochemical project named as Brahmaputra Cracker and Polymer Ltd (BCPL) in _____ which is the first such project of North-East.
 1. Ranchi (Jharkhand) 2. Dibrugarh (Assam)
 3. Lucknow (Uttar Pradesh)
 4. Hyderabad (Andhra Pradesh) 5. None of these
25. India signed two memorandum of understanding (MoUs) in the health sector and renovation of schools with which of the following country?
 1. China 2. UK 3. USA
 4. Sri Lanka 5. None of these
26. Edgar Mitchell died in West Palm Beach, Florid recently. He was a _____.
 1. Lawyer 2. Writer
 3. NASA Astronaut 4. Poet 5. None of these
27. External Affairs Minister Sushma Swaraj recently inaugurated the Rise of Digital India Exhibition in which of the following places.
 1. Hyderabad 2. Seoul 3. Tokyo
 4. Colombo 5. None of these
28. Which one of the following cricketers has been named in ICC's newly appointed Anti-Corruption Oversight Group as part of the recommendation from its Integrity Working Party of the parent body?
 1. Rahul Dravid 2. MS Dhoni
 3. Sourav Ganguly 4. Maniratna Chaudhari
 5. None of these
29. ICC's appointed Anti-Corruption Oversight Group as part of the recommendation from its Integrity Working Party of the parent body. Who is the Chairman of the Anti-Corruption Unit?
 1. Louis Weston 2. John Abbott
 3. David Richardson 4. Sir Ronnie Flanagan
 5. None of these
30. Renowned dancer-choreographer and speaker Dr Ananda Shankar Jayant will address the high-profile India Conference at which of the following university in USA?
 1. The University of Massachusetts
 2. Harvard University 3. University of Alabama
 4. University of Montevallo 5. None of these
31. Who has recently been taken charge as the Chairman and Managing Director of NTPC?
 1. Karan Singh 2. Santosh Pal
 3. Gurdeep Singh 4. Guneet Kaur
 5. None of these
32. Which Institute in collaboration with Ryerson Futures Inc (Toronto), the technical arm of Ryerson University from Ontario, Canada, recently launched accelerator for Start-ups?
 1. NSE (The National Stock Exchange of India Limited)
 2. MCX (Multi Commodity Exchange of India Ltd)
 3. BSE (Bombay Stock Exchange Limited)
 4. NCDEX (National Commodity & Derivatives Exchange Limited)
 5. None of these
33. Christine Lagarde from France has been appointed as the Managing Director (MD) of the International Monetary Fund for a second five-year term. The headquarters of The IMF is located at which places?
 1. Tokyo (Japan) 2. Washington D.C (United State)
 3. Ufa (Russia) 4. London (UK) 5. None of these
34. Who has recently been won the 2016 Presidential election of Central African Republic (CAR)?
 1. Catherine Samba-Panza
 2. Alexandre-Ferdinand Nguendet
 3. Michel Djotodia
 4. Faustin Archange Touadera
 5. None of these
35. Who has set to be named as the United Nations Development Programme's (UNDP) "national goodwill ambassador for youth"?

1. MS Dhoni 2. Virat Kohli
 3. Sachin Tendulkar 4. Mashrafe Bin Mortaza
 5. None of these
36. The **2016 Asia Cup** is a *Twenty20* International (T20I) cricket tournament currently being held in which of the following countries from 24 February to 6 March 2016?
 1. Bangladesh 2. India 3. Sri Lanka
 4. Nepal 5. None of these
37. President Pranab Mukherjee has appointed Justice Vineet Saran as the new Chief Justice (CJ) of which of the following States High Courts?
 1. Uttar Pradesh 2. Rajasthan 3. Odisha
 4. Kerala 5. None of these
38. Which of the following distinguished scientist has been appointed as Director of Bhabha Atomic Research Centre (BARC) for a term of three years?
 1. NK Singh 2. Rajeev Shukla
 3. Ravi Jha 4. KN Vyas 5. None of these
39. In order to enhance economic cooperation and strengthen financial stability, RBI has extended the currency swap arrangement to SAARC nations till mid-November 2017 of how much amount?
 1. \$3 billion 2. \$2 billion 3. \$6 billion
 4. \$1 billion 5. None of these
40. World's first fast-acting anti-rabies drug Rabies Human Monoclonal Antibody (RMAb) will be launched in India. This drug has been developed by ____?
 1. Lupin Ltd (Mumbai)
 2. Serum Institute of India (SII) (Pune)
 3. US-based MassBiologics of the University of Massachusetts Medical School
 4. Both 3 & 4 5. None of these
41. Metropolitan Stock Exchange of India (formerly MCX Stock Exchange) has appointed which of the following as its interim Managing Director & CEO?
 1. Raghav Rajput 2. Gopal Purohit 3. Udai Kumar
 4. Aditya Puri 5. None of these
42. Tamil film Kanavu Variyam has won the prestigious 2016 Remi Award in the United States. This film is directed by?
 1. Rakesh Chidambaram 2. Arun Chidambaram
 3. Neeraj Singh 4. Aniket Mishra
 5. None of these
43. Wrestling Federation of India (WFI) chief Brijbhushan Sharan Singh has been appointed as the president of the South Asian Wrestling Federation (SAWF). Who has recently been elected as Secretary General of the South Asian Wrestling Federation (SAWF)?
 1. Ekbal Bahadur 2. Raj Kapoor sharma
 3. Tabiur Rehman 4. Manoj Kumar
 5. None of these
44. The government has extended UK Sinha's term as the chairman of Securities and Exchange Board of India (SEBI) till _____
 1. March 01, 2018 2. April 01, 2018
 3. March 01, 2017 4. April 01, 2017
 5. None of these
45. The Mahamagam festival recently celebrated in which of the following states?
 1. Karnataka 2. Tamil Nadu
 3. Himachal Pradesh 4. Punjab 5. None of these
46. Apple has confirmed its 1st technology Centre in India at which of the following places?
 1. Jaipur 2. New Delhi 3. Hyderabad
 4. Noida 5. None of these
47. Which of the following countries Parliament has become the world's first Parliament to completely run on solar power?
 1. India 2. UK 3. USA
 4. Pakistan 5. None of these
48. The fifth edition of IBSAMAR 2016, a trilateral exercise between Brazil, India and South Africa kicked off in Goa. It is which type exercise?
 1. Military 2. Naval 3. Aerial
 4. Search 5. None of these
49. Which of the following Indian-origin art lover and playwright from South Africa has been knighted by the French government for his lifelong devotion to the promotion of arts?
 1. Rashid Khan 2. Israel Mahomed
 3. Ismail Mahomed 4. Anuj Gupta
 5. None of these
50. Government has recently announced to sell how much per cent stake in India's largest power producer NTPC at a floor price of Rs 122 per share to raise Rs 5,029 crore?
 1. 3 per cent 2. 5 per cent 3. 10 per cent
 4. 15 per cent 5. None of these.

Answer Key

Q.	A								
1.	4	11.	2	21.	1	31.	3	41.	3
2.	1	12.	2	22.	2	32.	3	42.	2
3.	2	13.	3	23.	1	33.	2	43.	3
4.	4	14.	3	24.	2	34.	4	44.	3
5.	4	15.	1	25.	4	35.	4	45.	2
6.	2	16.	4	26.	3	36.	1	46.	3
7.	1	17.	2	27.	4	37.	3	47.	4
8.	4	18.	3	28.	1	38.	4	48.	2
9.	2	19.	4	29.	4	39.	2	49.	3
10.	3	20.	2	30.	2	40.	4	50.	2

Article : HOW TO CRACK SSC CGL 2016 ?

What is SSC CGL?

Staff Selection Commission conducts Combined Graduate Level Examination (SSC – CGL) for recruitment to different Central Civil posts - Assistant / Inspector /SI / Divisional Accountant /Statistical Officer/ Auditor/Accountant/Junior Accountant /UDC / Tax Assistant / Compiler. The recruitment for these posts is done in departments of Central Secretariat Service / Central Vigilance Commission / Intelligence Bureau / Ministry of Railways / Ministry of External Affairs / Ministry of Defence / CBI and a few other Ministries / Departments / Organisations of the Central Govt.

The important dates from this year notification were:

On-line Registration will start from: 13.02.2016

On-line Registration will close from: Part I: 21.03.2016 (5:00PM) & Part II: 24.03.2016 (5:00 PM)

Exam Date: 8th & 22nd May, 2016

Important Highlights from the Notification

- 1) Tier II is expected to held in August 2016
- 2) It is right now not an online exam. Candidates have to answer in OMR sheets provided at the exam hall only.
- 3) **Assistant Audit Officer** is new position to be filled through SSC CGL 2016. It comes under Indian Audit & Accounts Department under CAG. The maximum age to apply for this post is 30 years.
- 4) Your age, educational qualifications are to be considered as on August 1, 2016 & not from January 1.
- 5) There will be No Interviews for any of the advertised posts in SSC CGL 2016. Instead of it, selected candidates have to qualify in Computer Proficiency Test or Skill Test (whichever is required) at the final stage.
- 6) Also in the recent notification, SSC has changed the age reckoning date to 1.1.2016 from immediate effect.

WHAT CAN BE THE EXPECTED PAPER PATTERN OF TIER 1 EXAM 2016?

Quantitative Aptitude

Topic	Number of Questions
Geometry	5 - 6
Co-ordinate Geometry	2
Trigonometry	6 - 7
Algebra	5 - 6
Mensuration	4
DI(Bar Graph)	4
DI(Pie Chart)	3
Number System	3
Percentage/ Profit, Loss & Discount	3 - 5
Time and Distance/pipe cisterns	4 - 6
Ratio/Allegation/ Average	4
Time and Work	2 - 3
SI & CI	2

English Language & Comprehension

Topic	Number of Questions
Sentence Improvement	10
Sentence Completion	5

Wrongly Spelt Words	2
Reading Comprehension	10
Idioms/Phrases	5
Synonyms	3
One Word Substitution	7
Spotting Error	5
Antonyms	3

General Knowledge

Topic	Number of Questions
History	5
Geography	5
Polity	6
Economy	7
General Science	20
Miscellaneous	7

General Intelligence

Topic	Number of Questions
Analogy	5

Word Arrangement	4
Odds an out	7
Number/Alphanumeric series	4
Logical/syllogism Reasoning	2
Venn Diagram	3
Direction	2

Non Verbal	10
Matrix	2
Coding - decoding	2
Miscellaneous	9
Total	50

What was the cut off SSC CGL TIER I in Previous Year Exams?

Cut off in SSC CGL 2015 TIER 1

	SC	ST	OBC	EX.S	OH	HH	VH	UR
CUT-OFF MARKS	80.25	74.25	89.50	67.75	69.00	20.00	51.00	102.25

Cut off in SSC CGL 2014 TIER 1

	SC	ST	OBC	EX.S	OH	HH	VH	UR
CUT-OFF MARKS	77	69.50	82	62	68.75	25	40	96.50

Cut off in SSC CGL 2013 TIER 1

	SC	ST	OBC	EX.S	OH	HH	VH	UR
CUT-OFF MARKS	75.25	70.25	81.50	60.75	70.25	30	48	96

**THE POSSIBLE PREFERENCE LIST FOR SSC CGL 2016
PREFERENCE LIST FOR MALE CANDIDATES FOR SSC CGL 2016**

- | | |
|--|--|
| <ol style="list-style-type: none"> 1. Assistant Audit Officer Group "B" Gazetted 2. Inspector Examiner (CBEC)
(Office as well as field Job, Posting in Coastal Regions, Good Promotion chances) 3. Inspector of Income Tax (CBDT)
(Office as well as field Job, All India Posting, Good promotion chances) 4. Inspector Preventive Officer
(Office as well as field Job, Posting in Coastal Regions, Good Promotion chances, Uniform Job) 5. Assistant Enforcement Officer
(Office as well as field Job, Good Promotion chances) 6. Inspector Central Excise (CBEC)
(Office as well as field Job, All India Posting, Timely Promotion) 7. Assistant in Central Vigilance Commission
(Office Job, Posting in Delhi and other Metro cities, Timely Promotion) 8. Assistant in Ministry of External Affairs (Office Job, Posting in Delhi as well as Foreign Posting for 03 years) 9. Assistant in Central Secretariat Service (Office Job, Clerical Work, Posting in New Delhi in various Ministries, Good Promotion chances) 10. Assistant in Ministry of Railway | <p>(Office Job, Posting in New Delhi in Rail Bhawan, Free AC Passes)</p> <ol style="list-style-type: none"> 11. Assistant in AFHQ: (Office Job, Posting in Delhi other Metro cities) 12. Assistant in Intelligence Bureau: (Office Job, Posting in Delhi or in State capitals) 13. Assistant in other Ministries
(Office Job, Posting in Delhi or Tier I or Tier II Cities) 14. Sub Inspector in CBI
(Office as well as field Job, Mainly Field Job, All India Posting, Hectic but reputed job) 15. Inspector Central Bureau of Narcotics
(Office as well as field Job, Mainly Field Job, All India Posting, Hectic but reputed job) 16. Inspector of Posts
(Office as well as field Job, All India Posting, Hectic Job, Good Promotion Chances) 17. Divisional Accountant in CAG Office
(Office Job, Posting in Delhi or in State capitals or Tier I or Tier II Cities, Good Promotion Chances) 18. Assistant in other Ministries
(Office Job, Posting in Delhi or Tier I or Tier II Cities, Hectic job) 19. Sub Inspector in NIA 20. Statistical Investigator Gr II |
|--|--|

- (Office as well as field Job, Frequent Travelling, All India Posting, Hectic Job)**
21. Auditor in CGDA
(Office Job, Posing in Delhi or in State capitals or Tier I or Tier II Cities)
 22. Auditor in C&AG
(Office Job, Posing in Delhi or in State capitals or Tier I or Tier II Cities)
 23. Auditor in CGA & Others
(Office Job, Posing in Delhi or in State capitals or Tier I or Tier II Cities)
 24. Accountant / Junior Accountant in C&AG
(Office Job, Posing in Delhi or in State capitals or Tier I and Tier II Cities)
 25. Accountant / Junior Accountant in CGA –
(Office Job, Posing in Delhi or in State capitals or Tier I or Tier II Cities)
 26. Sub Inspector Narcotics
(Office as well as field Job, Mainly Field Job, All India Posting, Hectic but reputed job)
 27. Senior Secretariat Assistant (Earlier UDC)
(Office Job, Clerical Work, All India Posting, Good Promotion Chances)
 28. Tax Assistant in CBEC
(Office as well as field Job, All India Posting, Hectic Job, Timely Promotion)
 29. Tax Assistant in CBDT
(Office as well as field Job, All India Posting, Hectic Job)
 30. Compiler in Registrar General of India **(Office Job, Mainly Delhi Posting)**

PREFERENCE LIST FOR FEMALE CANDIDATES FOR SSC CGL 2016

1. Assistant Audit Officer Group "B" Gazetted*
2. Assistant in Central Secretariat
(Office Job, Posting in New Delhi in various Ministries, Good Promotion chances)
3. Assistant in Ministry of Railway
(Office Job, Posting in New Delhi in Rail Bhawan)
4. Assistant in Central Vigilance Commission **(Office Job, Posting in Delhi and other Metro cities)**
5. Assistant in AFHQ
(Office Job, Posting in Delhi other Metro cities)
6. Assistant in Intelligence Bureau
(Office Job, Posing in Delhi or in State capitals)
7. Assistant in other Ministries
(Office Job, Posing in Delhi or Tier I or Tier II Cities)
8. Inspector of Income Tax (CBDT)
(Office as well as field Job, All India Posting)
9. Assistant in Ministry of External Affairs **(Office Job, Posting in Delhi as well as Foreign Posting)**
10. Inspector Central Excise (CBEC)
(Office as well as field Job, All India Posting)
11. Assistant Enforcement Officer
(Office as well as field Job, All India Posting mainly in Coastal Regions)
12. Inspector Preventive Officer
(Office as well as field Job, All India Posting mainly in Coastal Regions)
13. Inspector Examiner (CBEC)
(Office as well as field Job, All India Posting mainly in Coastal Regions)
14. Sub Inspector in NIA
15. Assistant in other Ministries
(Office Job, Posing in Delhi or Tier I or Tier II Cities)
16. Divisional Accountant in CAG Office
(Office Job, Posing in Delhi or in State capitals or Tier I or Tier II Cities)
17. Inspector of Posts
(Office as well as field Job, All India Posting, Hectic Job)
18. Sub Inspector in CBI
(Office as well as field Job, Mainly Field Job, All India Posting, Hectic Job)
19. Inspector Central Bureau of Narcotics – **(Office as well as field Job, Mainly Field Job, All India Posting, Hectic Job)**
20. Statistical Investigator Gr
(Office as well as field Job, Frequent Travelling, All India Posting, Hectic Job)
21. Accountant / Junior Accountant in C&AG
(Office Job, Posing in Delhi or in State capitals or Tier I and Tier II Cities)
22. Accountant / Junior Accountant in CGA –
(Office Job, Posing in Delhi or in State capitals or Tier I or Tier II Cities)
23. Auditor in CGDA

- (Office Job, Posing in Delhi or in State capitals or Tier I or Tier II Cities)
24. Auditor in C&AG
(Office Job, Posing in Delhi or in State capitals or Tier I or Tier II Cities)
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28. Tax Assistant in CBEC
(Office as well as field Job, All India Posting)
29. Compiler in Registrar General of India (Office Job, Mainly Delhi Posting)
30. Sub Inspector Narcotics
(Office as well as field Job, Mainly Field Job, All India Posting, Hectic Job)

THE IMPORTANT TIPS FOR SSC CGL 2016?

1. Focusing on Important topics of SSC CGL Syllabus

Out of full syllabus of CGL Exam, there are few topics which are quite important for the CGL Exam in each subject. With help of these important topics, you will get idea about which topics to read and which topics to give more weight-age.

2. Revision is the Most Important

Many students don't find much time to read or revise the topics they read for each subject. This is where you guys make mistake, yes you have to revise the thing you have done. Make your habit to revise the topics you read, write down the important things, Maths formula (which makes you time consuming).

3. Test Yourself Regularly - Mock Test(s)

This thing is also important as revision, if you don't test yourself regularly then how come you know that what you know, how much you know about the syllabus.

4. Guesstimate Not Work Always

SSC CGL and all other Competitive exams have become more competitive. So, in such case, guess work won't work anymore as most of the candidates are now so much aggressive for government jobs and they really work hard, if you want government jobs then you also have to study hard and give your best. Also, Negative marking will eliminate most of the guesstimate answers.

5. Time Management for SSC CGL Exam

Make a timetable of how much time you should give to which section. Learn How to do Time Management for SSC exams.

Make a time map of which section you are going to solve 1st then 2nd 3rd 4th according to their time table. Emphasize more on a section you are more comfortable with and solve it first.

Some important Approach for the CGL 2016

- ❖ See the topics of Quantitative aptitude in SSC notification, and divide it into topics, and try to practice one topic a day.
- ❖ Learn all the basic formulas, learn conceptual clarity and try to solve maximum questions of each topic.
- ❖ Try to learn short cut of each topic, otherwise you will not able to solve all question during your examination quickly.
- ❖ Please give at least one to two hours daily to mathematics.
- ❖ SSC always repeats the question; around 50% questions are taken from previous papers of CGL, CHSL, MTS & others SSC exams. So keep practice as much previous papers as you can.
- ❖ In GS section, approx. 60-70% of the GS section comes from Static and Science Portion so try to strong this part. Static here means Polity, Indian History & Culture, Geography and Economy.



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SSC-CGL (TIER-I) 2016 PRACTICE SET

GENERAL INTELLIGENCE & REASONING

- A husband and wife had 3 married sons and each of them had 3 children. How many members are there in the family?
(a) 16 (b) 20
(c) 17 (d) 15
 - From the given alternatives, select the word which cannot be formed using the letters of the given word – “Distribution”
(a) riot (b) dust
(c) disturb (d) tribute
- Directions (3-11):** Select the related letters/word/ number /figure from the given alternatives.
- Mathematics: Logic :: Science : ?
(a) Experiment (b) laboratory
(c) scientist (d) facts
 - Magazine : Editor :: Drama : ?
(a) principal (b) actress
(c) scenario (d) director
 - Foot : man :: Hoof : ?
(a) Dog (b) Cow
(c) Cat (d) Rabbit
 - 7 : 60 :: 9 : ?
(a) 96 (b) 83
(c) 92 (d) 86
 - 9 : 80 :: 100 : ?
(a) 901 (b) 1009
(c) 9999 (d) 10999
 - CD : 2423 :: BA : ?
(a) 2625 (b) 1112
(c) 2526 (d) 2112
 - 678 : U :: 456 : ?
(a) P (b) O
(c) Q (d) R
 - CALL : ACLL :: COOL : ?
(a) LOOC (b) LCOO
(c) OOLC (d) OCLO
 - 12 : 5 :: 14 : ?
(A) 7 (B) 8
(C) 9 (D) 6
 - If OBEY is coded as PDHC then how will SAME be coded?
(a) TDPH (b) TCPI
(c) TCPH (d) TCQI
 - If FUTURE is coded as EUUTRF, then how will you code SOMBER?
(a) SEMBOR (b) REOBME
(c) REBMOS (d) ROBME
 - If DEAL is equal to 44, then PEAK is equal to
(a) 66 (b) 38
(c) 88 (d) 50
 - Q is twice as heavy as P but twice as lighter than U. R is half the weight of P but is twice heavier than S. Who is the second heaviest?
(a) Q (b) U
(c) S (d) R
 - In a class Ram got the 13th rank from top and he was 41st from the bottom of the list of students passed. 10 students did not take the examination and 2 students failed. What is the total strength of the class?
(a) 63 (b) 62
(c) 65 (d) 66
- Directions: (17-20):** Select the missing number/ letters from the given options.
- ACE, GIK, BDF, ?
(a) JHM (b) HJI
(c) HJL (d) MJH
 - WBP, SGM, OLJ, ?
(a) NPH (b) KQG
(c) LPG (d) MQC
 - 1, 4, 10, 19, 31, ?
(a) 46 (b) 50
(c) 55 (d) 43
 - EV, GT, JQ, ?
(a) OP (b) LN
(c) NM (d) MN
- Direction: (21-22):** Which one set of letters when sequentially placed at the gaps will complete the given letter series?
- pqq_rrpqq_rrpqqp_rpq_
(a) pprq (b) prqr
(c) qpqq (d) qrqq
 - _m_mnnm_nmnn_mn_n_
(a) mnmnmn (b) mnmnmn
(c) mnmnmn (d) mnmnmn
 - If in a certain language, **STUD** is coded as **TVXH**, then how **SING** will be coded in the same language?
(a) TKQL (b) TKJK
(c) TKQK (d) TKQX
 - If in a certain code, **1925** is written as **ACE** and **36116** is written as **FAD**, the how will **DIE** be written in that code?
(a) 819259 (b) 168125

- (c) 161825 (d) 16819

Directions: (29–30) In question, which one of the given responses would be a meaningful order of the following words in ascending order?

25. 1. Sapling 2. Tree 3. Plant 4. Seed
 (a) 1, 3, 4, 2 (b) 1, 4, 3, 2
 (c) 3, 4, 1, 2 (d) 4, 1, 3, 2
26. 1. Multiplication 2. Addition 3. Subtraction 4. Division
 5. Bracket
 (a) 3, 1, 4, 2, 5 (b) 5, 4, 1, 2, 3
 (c) 4, 3, 1, 5, 2 (d) 5, 2, 1, 4, 3

27. **Statement :**

Go by aeroplane to reach Delhi from Chennai quickly.

Conclusions:

I. Chennai and Delhi are connected by aeroplane service.

II. There is no other means of going from Chennai to Delhi.

- (a) Only conclusion I is implicit
 (b) Only conclusion II is implicit
 (c) Both conclusion I and II are implicit
 (d) Neither conclusion I nor II is implicit
28. In the series given below, count the number of 9s, each of which is not immediately preceded by 5 but is immediately followed by either 2 or 3. How many such 9s are there?

1 9 2 6 5 9 3 8 3 9 3 2 5 9 2 9 3 4 8 2 6 9 8

- (a) One (b) Three
 (c) Five (d) Six
29. An application was received by inward clerk in the afternoon of a week day. Next day he forwarded it to the table of the senior clerk, who was on leave that day. The senior clerk next day evening put up the application to the desk officer. Desk officer studied the application and disposed off the matter on the same day, i.e. Friday. Which day was the application received by the inward clerk?

- (a) Monday (b) Tuesday
 (c) Wednesday (d) Earlier week's Saturday

30. If 1st October is Sunday, then 1st November will be

- (a) Monday (b) Tuesday
 (c) Wednesday (d) Thursday

31. You go North, turn right, then right again and then go to the left. In which direction are you now?

- (a) North (b) South
 (c) East (d) West

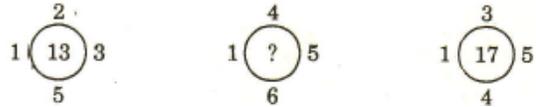
Directions (32-37): Find the odd numbers/letters /words from the given alternatives.

32. (a) Frog (b) Rabbit
 (c) Lion (d) Dog
33. (a) Venus (b) Mercury

- (c) Mars (d) Moon
 34. (a) NR (b) SW
 (c) RU (d) PT
35. (a) 600 (b) 216
 (c) 1296 (d) 36
36. (a) 4115 (b) 7211
 (c) 5501 (d) 3461
37. (a) 21-98 (b) 45-210
 (c) 7-29 (d) 27-126

Directions: (38–40): Find the missing character from among the given alternatives.

38.



- (a) 21 (b) 25
 (c) 27 (d) 29

39.

6	6	8
5	7	5
4	3	?
120	126	320

- (a) 4 (b) 8
 (c) 12 (d) 16

40.

17	19	23
15	16	19
128	210	?

- (a) 336 (b) 84
 (c) 168 (d) 1008

41. Town D is towards East of town F. Town B is towards North of town D. Town H is towards South of town D. Towards which direction is town H from town F ?

- (a) East (b) South-East
 (c) North-East (d) Data inadequate

42. Puja is mother of Q and R. Q is the daughter of Puja. But R is not the daughter of Puja. How is R related to Puja?

- (a) Nephew (b) Son-in-law
 (c) Son (d) Granddaughter

43. If 2@5=133; 1@4=65, then 2@8=?

- (a) 516 (b) 520
 (c) 68 (d) 72

Directions (44–45): 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.

44. Statements :

Some wires are telephones.
All telephones are mirrors.
All mirrors are desks.

Conclusions :

I. Some wires are desks.
II. Some wires are mirrors.
III. Some desks are telephones.

- (a) Only I and II follow (b) Only I and III follow
(c) Only II and III follow (d) All follow

45. Statements :

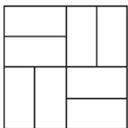
All furniture are woods.
No wood is road.
Some roads are hills.

Conclusions :

I. Some roads are furniture.
II. Some woods are furniture.
III. Some hills are wood.

- (a) Only I follows (b) Only II follows
(c) Only III follows (d) Only I and II follow

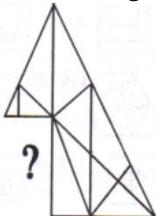
46. How many rectangles, which are not squares, are there in the following figure?



- (a) 12 (b) 16
(c) 18 (d) 14

47. Which one of the answer figures will complete the question figure?

Question figure:



Answer Figures:

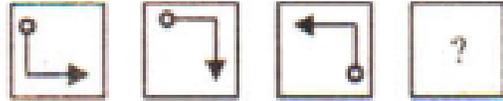


- (A) (B) (C) (D)

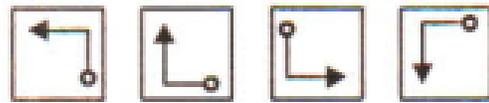
48. In the below question figures, there is relation between the first two figures. Following this relation, which of

the answer figures can be derived from third figure among question figures?

Question Figures:



Answer Figures:



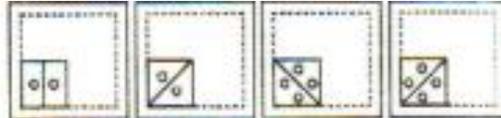
- (A) (B) (C) (D)

49. A sheet of paper is folded in particular manner, punched once and then unfolded, the punched unfolded paper appear as a given figures. Find out the manner in which the paper was folded and punched by choosing the correct answer.

Question Figures:



Answer Figures:



- (A) (B) (C) (D)

Directions (50): A word is represented by only set of numbers as given in any of the alternatives. The sets of numbers given in the alternatives are represented by two classes of alphabets as in the 2 matrices given below. The columns and rows of matrix I are numbered from 0 to 4 and that of matrix II from 5 to 9. A letter from these matrices can be column number. e.g. S can be represented by 10, 41 etc.

50. Dis-similar identifies the set for the word 'MIST'.

Matrix -I

	0	1	2	3	4
0	P	O	M	S	R
1	S	R	F	O	M
2	O	M	S	R	F
3	R	F	O	M	S
4	M	S	R	F	O

Matrix -II

	5	6	7	8	9
5	A	T	D	I	P
6	I	P	A	T	D
7	T	D	I	P	A
8	P	A	T	D	I
9	D	I	P	A	T

- (a) 21,96,34,68
(c) 40,77,56,68

- (b) 21,65,22,99
(d) 02,89,65,75

QUANTITATIVE APTITUDE

51. Which of the following number will be divided by 132?

- (a) 488208 (b) 488268
(c) 488368 (d) 466686

52. When a number is divided by 124, the quotient is 86 and the remainder is 24. The number is

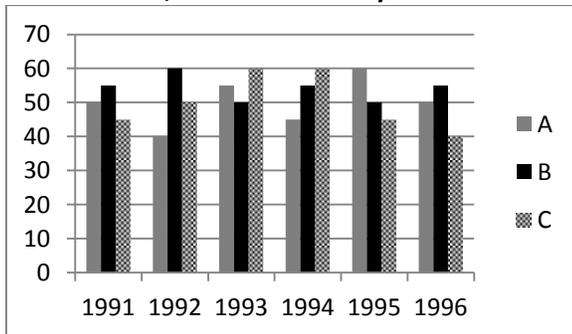
- (a) 11688 (b) 11668
(c) 10688 (d) 10668

53. If $2 \times 4 \times 6 \times 8 \times 10 \times 12 \times \dots \times 60$ will be divisible by 10^n then what can be the maximum value of n ?
 (a) 12 (b) 10
 (c) 14 (d) 15
54. The L.C.M. of $4\sqrt{2}$, $3\sqrt{2}$ and $5\sqrt{3}$ will be
 (a) $60\sqrt{6}$ (b) 1
 (c) $\sqrt{6}$ (d) can't be determined
55. Two numbers are in the ratio of 4 : 5. If their L.C.M. is 120 then their G.C.F. is
 (a) 8 (b) 5
 (c) 4 (d) 6
56. Roza can eat 32 rasgullas in one hour. Her sister Leela takes 3 hours to eat same number of rasgullas. How much time (min.) will they take to eat 32 rasgullas ?
 (a) 45 (b) 240
 (c) $22\frac{1}{2}$ (d) 90
57. A can plough $\frac{2}{5}$ part of a field in 6 days and B can plough $\frac{1}{3}$ part of the same field in 10 days. In what time will they plough $\frac{4}{5}$ part of the field working together ?
 (a) 4 days (b) 5 days
 (c) 8 days (d) 10 days
58. Two taps can fill a tank respectively in 20 and 30 min. When the tank was empty both the taps were opened and after some time first tap was closed. It took 18 min to fill the tank. After how much time of the beginning the first tap was closed ?
 (a) 5 min (b) 8 min
 (c) 10 min (d) 12 min
59. A, B and C enter into a partnership with their shares in the ratio $\frac{1}{3} : \frac{1}{4} : \frac{1}{5}$. A takes half part of his investment back after 4 months then what is the A's share in total profit of Rs. 847 ?
 (a) Rs. 315 (b) Rs. 252
 (c) Rs. 320 (d) Rs. 280
60. A man sitting in a running train can count 22 telephone poles in 1 minute. If the poles are 50 meters apart then what is the speed of the train?
 (a) 57 km/h (b) 60 km/h
 (c) 63 km/h (d) 55 km/h
61. A person rows his boat 750 meters upstream in 675 seconds and returns in $7\frac{1}{2}$ minutes. What will be his speed in still water?
 (a) 3 km/h (b) 4 km/h
 (c) 5 km/h (d) 6 km/h
62. The average of 40 observations was 28. It was later found that in two observations, 42 was taken instead of 24 and 12 instead of 62. What is the correct average?
 (a) 26.8 (b) 23.8
 (c) 28.8 (d) 25.8
63. The respective ratio of boys and girls in a college is 31 : 23. After the admission of 75 more girls in the college, this ratio becomes 124 : 107. How many girls will have to admit in the class to make the number of boys and girls equal in the college ?
 (a) 75 (b) 90
 (c) 60 (d) 85
64. $(\sqrt{72} - \sqrt{18}) \div \sqrt{12}$ will be equal to
 (a) $\sqrt{6}$ (b) $\sqrt{\frac{3}{2}}$
 (c) $\sqrt{\frac{2}{3}}$ (d) $\sqrt{\frac{6}{2}}$
65. The sum of present ages of A and B is 7 times the difference of their ages. 5 years hence, their total ages will be 9 times the difference of their ages. What is the present age of elder one (in years) ?
 (a) 25 (b) 20
 (c) 15 (d) 18
66. The ratio of the income of Ram and Shyam is 7 : 17 and the ratio of the income of Shyam and Sohan is 7 : 17. If the income of Ram is Rs. 490 then what is the income of Sohan ?
 (a) Rs. 1690 (b) Rs. 2890
 (c) Rs. 1790 (d) Rs. 1190
67. If $A : B = \frac{1}{2} : \frac{3}{8}$, $B : C = \frac{1}{3} : \frac{5}{9}$ and $C : D = \frac{5}{6} : \frac{3}{4}$ then $A : B : C : D$ is
 (a) 6 : 4 : 8 : 10 (b) 6 : 8 : 9 : 10
 (c) 8 : 6 : 10 : 9 (d) 4 : 6 : 8 : 10
68. A trader sold an item at a loss of 20%. Had he sold it for Rs. 100 more, he would have gained a profit of 5%. What is the cost price of the item ?
 (a) Rs. 200 (b) Rs. 25
 (c) Rs. 400 (d) Rs. 250
69. An item is sold for Rs. 178 at 11% loss. What should be the selling price (in rupees) to get a profit of 11% ?
 (a) 222.50 (b) 267
 (c) 222 (d) 220
70. What will be the difference in compound interest and simple interest of Rs. 40,000 at 5% per annum in 3 years?
 (a) 300 (b) 205
 (c) 305 (d) 200
71. If 60 subtracted from 60% of a number the remainder is 60, then what is the number ?
 (a) 120 (b) 150
 (c) 180 (d) 200

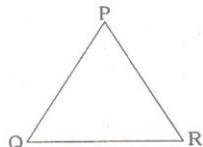
72. A ball bounces from a hard floor after falling from 10 meter of height. During collision its energy reduces by 20%. Up to what height it will bounce now ?
 (a) 2 m. (b) 8 m.
 (c) 4 m. (d) 6 m.
73. In what ratio mixture of 30% concentration of alcohol and 50% concentration of alcohol are to be added so that the resultant mixture will be 35% concentration of alcohol ?
 (a) 2 : 1 (b) 3 : 1
 (c) 3 : 3.5 (d) 3 : 5

Directions (24 – 28) : Study the following graph carefully to answer the questions give below it.

Production of paper (in lacs tons) by 3 different companies A, B and C over the years



74. What is the difference between the production of company C in 1991 and the production of company A in 1996 ?
 (a) 50000 tons (b) 50000000 tons
 (c) 5000000 tons (d) 500000 tons
75. What is the percentage increase in production of company A from 1992 to 1993 ?
 (a) 37.5 (b) 38.25
 (c) 35 (d) 36
76. For which of the following years the percentage of rise / fall in production from the previous year the maximum for company B ?
 (a) 1992 (b) 1993
 (c) 1996 (d) 1995
77. The total production of company C in 1993 and 1994 is what percentage of the total production of company A in 1991 and 1992 ?
 (a) 95 (b) 90
 (c) 110 (d) None of these
78. What is the difference between the average production per year of the company with highest average production and that of the company with lowest average production in lacs tons ?
 (a) 3.17 (b) 4.33
 (c) 4.17 (d) 3.33

79. If $\sin\theta + \sin^2\theta = 1$, then the value of $\cos^{12}\theta + 3\cos^{10}\theta + 3\cos^8\theta + \cos^6\theta - 1$ is
 (a) 0 (b) 1
 (c) -1 (d) 2
80. If $\sin\theta + \sin^2\theta + \sin^3\theta = 1$, then $\cos^6\theta - 4\cos^4\theta + 8\cos^2\theta$ is equal to
 (a) 2 (b) 1
 (c) 4 (d) 3
81. Value of $2(\sin^6\theta + \cos^6\theta) - 3(\sin^4\theta + \cos^4\theta) + 1$ is
 (a) 4 (b) 0
 (c) 1 (d) 2
82. If $x\sin^3\theta + y\cos^3\theta = \sin\theta\cos\theta \neq 0$ and $x\sin\theta - y\cos\theta = 0$, then value of $(x^2 + y^2)$ is :
 (a) 1 (b) $\sin\theta - \cos\theta$
 (c) $\sin\theta + \cos\theta$ (d) 0
83. If $3\sin^2\alpha + 7\cos^2\alpha = 4$, then the value of $\tan\alpha$ is (where $0 < \alpha < 90^\circ$)
 (a) $\sqrt{2}$ (b) $\sqrt{5}$
 (c) $\sqrt{3}$ (d) $\sqrt{6}$
84. From the top of a pillar of height 20m the angles of elevation and depression of the top and bottom of another pillar are 30° and 45° respectively. The height of the second pillar (in metre) is :
 (a) $\frac{20}{\sqrt{3}}(\sqrt{3}-1)$ m (b) $\frac{20}{\sqrt{3}}(\sqrt{3}+1)$ m
 (c) $20\sqrt{3}$ m (d) $\frac{20}{\sqrt{3}}$ m
85. The line segments joining the mid-points of the sides of a triangle form four triangles each of which is :
 (a) Similar to the original triangle
 (b) congruent to the original triangle
 (c) an equilateral triangle
 (d) an isosceles triangle
86. In triangle PQR length of the side QR is less than twice the length of the side PQ by 2 cm. Length of the side PR exceeds the length of the side PQ by 10 cm. The perimeter is 40 cm. The length of the smallest side of the triangle PQR is :

 (a) 6 cm. (b) 8 cm.
 (c) 7 cm. (d) 10 cm.
87. If AD, BE, CF are the medians of a ΔABC then the correct relation between the sum of the squares of sides to the sum of the squares of median is :
 (a) $2(AB^2 + BC^2 + AC^2) = 3(AD^2 + BE^2 + CF^2)$
 (b) $4(AB^2 + BC^2 + AC^2) = 3(AD^2 + BE^2 + CF^2)$

- (c) $3(AB^2 + BC^2 + AC^2) = 4(AD^2 + BE^2 + CF^2)$
 (d) None of these
88. One of the angles of a parallelogram is 55° . The remaining angles are respectively :
 (a) $105^\circ, 125^\circ, 55^\circ$ (b) $125^\circ, 55^\circ, 125^\circ$
 (c) $125^\circ, 125^\circ, 55^\circ$ (d) $25^\circ, 135^\circ, 135^\circ$
89. ABCD is a trapezium in which $AB \parallel CD$ and $AB = 2 CD$. Its diagonals intersect each other at O, then the ratio of the areas of the triangles AOB and COD is :
 (a) 1 : 2 (b) 2 : 1
 (c) 4 : 1 (d) 1 : 4
90. In a circle with centre O and radius 5 cm., AB is a chord of length 8 cm. If $OM \perp AB$, what is the length of OM ?
 (a) 4 cm (b) 5 cm
 (c) 3 cm (d) None of these
91. Graphs of $3y - x = 6$ and $3x + 5y = 24$, intersect at a point. Then the point of intersection is :
 (a) (3, 3) (b) (2, 2)
 (c) (-3, 5) (d) (1, 3)
92. If x is real and $x^4 + \frac{1}{x^4} = 119$, then the value of $\left(x - \frac{1}{x}\right)$ is
 (a) ± 4 (b) ± 9
 (c) ± 3 (d) ± 2
93. If $a = \sqrt{2} + 1$, $b = \sqrt{2} - 1$, then the value of $\frac{1}{a+1} + \frac{1}{b+1}$ is
 (a) 9 (b) 3
 (c) 1 (d) 2
94. If $a = 3 + 2\sqrt{2}$, then the value of $\frac{a^6 + a^4 + a^2 + 1}{a^3}$ is
 (a) 192 (b) 240
 (c) 204 (d) 212
95. If $a^4 + a^2 b^2 + b^4 = 8$ and $a^2 + ab + b^2 = 4$, then the value of ab is
 (a) -1 (b) 0
 (c) 2 (d) 1
96. The value of the expression $x^4 - 17x^3 + 17x^2 - 17x + 17$ at $x = 16$ is
 (a) 0 (b) 1
 (c) 2 (d) 3
97. A right angled isosceles triangle is inscribed in a semi-circle of radius 7 cm. The area enclosed by the semi-circle but exterior to the triangle is
 (a) 14 cm^2 (b) 28 cm^2
 (c) 44 cm^2 (d) 68 cm^2
98. What is the area of a triangle having perimeter 32 cm, one side 11 cm and difference of other two sides 5 cm ?
 (a) $8\sqrt{30} \text{ cm}^2$ (b) $5\sqrt{35} \text{ cm}^2$
 (c) $6\sqrt{30} \text{ cm}^2$ (d) $8\sqrt{2} \text{ cm}^2$
99. The radii of two circles are 5 cm and 3 cm, the distance between their centres is 24 cm. Then the length of the transverse common tangent is
 (a) 16 cm (b) $15\sqrt{2} \text{ cm}$
 (c) $16\sqrt{2} \text{ cm}$ (d) 15 cm
100. How many spherical bullets can be made out a solid cube of lead whose edge measure 44 cm, each bullet being 4 cm in diameter ?
 (a) 2541 (b) 2451
 (c) 4251 (d) 4215

GENERAL AWARENESS

101. Which of the following was one of the ingredients of 'Middle Path' advocated by Buddha?
 A) Abandonment of killing
 B) Right effort
 C) Speak no falsehood
 D) Giving up hankering for wealth
102. The Granary at Harappa was made of
 A) bricks only (b) bricks and timber
 C) bricks and stones (d) None of these
103. Which colour was commonly used in Harappan pottery?
 A) Blue (b) Red
 C) Blue-green (d) Buff
104. Svetambaras and Digambaras were two sects of
 A) Jainism (b) Buddhism
 C) Saivism (d) Vaishnavism
105. The distinguishing feature of Upanishadic thought is
 A) faith in idol worship
 B) belief in karma and rebirth
 C) belief in practising Veda for attaining moksha
 D) All the above
106. The great Indian philosopher Sankara advocated
 A) Advaita (b) Dvaita
 C) Vishistadvaita (d) None of these
107. During the Neolithic age in India, the only metal known to the people was
 A) iron (b) copper
 C) gold (d) silver
108. Which of the following is the correct statement regarding the Buddha's attitude on the subject of entry of women into the Buddhist Sangha?
 A) He was indifferent on this subject
 B) He gladly accepted women into the Sangha.

- C) He did not allow women into the Sangha.
D) None of these
- 109.** How many number of sessions were held in the Constituent Assembly—
(A) Twenty sessions (B) Twelve sessions
(C) Twenty-five sessions (D) Twenty-eight sessions
- 110.** How many Articles and Schedules were in the First Draft Constitution presented by the Drafting Committee to the Constituent Assembly—
(A) 318 Articles and 7 Schedules
(B) 319 Articles ad 10 Schedules
(C) 315 Articles and 8 Schedules
(D) 399 Articles and 5 Schedules
- 111.** In the final form of the Constitution adopted by the Constituent Assembly, how many Articles and Schedules were there—
(A) 397 Articles and 9 Schedules
(B) 395 Articles and 4 Schedules
(C) 396 Articles and 7 Schedules
(D) 395 Articles and 8 Schedules
- 112.** How many seats were obtained by the Muslim League in the Constituent Assembly—
(A) 74 (B) 75
(C) 73 (D) 76
- 113.** When did the Constituent Assembly adopt National Anthem—
(A) 25th Jan. 1950 (B) 26th Jan. 1950
(C) 24th Jan. 1950 (D) 29th Jan. 1950
- 114.** In the last session of the Constituent Assembly which song was sung—
(A) Jan GanaMana (B) VandeMatram
(C) A & B (D) None of the above
- 115.** After the death of Shri G. V. Mavrlankar, who became the Speaker of the first Lok Sabha—
(A) M. A. Ayyangar (B) K.S. Hegde
(C) N. Sanjiva Reddy (D) None of the above
- 116.** Who nominates 12 members in the Council of State
(A) Chairman of Rajya Sabha
(B) Deputy Chairman of Rajya Sabha
(C) President of India
(D) Prime Minister of India
- 117.** Global Gender Gap Report published by?
A) World Economic Forum (WEF)
B) World Bank
C) IMF
D) UNCTAD
- 118.** Lok Sabha has the supremacy in which matter—
(A) Railway Budget (B) Defence Budget
(C) Foreign affairs (D) Financial Bill
- 119.** 23rd Asia-Pacific Economic Cooperation (APEC) Economic Leaders Summit recently held in Philippines at which place?
A) Marawi (B) Manila
C) Mati (D) Makati
- 120.** Tennis champion-turned Hollywood filmmaker Ashok Amritraj recently awarded with an honorary doctorate of Arts by which University?
A) University of East London
B) University of Edinburgh
C) University of California
D) University of Massachusetts
- 121.** The 7th Central Pay Commission (CPC) report headed by?
A) Justice H. L. Dattu (B) Justice A. K. Mathur
C) Justice Virendra Singh (D) Justice H. R. Khan
- 122.** Indira Gandhi Prize for Peace, Disarmament and Development for 2015 given to___?
A) The United Nations High Commissioner for Refugees (UNHCR)
B) FICCI
C) ISRO (D) DRDO
- 123.** The rainfall distribution pattern over the Ganga basin decreases from the
A) east to west and north to south
B) west to east and north to south
C) west to east and south to north
D) east to west and south to north
- 124.** Which one among the following best explains the reason for the eastern and western boundaries of the Pacific Ocean experiencing frequent earthquake?
A) There are deep ocean trenches along these margins
B) High mountain stretch along the continental margins adjacent to this ocean
C) These margins coincide with the plate margins
D) The currents of the vast Pacific Ocean continue to dash against the continental margins
- 125.** Why South-East Asia has the largest concentration of peasant population at the global scale?
A) The region has favourable and healthier climate
B) The area is dominated by shifting cultivation due to favourable terrain character
C) Intensive subsistence farming is practised in the region
D) The area has a large forested are which is cleared for cultivation of various crops
- 126.** Wind is often found to blow on a hot summer day due to
A) convection current of air
B) conduction of heat between air and soil on the Earth
C) radiation from the soil

- (b) Solute Concentration is higher in soil solution.
 (c) Solute Concentration is higher in root hair.
 (d) Absorption is active.
143. What is the SI unit of pressure:
 (a) Pascal (b) Dyne
 (c) Newton (d) Jule
144. When body is accelerated:
 (a) its velocity never changes
 (b) its speed always changes
 (c) its direction always changes
 (d) its speed may or may not change
145. At a given volume and temperature, the pressure of a gas
 (a) varies inversely as its mass
 (b) varies inversely as the square of its mass
 (c) varies linearly as its mass
 (d) is independent of its mass
146. X-rays are streams of
 (a) electrons (b) photons
 (c) protons (d) None of these
147. Dog bite can cause rabies. Which among the following other animals can also cause rabies?
 (a) Donkey (b) Bat
 (c) Horse (d) Crocodile
148. Litmus is obtained from—
 (a) Bacteria (b) Fungi
 (c) Algae (d) Lichen
149. Water available in soil for the root of Plant is—
 (a) Capillary Water (b) Gravitational Water
 (c) Hygroscopic Water (d) None of these
150. Growth movement in plant due to light is called—
 (a) Geotropism (b) Phototropism
 (c) Hydrotropism (d) Thigmotropism

ENGLISH LANGUAGE

Directions (151-155): In these questions, four alternatives are given for the idiom/phrase given in **bold** in the sentence. Choose the alternative which best expresses the meaning of the idiom/phrase given in **bold**.

151. Often times in the NBA, the ability for a player to **make a name** for himself changed by other external factors.
 (a) Be unsuccessful (b) Advance
 (c) Give name in the list (d) Get selected for a work
152. While that may be a shock at first, you are by **far and away** the best person on this planet to promote your book.
 (a) Certainly (b) Not at all
 (c) Maybe (d) Can be
153. You can also consult **a blue book** if necessary.
 (a) A holy book (b) A school book
 (c) A government report
 (d) A book with a blue cover
154. Ask a dozen Home Inspectors, or make it **a baker's dozen** if you will.
 (a) Ask a baker (b) Thirteen
 (c) Fourteen (d) Two dozens
155. If you were to go to any town in Malaysia, you will notice the church, mosque and temple all just **a stone's throw** away from one another.
 (a) Very far away (b) 100 metres long
 (c) 10 meters long (d) Very near

Directions (156-158): In these questions, out of the four alternatives, choose the one which best expresses the **meaning** of the word given in **bold**.

156. **Antagonist**
 (a) Supporter (b) Protagonist
 (c) Ally (d) Crip

157. **Collusion**
 (a) Intrigue (b) Honesty
 (c) Scrupulousness (d) Genuineness
158. **Sceptical**
 (a) Undoubting (b) Scoffing
 (c) Definite (d) Devoted

Directions (159-161): In these questions, choose the word **opposite** in meaning to the word given in **bold**.

159. **Exacerbate**
 (a) Aggravate (b) Irritate
 (c) Placate (d) Intensify
160. **Descry**
 (a) Discern (b) Determine
 (c) Espy (d) Conceal
161. **Fervid**
 (a) Half-hearted (b) Torrid
 (c) Fervent (d) Fiery

Directions (162-168): In the following questions, out of the four alternatives choose the one which can be substituted for the given words/sentence.

162. The murder of one's wife
 (a) Massacre (b) Wifocide
 (c) Uxoricide (d) Sorocide
163. Fear of Snakes
 (a) Nacrophobia (b) Ophiophobia
 (c) Snakeophobia (d) Agoraphobia
164. One who has suddenly gained new wealth and power
 (a) Parvenu (b) Richie rich
 (c) Upstart (d) Social Climber
165. A medicine which induces vomiting
 (a) Physic (b) Purge
 (c) Penicillin (d) Emetic

166. A disease that is found regularly in a particular place

- (a) Pandemic (b) Endemic
(c) Epidemic (d) Fatal

167. A dog used for hunting

- (a) Hound (b) Pursue
(c) Chase (d) Pester

168. A person who is reserved in speech

- (a) Quiet (b) Shy
(c) Reticent (d) Mum

Directions (169-170): In these questions, four words are given out of which only one is **correctly spelt**. Find that **correctly spelt** word.

169. (a) Sovereignty (b) Sovereiginty
(c) Sovereignty (d) Sovereigeinty
170. (a) Renaissance (b) Renaissance
(c) Reneaissance (d) Renaissannce

Directions (171-175): In these questions, sentences are given with blanks to be filled in with an appropriate word(s). Four alternatives are suggested for each question. Choose the correct alternative out of the four alternatives.

171. The Principal has warned the students' _____ the fees.

- (a) For paying (b) Pay
(c) To pay (d) Paying

172. Mr. Gupta _____ submitted his report.

- (a) Will (b) Shall
(c) Had (d) Will have

173. No other fruit is so sweet _____ the mango.

- (a) As (b) Than
(c) Then (d) When

174. _____ should take care of one's house.

- (a) Everyone (b) One
(c) You (d) No one

175. Either he or I _____ guilty

- (a) Am (b) Is
(c) Are (d) Where

Directions: (176-180): In these questions, read each sentence to find out whether there is any 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 (D). (Ignore errors of Punctuation, if any.)

176. If my mother approve I will go to Mumbai.

- (a) If my mother (b) Approve
(c) I will go to Mumbai (d) No Error

177. The police were trying to control the crowd.

- (a) The police (b) were trying to
(c) control the crowd (d) No Error

178. She wants to improve her writing ableness.

- (a) She wants to (b) improve her
(c) writing ableness (d) No Error

179. He used to come here, did he?

- (a) He used to (b) come here

(c) did he? (d) No Error

180. Work hard lest you should not fail

- (a) Work hard lest (b) you should
(c) not fail (d) No Error

Directions (181-190): In these questions, four alternatives are given for the idiom/phrase given in **bold** in the sentence. Choose the alternative which best expresses the meaning of the idiom/phrase given in **bold**.

181. Who **you said** was coming this morning??

- (a) You say (b) You are saying
(c) Did you say (d) No improvement

182. **Whenever I doubt** about some question I look up to you for an answer.

- (a) Whenever I had a doubt
(b) Whenever I have a doubt
(c) When I doubt
(d) No Improvement

183. You should copy this report **word by word**.

- (a) Word for word (b) Word on word
(c) Word with word (d) No Improvement

184. Every soldier and every sailor was **in their place**.

- (a) In its place (b) In place
(c) In his place (d) No Improvement

185. It is **too heavy box** for me to carry.

- (a) To heavy box (b) Too heavy a box
(c) Too heaviest box (d) No improvement

186. He **entered into** the room.

- (a) Entered (b) Entered in
(c) Enter into (d) No Improvement

187. The prime minister **is deliver** a speech.

- (a) Is delivered (b) Has to deliver
(c) Is to deliver (d) No Improvement

188. I have **ordered a cup of tea**.

- (a) Ordered for a cup of tea (b) Ordering a cup of tea
(c) Ordered cupful tea (d) No Improvement

189. She **thinks him as a fool**.

- (a) Thinks him a fool (b) Thought him fool
(c) Thinks him for a fool (d) No Improvement

190. The judge asked him **if he knew me or not**.

- (a) If he knows me or not
(b) Whether he knew me or not
(c) If he knew me else not
(d) No Improvement

Directions (191-195): In the following questions, you have four 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.

Severe storms happen in low-pressure weather systems. Warm, wet air begins rising into the air. The higher it rises, the cooler it becomes. Water vapour in the air forms drops, a process called condensation. The drops join together

to form clouds, and then precipitation of some kind (rain, sleet, snow, or hail) will fall down to Earth's surface.

Although conditions must be very specific for a thunderstorm to develop, thunderstorms remain the most common kind of extreme weather. Before a thunderstorm can develop, there have to be three conditions present: the air has to be full of moisture, there must be either an intensely heated portion of Earth's surface sending warm air up quickly or an approaching cold front, and the warm air that is rising must be warm enough to stay warmer than the air it passes through as it rises. The moisture in the rising air condenses, clouds form and a storm begins.

A cold front happens when cold air is moving near the surface of Earth, and it pushes warm air up very quickly. This is often the beginning of a thunderstorm. Clouds form, and heavy rains begin falling. Opposite electrical charges inside storm clouds separate, causing lightning to flash towards Earth. Lightning has enough energy to heat the air all around it. This sudden burst of heat is what causes the noise we know as thunder. Thunderstorms often bring disasters with them, including floods, fires caused by lightning, damage from hailstones or strong winds, and even tornadoes. A tornado is a spinning mass of air over land that can destroy virtually everything in its path.

191. Process of Water vapour forming drops is called
 (a) Precipitation (b) Condensation
 (c) Rain (d) Storm
192. What happens when cold air pushes warm air up very quickly?
 (a) Cold front is formed (b) Thunderstorm comes
 (c) Heavy rains begin (d) Lightning is caused
193. What disasters does thunderstorm causes?
 (a) Earthquake (b) Volcanoes
 (c) Tornadoes (d) Tsunamis
194. Which of the following is not a necessary condition for thunderstorm?
 (a) the air has to be full of moisture
 (b) an intensely heated portion of Earth's surface sending warm air up quickly
 (c) an approaching cold front
 (d) an approaching warm front
195. Which of the following is not a type of precipitation?
 (a) Rain (b) Sleet
 (c) Thunderstorm (d) Snow

Directions (196-200): In the following questions, you have four 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.

A symbol is something that stands as a reminder of something else. The United States has many national symbols that help bring the local and regional communities together

as a whole nation. By having some traditional symbols that people throughout our nation share, we are able to connect with each other and share the pride we have in our country. The United States flag is a symbol that is easy for all Americans to recognize. It stands for our country, with one star for each of our 50 states, and 13 stripes to represent each of our original 13 colonies. Those colonies later became states, and 37 more states joined them to make up our country.

The American Bald Eagle is our national bird. It was chosen because it is so independent and free. Choosing such a bird to represent our nation tells everyone that our country values freedom and the courage to be independent. The Statue of Liberty is another very famous American symbol. It was a gift to the people of America from the people of France in 1885. It represented not only the spirit of friendship between our countries, but also the shared vision for liberty, which is a synonym for freedom.

America's symbols unite people from many different states and help them feel like Americans instead of just citizens of their own states. We all pledge allegiance to the same flag. We celebrate national holidays. Our American spirit shows more than ever when we unite in times of crisis, reaching out to help fellow Americans, or foreigners in need.

196. How many and how are States represented in the US flag?
 (a) 13, Stripes (b) 50, Stripes
 (c) 13, Stars (d) 50, Stars
197. Which of the following is not a feature of US national bird?
 (a) Symbol is American Bald Eagle
 (b) It is chosen because it is dependent and free
 (c) Represents country values freedom and courage
 (d) Symbols unite people from many different states
198. Which of the following is not a symbol of US?
 (a) National flag with 13 Stripes and 50 stars
 (b) American Bald eagle
 (c) Statue of liberty
 (d) The Grand Canyon
199. What does national symbols symbolize?
 (a) Citizens are together only in good times.
 (b) Americans support only country men and not foreigners
 (c) Not all pledge their allegiance to the flag
 (d) Americans unite also in time of crisis
200. Statue of liberty was a gift to America from which country and in which year?
 (a) France, 1947 (b) Britain, 1857
 (c) France, 1885 (d) France, 1875

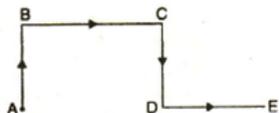
ANSWER KEY

Qns.	Ans.								
101	b	121	b	141	b	161	a	181	c
102	a	122	a	142	c	162	c	182	b
103	b	123	a	143	a	163	b	183	a
104	a	124	d	144	d	164	a	184	c
105	b	125	a	145	c	165	d	185	b
106	c	126	a	146	b	166	b	186	a
107	c	127	b	147	b	167	a	187	c
108	b	128	a	148	d	168	c	188	d
109	b	129	a	149	a	169	c	189	a
110	c	130	a	150	b	170	b	190	b
111	d	131	b	151	b	171	c	191	b
112	c	132	a	152	a	172	c	192	a
113	c	133	a	153	c	173	a	193	c
114	c	134	a	154	b	174	b	194	d
115	a	135	a	155	d	175	a	195	c
116	c	136	c	156	d	176	b	196	b
117	a	137	a	157	a	177	c	197	b
118	d	138	d	158	b	178	c	198	d
119	b	139	b	159	c	179	c	199	d
120	a	140	b	160	d	180	c	200	c

HINTS

- (C) $2+3*2+3*3 = 17$
- (d)
- (a) Mathematic is based logic, similarly experiment establishes or verifies the theory in science.
- (d) Editor supervises magazine in the same way as director does in the case of drama.
- (b) the foot of human being is analogues to the hoof of cow.
- (c) $7*7=49+11=60, 9*9=81+11=92$
- (c) $(9)^2 = 81-1 = 80$, similarly, $(100)^2 = 10000-1 = 9999$
- (c) C = 24, D = 23
Position number of the later in English alphabet
Thus, B = 25, A = 26
- (b)
 $687=6+7+8=21$ is the place value of U in alphabetical sequence. Similarly, $456=4+5+6=15$ is the place value of O.
- (d)
- (d)
- (b) In the word OBEY, O is shifted 1 place, B is shifted 2 places, E is shifted 3 places and Y shifted 4 places forward in their alphabetical places. Similarly, SAME can be coded as TCPI.
- (d) ; In the word FUTURE, the F and E and T and U are interchanged among themselves. Remaining letters remain at their original positions. So, SOMBER can be coded as ROBMES.
- (a) The sum of the place values of D, E, A and L is $(4+5+1+12)=22$. So, double of this value is 44. Similarly, the sum of place values of P, E, A and K is $(16+5+1+11)=33$. So, double of this 66 and is the answer.
- (a) By given conditions, the correct decreasing order of their weights will be $U>Q>P>R>S$.
- (c)
- (c) In each group, there is a gap of one letter between the letters.
- (b) From the group WBP, each letter is shifted -4, +5, -3 to get SGM. Similarly, from SGM, each letter is shifted -4, +5, -3 to get OLJ. So, applying same logic to OLJ, we get KQG.
- (a) The difference between the consecutive terms is 3, 6, 9, 12, 15 and so on.
- (c)
The gap between E, G, J is +2, +3. Similarly, the gap between V, T, is -2, -3. So, new group will be +4 from J and -4 from . Hence, it will be NM.

21. (a) The pattern here will be 'pqqrrrpqpprr'
22. (a) The pattern here will be 'mmnmnn'.
23. (c) The word STUD is coded by shifting its letters by +1, +2, +3, +4 to get TVXH. Similarly, SING can be coded as TKQK.
24. (b) The code is made by writing the square numbers of the alphabetical positions. In ACE, positions of A, C and E are 1, 3 and 5. So, its code is 1925. Similarly, DIE can be coded as 168125.
25. (d)
26. (b)
27. (a)
28. (b): 1 9 2 65 9 3 8 3 9 3 2 5 9 2 9 3 4 8 2 6 9 8
29. (c): Desk officer received the application on Friday. Clearly, the application was forwarded to the table of the senior clerk on Thursday. So, the application was received by the inward clerk on Wednesday.
30. (c) Clearly 1st, 8th, 15th, 22nd and 29th October are Sundays. So, 31st October is Tuesday. 1st November will be Wednesday
31. (c): The movements indicated are as shown in Fig. (A to B, B to C, C to D, D to E). Thus, the final movement is in the direction indicated by DE, which is east.



32. (a) Except all animals live on land while Frog lives in water and land both.
33. (d) Except all are planets. Moon is a satellite.
34. (c) Except there is a gap of 3 letters between the two given letters.
35. (a), except all numbers can be expressed as 6 raised to power of some natural number
36. (d)
37. (c)
38. (d)
39. (b): In the first column, $6 \times 5 \times 4 = 120$.
In the second column, $6 \times 7 \times 3 = 126$.
Let the missing number be x. Then, in the third column, we have: $8 \times 5 \times X = 320 \Rightarrow x = 320/40 = 8$.
 $17^2 - 15^2 = 64 \times 2 = 128$;
40. (a) $19^2 - 16^2 = 105 \times 2 = 210$;
 $23^2 - 19^2 = 168 \times 2 = 336$
41. (b)
42. (c)
43. (b) $2^3 + 5^3 = 133$, $1^3 + 4^3 = 65$ similarly $2^3 + 8^3 = 520$
44. (d)
45. (b)
46. (b)

47. (a)
48. (b)
49. (b)
50. (a)
51. (b) $132 = 3 \times 4 \times 11$, so, divisible by 11, 4 & 3.
So, no. is = 488268
52. (c) Given format = $124 \times 86 + 24 = 10688$
53. (c) $2 \times 4 \times 6 \times 8 \times 10 \dots \times 60 = 5 \times 2 = 10$
So, $\frac{60}{5} = 12$ and
 $= \frac{12}{5} = 2$
 $= 12 + 2 = 14$
54. (d) Note that L.C.M of two irrational no. having different nature
So, can't be determined.
55. (d) Let the no. are $4x$ and $5x$.
 $LCM = 20x = 120$, $x = 6$
56. (a)
57. (c) A will plough the entire field in $= 6 \times \frac{5}{2} = 15$ days
B will plough the entire field in $= 10 \times 3 = 30$ days
Req. time $= \frac{4}{5} \times \frac{15 \times 30}{45} = 8$ days.
58. (b) A 20 min 3
 $60 \text{ min} = 60 - 36 = 24 \text{ min}$
B 30 min 2
 $= \frac{24}{3} \text{ min} = 8 \text{ min}$
59. (d) A : B : C = 20 : 15 : 12
Ratio of capital at the end of 1 year.
 $= (20 \times 4 + 10 \times 8) : 15 \times 12 : 12 \times 12 = 40 : 45 : 36$
Profit of A = $\frac{40}{121} \times 847 = 280$
60. (c) The distance b/w pole = 50 meter.
So, speed = $1050/60 \times 8/15 = 63 \text{ kmph}$
61. (c) $(U - V) \times 675 = 750$, $9(U - V) = 10$ _____ (i)
& $(U + V) \times \frac{15}{2} \times 60 = 750$, $3(U + V) = 5$ _____ (ii)
From (i) & (ii)
 $U = \frac{25}{18} \times \frac{18}{5} = 5 \text{ km/h}$.
62. (c) Sum of 40 observation = $40 \times 28 = 1120$
& Difference = 32
So, $1120 + 32 = 1152$
Correct Avg. $\frac{1152}{40} = 28.8$
63. (d)
- | | | |
|-----|---|-----|
| B | : | G |
| 31 | : | 23 |
| 124 | : | 107 |
- 75 girl - add., but boys remain same.
So, $31 \times 4 = 124$
 $124 : 92$
15 Ratio = 75
 $124 : 107$

1 Ratio = 5

Diff. = 17

So, Req. No. = $17 \times 5 = 85$

64. (b) $(6\sqrt{2} - 3\sqrt{2}) / 2\sqrt{3}$

$$\frac{3\sqrt{2}}{2\sqrt{3}} = \sqrt{\frac{3}{2}}$$

65. (b) $x + y = 7(x - y)$ or $6x - 8y = 0$ _____ (i)

$$x + 5 + y + 5 = 9(x - y)$$

$$8x - 10y = 10$$
 _____ (ii)

After solving (i) & (ii)

$$x = 20 \text{ year}$$

$$y = 15 \text{ year}$$

66. (b) Ram : Shyam : Sohan = $\frac{7}{17} \times \frac{7}{17} : \frac{7}{17} : 1$

$$= 49 : 119 : 289$$

$$\text{Sohan is income} = \frac{289}{49} \times 490 = 2890$$

67. (c) $A : B = \frac{\frac{1}{2}}{\frac{3}{8}} = \frac{4}{3}$

$$B : C = \frac{3}{5} \text{ and } C : D = \frac{\frac{5}{6}}{\frac{3}{4}} = \frac{10}{9}$$

$$A : B : C : D = 8 : 6 : 10 : 9$$

68. (c) 25% of the cost Price = 100

$$\text{Cost price} = \frac{100 \times 100}{25} = 400$$

69. (c) S.P. = $178 \times \frac{100}{89} \times \frac{111}{100} = 222$

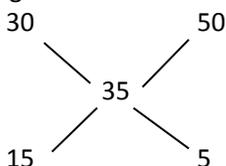
70. (c) Direct formula, $D = \frac{P.r^2(300+r)}{(100)^3} = 305$

71. (d)

72. (b) Now it will bounce 20% of 10 = 2 meter less

$$= 10 - 2 = 8\text{m}$$

73. (b) From Allegation method -



$$\text{Req. Ratio} = \frac{15}{5} = \frac{3}{1}$$

74. (d) Req. Diff. = $50 - 45 = 5$ lacs tons

75. (a) Req. Percentage increase = $\frac{55-40}{40} \times 100$

$$= 37.5\%$$

76. (b) Check through options-

$$\text{In 1992, \%} = \frac{60-55}{55} = 9.09\%$$

$$\text{In 1993, \%} = \frac{60-50}{55} = 16.67\%$$

$$\text{In 1996, \%} = \frac{60}{55-50} = 10\%$$

$$\text{In 1995, \%} = \frac{55}{55-50} = 9.09\%$$

So, highest fall in = 1993

77. (d) Req. percentage = $\frac{C \text{ in 1993 and 1994}}{A \text{ in 1991 and 1992}}$

$$= \frac{(60+60)}{50+40} \times 100\% = 133.33\%$$

78. (c) Avg. production of company A = $\frac{50+40+55+45+60+50}{6}$

$$= 50 \text{ lacs tons.}$$

$$\text{Avg. production of company B} = \frac{50+60+50+55+50+55}{6}$$

$$= 54.17 \text{ ton}$$

$$\text{Avg. production of company C} = \frac{45+50+60+60+45+40}{6} =$$

$$50 \text{ lacs ton}$$

$$= \text{Req. difference} = 54.17 - 50 = 4.17 \text{ lacs ton}$$

79. (a) $\sin\theta = 1 - \sin^2\theta = \cos^2\theta$

$$\text{So, } \cos^{12}\theta + 3\cos^{10}\theta + 3\cos^8\theta + \cos^6\theta - 1 =$$

$$(\cos^4\theta + \cos^2\theta)^3 - 1$$

$$= (\sin^2\theta + \cos^2\theta)^3 - 1 = 1 - 1 = 0$$

80. (c) $\sin\theta + \sin^2\theta + \sin^3\theta = 1$

$$\sin\theta + \sin^3\theta = 1 - \sin^2\theta = \cos^2\theta$$

$$\sin\theta(1 + \sin^2\theta) = \cos^2\theta, \text{ squaring both sides}$$

$$\Rightarrow (\sin^2\theta)(1 + \sin^2\theta)^2 = \cos^4\theta$$

$$\Rightarrow (1 - \cos^2\theta)(4 - 4\cos^4\theta + \cos^4\theta) = \cos^4\theta$$

$$\Rightarrow -\cos^6\theta + 4\cos^4\theta - 8\cos^2\theta + 4 = 0$$

$$\Rightarrow \cos^6\theta - 4\cos^4\theta + 8\cos^2\theta = 4$$

81. (b) $2(\sin^6\theta + \cos^6\theta) - 3(\sin^4\theta + \cos^4\theta) + 1$

$$\Rightarrow 2[(\sin^2 + \cos^2)(\sin^4 + \cos^4$$

$$- \sin^2\theta \cos^2\theta)]$$

$$- 3(\sin^4\theta + \cos^4\theta) + 1$$

$$\therefore a^3 + b^3 = (a + b)(a^2 - ab + b^2)$$

$$= 2 \sin^4\theta + 2 \cos^4\theta - 2 \sin^2\theta \cos^2\theta - 3 \sin^4\theta -$$

$$3 \cos^4\theta + 1$$

$$= -\sin^4\theta - \cos^4\theta - 2 \sin^2\theta \cos^2\theta - 3 \sin^4\theta -$$

$$3 \cos^4\theta + 1$$

$$= -(\sin^2\theta + \cos^2\theta)^2 + 1 = -1 + 1 = 0$$

82. (a) $x \sin^3\theta + y \cos^3\theta = \sin\theta \cos\theta$

$$x \sin\theta \sin^2\theta + y \cos\theta \cos^2\theta = \sin\theta \cos\theta \quad [x \sin\theta = y \cos\theta]$$

$$x(\sin\theta)[\sin^2\theta + \cos^2\theta] = \sin\theta \cos\theta$$

$$x = \cos\theta$$

$$y = \sin\theta$$

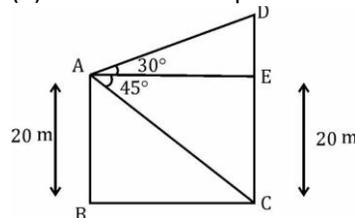
$$x^2 + y^2 = 1$$

83. (c) $3 \sin^2\alpha + 7(1 - \sin^2\alpha) = 4$

$$7 - 4 \sin^2\alpha = 4$$

$$\sin\alpha = \frac{\sqrt{3}}{2} \Rightarrow \tan\alpha = \sqrt{3}$$

84. (b) Let AB & CD are pillars.



Let $DE = h$

From $\triangle ADE$

$$\tan 30^\circ = \frac{h}{AE} \Rightarrow AE = h\sqrt{3} \dots\dots\dots(i)$$

From $\triangle ACE$,

$\tan 45^\circ = \frac{20}{AE} \Rightarrow AE = 20 \dots\dots\dots(ii)$

from (i) & (ii),

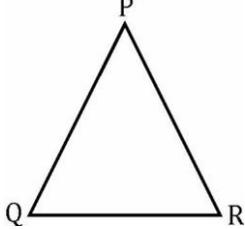
$h\sqrt{3} = 20$

$h = \frac{20}{\sqrt{3}}$ metre

Required height = $20 + \frac{20}{\sqrt{3}} = \frac{20}{\sqrt{3}}(\sqrt{3} + 1)$ m

85. (a);

86. (b) In ΔPQR ,



Here, $QR + 2 = 2PQ \dots\dots\dots(i)$

$QR = 2PQ - 2$

$PR = PQ + 10$

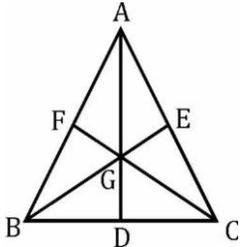
$PQ + QR + RP = 40 \dots\dots\dots(ii)$

From (i) and (ii)

$PQ + 2PQ - 2 + PQ + 10 = 40$

$PQ = 8$ cm

87. (c) $\therefore AB^2 + AC^2 = 2AD^2 + \left(\frac{1}{2}BC\right)^2 \dots\dots\dots(i)$



$AB^2 + AC^2 = 2AD^2 + \frac{1}{2}BC^2$

$BC^2 + AB^2 = 2BE^2 + \frac{1}{2}AC^2 \dots\dots\dots(ii)$

$BC^2 + AC^2 = 2CF^2 + \frac{1}{2}AB^2 \dots\dots\dots(iii)$

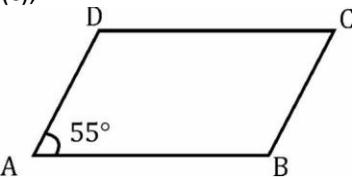
Adding (i), (ii) and (iii)

$2(AB^2 + BC^2 + AC^2) = 2(AD^2 + BE^2 + CF^2) +$

$\frac{1}{2}(AB^2 + BC^2 + AC^2)$

$\therefore 3(AB^2 + BC^2 + AC^2) = 4(AD^2 + BE^2 + CF^2)$

88. (c);



$\angle A + \angle B = 180^\circ$

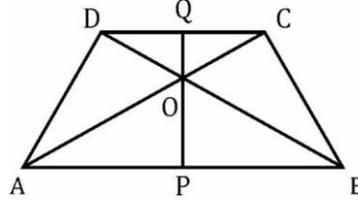
$AD \parallel BC$

$\angle B = 180 - 55 = 125^\circ$

Also, $\angle B = \angle D = 125^\circ$

$\angle A = \angle C = 55^\circ$

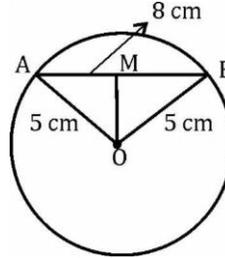
89. (c); $\frac{\text{area of } \Delta AOB}{\text{area of } \Delta COD} = \frac{\frac{1}{2}AB \times OP}{\frac{1}{2}CD \times OQ} = \frac{4}{1}$



$[OP = 2OQ]$

$[AB = 2CD]$

90. (c); $OA = 5$ cm



$AM = \frac{1}{2}AB$,

$AM = 4$ cm

$OM^2 = OA^2 - AM^2 = 5^2 - 4^2 = 9$

$OM = 3$ cm

91. (a); the point (3, 3) satisfied both equations.

i.e. $3y - x = 6$

$9 - 3 = 6$ RHS.

Again

$3 \times 3 + 5 \times 3 = 24$ RHS

92. (c); $x^4 + \frac{1}{x^4} = 119 \Rightarrow \left(x^2 + \frac{1}{x^2}\right)^2 - 2 = 119$

$\Rightarrow \left(x^2 + \frac{1}{x^2}\right)^2 = 121 \Rightarrow x^2 + \frac{1}{x^2} = 11$

$\left(x + \frac{1}{x}\right)^2 + 2 = 11$

$\left(x - \frac{1}{x}\right)^2 = 9$

$x - \frac{1}{x} = \pm 3$

93. (c); $a = \sqrt{2} + 1 \Rightarrow a + 1 = \sqrt{2} + 2$

$= \frac{1}{a+1} = \frac{1}{2+\sqrt{2}} = \frac{2-\sqrt{2}}{2}$

and

$b + 1 = \sqrt{2} \Rightarrow \frac{1}{b+1} = \frac{\sqrt{2}}{2}$

$\therefore \frac{1}{a+1} + \frac{1}{b+1} = 1$

94. (c); $a = 3 + 2\sqrt{2}$

$\frac{1}{a} = 3 - 2\sqrt{2} \Rightarrow a + \frac{1}{a} = 6$

$\Rightarrow \frac{a^6 + a^4 + a^2 + 1}{a^3} = \left(a^3 + \frac{1}{a^3}\right) + \left(a + \frac{1}{a}\right) = 204$

95. (d); $a^4 + a^2 \cdot b^2 + b^4 = (a^2 + ab + ab^2)(a^2 - ab + b^2)$

$8 = 4 \cdot (a^2 - ab + b^2)$

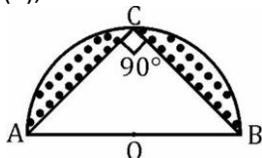
$(a^2 - ab + b^2) = 2 \dots\dots\dots(i)$

$(a^2 + ab + b^2) = 4 \dots\dots\dots(ii)$

$ab = 1$

96. (b); $x^4 - 17x^3 + 17x^2 - 17x + 17$
 $x^4 - 16x^3 + 16x^2 - 16x - x^3 + x^2 - x + 17$
 When $x = 16$,
 $= 16^4 - 16^4 + 16^3 - 16^2 - 16^3 + 16^2 - 16 + 17 = 1$

97. (b); $\angle ACB = 90^\circ$



$AC = CB = x$ cm
 $AB = 14$ cm
 From $\triangle ABC$
 $x^2 + x^2 = 14^2$
 $x = 7\sqrt{2}$ cm
 $\therefore \text{Area of } \triangle ABC = \frac{1}{2} AC \cdot BC = \frac{1}{2} \cdot 7\sqrt{2} \cdot 7\sqrt{2} = 49$ sq. cm.
 Area of semi-circle = $\frac{\pi r^2}{2} = \frac{22}{7 \times 2} \times 7 \times 7 = 77$ sq. cm.
 Area of shaded region = $77 - 49 = 28$ sq. cm

98. (a) Let the sides of $\triangle a, b, \& c.$

$25 = a + b + c = 32$
 $11 + b + c = 32$
 $b + c = 21$ (i)
 $b - c = 5$ (ii)

By eq.
 $b = 13$
 $c = 8$
 $\& a = 11$

Area of triangle = $\sqrt{s(s-a)(s-b)(s-c)}$
 $= 8\sqrt{30}$ sq. cm

99. (c) Transverse common tangent = $\sqrt{d^2 - (r_1 + r_2)^2} = \sqrt{512} = 16\sqrt{2}$ cm

100. (a) Volume of lead cube = $(\text{Edge})^3$
 $= 44 \times 44 \times 44$

Radius of one bullet = 2 cm

Volume of one bullet = $\frac{4}{3}\pi r^3$
 $= \frac{4}{3} \times \frac{22}{7} \times 2 \times 2 \times 2 = \frac{684}{21}$ cm³

\therefore No of bullets = $\frac{\text{Volume of Cube}}{\text{Volume of one Bullet}} = \frac{44 \times 44 \times 44}{\frac{684}{21}} = 2541$

151. B (means being successful, advancing)

152. A (means being certain)

153. C (means reports given by governments)

154. B (means number 13)

155. D (some place very close)

156. D 157. A 158. B

159. C (it means making things worse)

160. D (it means to perceive with eyes)

161. A (it means intense emotion)

162. C 163. B 164. A 165. D

166. B 167. A 168. C 169. C

170. B 171. C

172. C (sentence is in past tense)

173. A

174. B (the complete sentence should have 'One')

175. A (nearest noun or pronoun is considered)

176. B (replace 'approve' with 'approves')

177. C (replace 'the crowd' with 'the mob')

178. C (replace 'ableness' with 'abilities')

179. C (replace 'did he?' with 'didn't he?')

180. C ('lest' and 'not' are not used together)

181. C 182. B 183. A

184. C ('Every' denotes singular so singular pronoun is used)

185. B

186. A ('entered' and 'into' means same, so superfluous words)

187. C (is + 'to' + V1 is the right format)

188. D (After 'Order' we never use preposition 'for' in Active Voice)

189. A (adverb 'as' is not used with 'think')

190. B ('If' and 'or' are not pairs. 'Whether' and 'or' are.)

191. B (given in line 3 in para 1)

192. A (given in line 1 of para 3)

193. C (Last line of the given passage)

194. D (Last few lines in Para 2)

195. C (Last line of Para 1)

196. B (Last few lines of Para 1)

197. B (It should be 'Independent and free')

198. D (Not mentioned in the Passage)

199. D (Last Para)

200. C (Second last line Para 2)



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GS

1. Which of the following is not a vector quantity?
 (a) speed (b) velocity
 (c) torque (d) displacement
 Ans. (a)
2. The escape velocity from the surface of the earth does not depend on:
 (a) Mass of the earth (b) Mass of the body
 (c) radius of the earth
 (d) G-Gravitational constant
 Ans. (b)
3. A floating body always displaces liquid equal to its own:
 (a) mass (b) volume
 (c) weight (d) none of these
 Ans. (c)
4. A metal sheet with circular hole is heated. The hole will
 (a) contract (b) expand
 (c) remain unaffected (d) none of these
 Ans. (b)
5. The velocity of sound in a gas depends on
 (a) wavelength only
 (b) density and elasticity of gas
 (c) intensity only
 (d) amplitude and frequency
 Ans. (b)
6. Image formed by a convex spherical mirror is
 (a) virtual (b) real
 (c) enlarged (d) inverted
 Ans. (a)
7. 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
 Ans. (c)
8. A base is a substance which —
 (a) is better in taste
 (b) Gives OH⁻ ions in aqueous solution
 (c) Can donate electron
 (d) All
 Ans. (d)
9. Which one is not an organic compound—
 (a) Ammonium cyanate (b) Marsh gas
 (c) Urea (d) Cane sugar
 Ans. (a)
10. Which one of the following allotropes of the carbon is used in cutting and drilling—
 (a) Diamond (b) Graphite
 (c) Activated charcoal (d) Carbon black
 Ans. (a)
11. Amino acids are building blocks of—
 (a) carbohydrates (b) fats
 (c) proteins (d) vitamins
 Ans. (c)
12. Why are noble gases called so?
 (a) They react quickly with other compound
 (b) Due to their chemical inertness
 (c) They react only with carbon compound
 (d) They can produce oxygen
 Ans. (b)
13. A mixture of water and NaCl can be separated by—
 (a) Sublimation (b) Evaporation
 (c) Decantation (d) Filtration
 Ans. (b)
14. Which of the following is an excellent conductor of heat and electricity
 (a) Phosphorus (b) Antimony
 (c) Bismuth (d) Silicon
 Ans. (c)
15. Muddy water is purified by adding alum due to—
 (a) Dialysis (b) Coagulation
 (c) Osmosis (d) Emulsification
 Ans. (b)
16. Which of the following is absent in bacteria—
 (a) Cell wall (b) Plasma membrane
 (c) Mitochondria (d) Ribosome
 Ans. (c)
17. Estimation of age of woody plant by counting annual ring is—
 (a) Dendrology (b) Dendrochronology
 (c) Agronomy (d) Demography
 Ans. (b)
18. Oxygen released during photosynthesis of green plant comes from the breakdown of which of the following?
 (a) Carbon dioxide (b) Fatty acid
 (c) Carbohydrate (d) Water
 Ans. (d)
19. Which one of following is a hormone—
 (a) RNA (b) Insuline
 (c) Invertage (d) Ascorbic acid
 Ans. (b)
20. Which one of following is known as pace marker of endocrine gland—
 (a) Thyroxin (b) Calcitonin
 (c) Insulin (d) Adrenalin

- Ans. (a)
21. Which of the following is an example of tissue—
 (a) Brain (b) Blood
 (c) Liver (d) Stomach
 Ans. (b)
22. Acid rain is due to—
 (a) Excess production of coal gas
 (b) Excess release of CO₂ due to increasing combustions and respiration.
 (c) Excess release of SO₂ and NO₂ from burning fossil fuels
 (d) Excess production of gaseous hydrocarbon
 Ans. (c)
23. In MICR, C stands for.....
 (a) Code (b) Colour
 (c) Computer (d) Character
 (e) None of these
 Ans. (d)
24. One megabyte is equal to approximately.....
 (a) 1000 bits (b) 1000 bytes
 (c) 1 million bytes (d) 1 million bits
 (e) 2000 bytes
 Ans. (c)
25. The copy command saves to
 (a) the desktop (b) the clipboard
 (c) printer (d) Microsoft Word
 (e) Paste
 Ans. (b)
26. What is approximate time difference between sunrise in Arunachal Pradesh and Saurashtra of India?
 (A) 1 Hour (B) 1 hour 30 Minutes
 (C) 2 Hours (D) 2 Hours 30 Minutes
27. The Council of Ministers of Indian Union is collectively responsible to the —
 (A) Lok Sabha (B) President
 (C) Rajya Sabha (D) Prime Minister
28. Borneo Island is the part of which among the following countries?
 (A) Malaysia (B) Indonesia
 (C) Brunei (D) All of them
29. Sun is vertical at least once in a year at which among the following cities of India?
 (given is Latitudes Chennai: 13°5'2"N, Mumbai: 18°58'30"N, Nagpur: 21°04'N, Jaipur: 26°55'34"N)
 1. Chennai 2. Mumbai
 3. Nagpur 4. Jaipur
 Choose the correct option:
 (A) Only 1 (B) 1 & 2
 (C) 1, 2 & 3 (D) 1, 2, 3 & 4
30. If place X and Place Y, both located on equator, are at a distance of 18520 kilometers, the approximate difference between their longitudes will be ____?
 (A) 100° (B) 120°
 (C) 166° (D) 180°
31. Over a longer duration, which among the following factors cause the satellites experience a reduction in the altitude (orbital decay)?
 1. Atmosphere of Earth 2. Tides
 3. Earth's gravitation
 Choose the correct option:
 (A) Only 1 (B) 1 & 2
 (C) 1, 2 & 3 (D) 2 & 3
32. The pointer or arrow of the magnetized needle of a compass indicates which among the following?
 (A) Geographic North Pole
 (B) Magnetic North Pole
 (C) Geo-magnetic North Pole
 (D) Magnetic South Pole
33. Which among the following is the lowest level of a body of water such as an ocean or a lake?
 (A) Neritic (B) Pelagic
 (C) Benthic (D) Demersal
34. Which among the following methods of heat transfer is maximum responsible for heating of the lower layers of the atmosphere near earth's surface?
 (A) Radiation from Sun (B) Radiation from Earth
 (C) Conduction (D) Convection
35. Paradip Port is located on the delta of which among the following?
 (A) Rihand (B) Mahanadi
 (C) Baitarni (D) None of them
36. The Gulf of Kutch is one of the two regions on west coast of India, identified suitable for Tidal power station. Which among the following is the other one?
 (A) Gulf of Khambhat (B) Laccadive Sea
 (C) Gulf of Mannar (D) None of them
37. For cotton cultivation which among the following soils is considered most suitable?
 (A) Red Soil (B) Black Soil
 (C) Laterite Soil (D) Alluvial Soil
38. Who was the Defence Minister of India during the Indo China War of 1962?
 (A) R.N. Thapar (B) V.K. Krishna Menon
 (C) Govind Ballabh Pant (D) Jagjivan Ram
39. Which of the following statement is not correct regarding Rowlatt Act?
 (A) This act was meant to give the government enormous power to repress political activities.
 (B) Government could arrest anybody without a trial for two years under this act.

- (C) In response to Rowlatt Act Gandhiji had called for a nationwide campaign in 1991
 (D) The tough measures of Rowlatt Act was chaired by Sir Stafford Cripps
40. Which one of the following statement is incorrect?
 (A) Civil Disobedience Movement was started based on the issue of salt
 (B) Dandi March was started from Gandhiji's ashram at Wardha.
 (C) Gandhi violated the salt laws on April 6, 1930
 (D) Salt march was widely covered by the European and American press.
41. In 1923 by whom Swaraj Party was founded?
 (A) Motilal Nehru and C.R. Das
 (B) SachinSanyal and JogeshChatterji
 (C) Gandhiji and Jawaharlal Nehru
 (D) Abdul Ghaffar Khan and Vithalbhair Patel
42. Khilafat Movement (1919-1920), the movement of Indian Muslims was led by _____?
 (A) Muhammad Ali (B) Shaukat Ali
 (C) Both A and B (D) None of these
43. Among the following provisions, which one comes into force soon after adoption of the Constitution on 26th November, 1949?
 (A) Provisions relating to citizenship.
 (B) Elections.
 (C) Provisional Parliament
 (D) All of the above
44. The salient features of the Indian Constitution provide for
 I. single citizenship for the whole of India
 II. strictly federal form of Government
 III. unique blend of rigidity and flexibility
 Of the above statements:
 (A) I, II and III are correct (B) I and II are correct
 (C) II and III are correct (D) I and III are correct.
45. Who was the first Foreign Minister of free India?
 (A) Gulzarilal Nanda (B) Jawahar Lal Nehru
 (C) Lal Bahadur Shastri (D) John Mathai
46. Which among the following phenomena has been largely responsible for the recent drought in Somalia and northern Kenya?
 [A] El Nino Southern Oscillation
 [B] La Nina
 [C] Indian Ocean Dipole
 [D] A collective impact of all the above three
47. Which among the following biogeographical boundary kept the fauna of Indomalayaecozone and Australasia Ecozone isolated from one another contributing to the distinctly different fauna of Australasia?
 [A] Strait of Malacca [B] Strait of Lombok
 [C] Makassar Strait [D] Sunda Strait
48. The first Law Minister of Independent India was –
 (A) M.C. Sitalwar (B) B.R. Ambedkar
 (C) KailashnathKatju (D) Rafi Ahmad Kidwai
49. Recently, it has been discovered that Earth is not alone in its orbit around the Sun. There is a small 'Trojan' asteroid 2010TK7. Why this Trojan Asteroid does not collide with the earth?
 [A] Because the asteroid and earth are constantly on the same orbit
 [B] Because the asteroid and earth are on different orbits
 [C] Because Trojan Asteroid revolve around the earth like satellite
 [D] None of the above reason
50. Consider the following scientific observations over geological times:
 1. Moon is moving away from Earth
 2. Earth is moving closer to Sun
 3. Mean solar day is getting longer
 4. Earth's rotation speed is getting down
 Which among the above observations are correct?
 [A] 1 & 2 [B] 1, 2, 3 & 4
 [C] 1, 3 & 4 [D] 1 & 4



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REASONING APTITUDE

Directions (51-53): Select the related letters/words/ numbers from the given alternatives.

51. Good conductor : Copper :: Bad conductor : ?

- (a) Iron (b) Aluminium
- (c) Wood (d) Coal

52. DAM : MAD :: WARD : ?

- (a) DWAR (b) DWOR
- (c) DRAW (d) DROW

53. 7 : 32 :: 35 : ?

- (a) 144 (b) 156
- (c) 160 (d) 172

Directions (54-55): A series of given with one/two term (s) missing. Choose the correct alternative to complete the series.

54. 4, 196, 16, 169, ?, 144, 64

- (a) 21 (b) 81
- (c) 36 (d) 32

55. XYZ CBA UVW FE??

- (a) DR (b) RS
- (c) DS (d) MN

Directions (56): In this question, find the missing number from the given responses.

56.

18	24	32
12	14	16
3	?	4
72	112	128

- (a) 4 (b) 5
- (c) 2 (d) 3

Directions (57-59): Select the one which is different from the other three responses.

57. (a) Wool (b) Feather

(c) Hair (d) Grass

58. (a) 32-41 (b) 62-44

(c) 46-28 (d) 33-56

59. (a) IJNR (b) ZCFI

(c) QTWZ (d) GJMP

Directions (60-61): Select the missing numbers from the given responses.

60.

18	7	16
8	3	10
10	4	?

- (a) 9 (b) 6
- (c) 7 (d) 8

61.

50	18	32
72	30	42
29	?	14

- (a) 7 (b) 15
- (c) 26 (d) 16

62. Which conclusion is true with respect to the given statements?

Statements: Anand is an artist. Artists are beautiful.

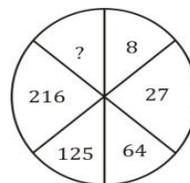
- Conclusions:** (a) Anand is not beautiful
 (b) Beautiful persons are not artists
 (c) All beautiful persons are artists
 (d) Anand is beautiful

63. From the given alternatives select the word which cannot be formed using the letters of the given word.

INTERNATIONAL

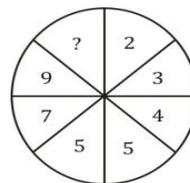
- (a) ALONE (b) NOTE
- (c) LATER (d) RADIO

64.



- (a) 4 (b) 305
- (c) 343 (d) 729

65.



- (a) 10 (b) 11
- (c) 12 (d) 13

Directions (66-67): Read the information carefully and answer to the given questions which are based on it.

Manish walks 20 m to the North, he turns right and walks 30 m, then he turns right and walks 35 m, then he turns left and walks 15 m, then he turns left and walks 15 m, he again turns left and walks 15 m.

66. How far Manish is from his starting point?

- (a) 25 m (b) 15 m
- (c) 45 m (d) 30 m

67. Which direction is Manish facing now?

- (a) East (b) West
- (c) North (d) South

68. If '+' means '÷', '-' means '×', '÷' means '+' and '×' means '-', then $36 \times 12 + 4 \div 6 + 2 - 3$ is equal to

- (a) 42 (b) 18
(c) 40 (d) 2

69. K is more beautiful than B. B is not as beautiful as Y. J is not as beautiful as B or Y. Whose beauty is in the least degree?

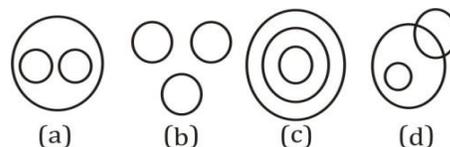
- (a) Y (b) K
(c) B (d) J

Directions (70): From the given alternatives select the word which can be formed using the letters of the given word.

70. PRAGMATIC

- (a) GUITAR (b) AGMARK
(c) GAME (d) MAGIC

71. Which of the following figures best describes the relationship among Ocean, Ship and Sailor?



72. Which one set of letters when sequentially placed at the gaps in the given letter series shall complete it? $_cb_ca_bacb_ca_bac_d$

- (a) badddb (b) bbbddd
(c) addddb (d) addbbb

Directions (73-74): Which one of the responses would be a meaningful order in the following words

73. 1. Rock 2. Hill
3. Mountain 4. Range 5. Stone
(a) 1, 3, 4, 2, 5 (b) 5, 1, 2, 3, 4
(c) 4, 3, 2, 5, 1 (d) 5, 2, 3, 4, 1

74. 1. Rain 2. Monsoon
3. Rescue 4. Flood
5. Shelter 6. Relief
(a) 1, 2, 4, 5, 3, 6 (b) 1, 2, 3, 4, 5, 6
(c) 2, 1, 4, 3, 5, 6 (d) 4, 1, 2, 3, 6, 5

QUANTITATIVE AWARENESS

75. Four children, Akash, Basu, Puja and Tulsi are on a ladder. Akash is further up the ladder than Basu. Basu is in between Akash and Puja. If Tulsi is still further than Akash, who is the second person from the bottom?

- (a) Tulsi (b) Akash
(c) Puja (d) Basu

76. Ram sells two houses at the same prices. On one he makes a profit of 10% and on the other he suffers a loss of 10%. Select the correct statement.

- (a) he suffers a loss of 1%
(b) He makes a profit of 10%
(c) He made a profit of 2%
(d) He makes no profit no loss

77. A copper wire is bent in the shape of a square of area 81 cm^2 . If the same wire is bent in the form of a semicircle, the radius (in cm) of the semicircle is (take $\pi = \frac{22}{7}$)

- (a) 16 (b) 14
(c) 10 (d) 7

78. The ratio of length of each equal side and the third side of an isosceles triangle is 3 : 4. If the area of the triangle is $18\sqrt{5}$ sq units, the third side is

- (a) $8\sqrt{2}$ units (b) 12 units
(c) 16 units (d) $5\sqrt{10}$ units

79. If $\cos\theta + \sec\theta = 2$, the value of $\cos^6\theta + \sec^6\theta$ is

- (a) 1 (b) 2
(c) 4 (d) 8

80. A and B can do a piece of work in 8 days, B and C can do the same work in 12 days. If A, B and C can complete the same work in 6 days, in how many days can A and C complete the same work?

- (a) 8 (b) 10
(c) 12 (d) 16

81. Internal bisectors of $\angle B$ and $\angle C$ of a ΔABC meet at O. If $\angle BAC = 80^\circ$, then the value of $\angle BOC$ is

- (a) 120° (b) 140°
(c) 110° (d) 130°

82. A student was asked to multiply a number by $\frac{3}{2}$ but he divided that number by $\frac{3}{2}$. His result was 10 less than the correct answer. The number was

- (a) 10 (b) 12
(c) 15 (d) 20

83. The simple interest on a certain sum for 8 months at 4% per annum is Rs. 129 less than the simple interest on the same sum for 15 months at 5% per annum. The sum is

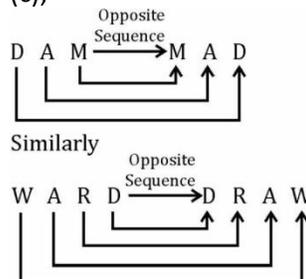
- (a) Rs. 2580 (b) Rs. 2400
(c) Rs. 2529 (d) Rs. 3600

84. A tap can empty a tank in one hour. A second tap can empty it in 30 min. If both the taps operate simultaneously, how much time is needed to empty the tank?
 (a) 20 min (b) 30 min
 (c) 40 min (d) 45 min
85. Arun purchased 30 kg of wheat at the rate of Rs. 11.50 per kg and 20 kg of wheat at the rate of 14.25 per kg. He mixed the two and sold the mixture. Approximately what price per kg should he sell the mixture to make 30% profit?
 (a) Rs. 14.80 (b) Rs. 15.40
 (c) Rs. 15.60 (d) Rs. 16.30
86. If the height of a given cone be doubled and radius of base remains the same, the ratio of the volume of the given cone to that of the second cone will be
 (a) 2 : 1 (b) 1 : 8
 (c) 1 : 2 (d) 8 : 1
87. Out of three numbers, the first is twice the second and is half of the third. If the average of the three numbers is 56, then difference of first and third number is
 (a) 12 (b) 20
 (c) 24 (d) 48
88. A person spends 30% of monthly salary on rent, 25% on food, 20% on children's education and 12% on electricity and the balance of Rs. 1040 on the remaining items. What is the monthly salary of the person?
 (a) Rs. 8000 (b) Rs. 9000
 (c) Rs. 96000 (d) Rs. 10600
89. $\frac{\sin 30^\circ - \cos 60^\circ + \tan 45^\circ}{\cos 30^\circ - \tan 45^\circ + \sin 90^\circ}$ is equal to
 (a) $\frac{\sqrt{3}}{2}$ (b) $\frac{2\sqrt{3}}{3}$
 (c) $\frac{4\sqrt{3}}{3}$ (d) $\sqrt{3}$
90. In a cyclic quadrilateral ABCD, if $\angle B - \angle D = 60^\circ$, then the measure of the smaller of the two is
 (a) 60° (b) 40°
 (c) 38° (d) 30°
91. Average of 5 term is 10. If average of first two term is 7 and average of last two term is 13, then what is the value of third term?
 (a) 8 (b) 7
 (c) 10 (d) 9
92. A dealer buys an article marked at Rs. 25000 with 20% and 5% off. He spends Rs. 1000 on its repairs and sell it for Rs. 25000. What is his gain or loss per cent?
 (a) Loss of 25% (b) Gain of 25%
 (c) Gain of 10% (d) Loss of 10%
93. $\sqrt{6 + \sqrt{6 + \sqrt{6 + \dots}}}$ is equal to
 (a) 2 (b) 5
 (c) 4 (d) 3
94. In an isosceles right angled triangle the length of one of equal side is 10m. Its area is ?
 (a) 40 m^2 (b) 52 m^2
 (c) 50 m^2 (d) 48 m^2
95. If $64^{(x+1)} = \frac{64}{4^x}$, then the value of x is
 (a) 1 (b) 0
 (c) $\frac{1}{2}$ (d) 2
96. Two friends walking at 5 km/h and 7 km/h start at the same time from two different towns 48 km apart towards each other. They will meet each other after
 (a) 5 h (b) 6 h
 (c) 2 h (d) 4 h
97. The difference (in Rs.) in discounts between two successive discounts of 8% each and a single discount of 16% on Rs. 1000 is
 (a) 4.60 (b) 46
 (c) 64 (d) 6.40
98. If the perimeters of a rectangle and a square are equal and the ratio of two adjacent sides of the rectangle is 1 : 2, then the ratio of area of the rectangle and that of the square is
 (a) 1 : 1 (b) 1 : 2
 (c) 2 : 3 (d) 8 : 9
99. If $a + \frac{1}{a-2} = 4$, then the value of $(a-2)^2 + \left(\frac{1}{a-2}\right)^2$ is
 (a) 0 (b) 2
 (c) -2 (d) 4
100. $\frac{3\sqrt{2}}{\sqrt{6}-\sqrt{3}} - \frac{4\sqrt{3}}{\sqrt{6}-\sqrt{2}} - \frac{6}{\sqrt{8}+\sqrt{12}}$ is equal to
 (a) 1 (b) $-\sqrt{3}$
 (c) $\sqrt{3} + \sqrt{2}$ (d) $\sqrt{3} - \sqrt{2}$

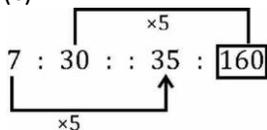
Solutions

51. (c); As, copper is good conductor of heat, similarly wood is a bad conductor of heat.

52. (c);



53. (c)



54. (c); Here, there are two series. One is $2^2, 4^2, 6^2, 8^2$ and other is $14^2, 13^2, 12^2 \dots$ So answer is $6^2=36$

55. (a)

56. (d); As $12 \times \frac{18}{3} = 72$ and $16 \times \frac{32}{4} = 128$

Similarly $14 \times \frac{24}{7} = 112$

$\therefore ? = 3$

57. (d); Except Grass, All other can be obtained from animals.

58. (d); Except in pair 33–56, in all others the sum of digits of one number is equal to the sum of digits of the second number.

59. (a);

$I \xrightarrow{+3} J \xrightarrow{+4} N \xrightarrow{+4} R$

$Z \xrightarrow{+3} C \xrightarrow{+3} F \xrightarrow{+3} I$

$Q \xrightarrow{+3} T \xrightarrow{+3} W \xrightarrow{+3} Z$

$G \xrightarrow{+3} J \xrightarrow{+3} M \xrightarrow{+3} P$

60. (b); The number in the first row are obtain by adding the sum of second and third number of row.

61. (b); The number in the first column are obtain by adding the number in second and third column.

62. (d); Recording to the statement



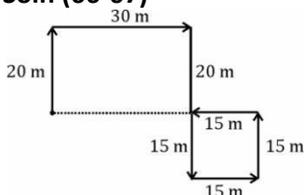
Hence conclusions (d) is true.

63. (d); There is no 'D' letter in the keyword.

64. (c); Moving clockwise, the terms are $2^3, 3^3, 4^3, 5^3, 6^3, 7^3$

65. (b); The number in the right half form the series 2, 3, 4, 5. The number in the left half forms the series 5, 7, 9, 11.

Soln (66-67)



66. (d); Manish is 30m away from starting point.

67. (b); Manish is facing towards west.

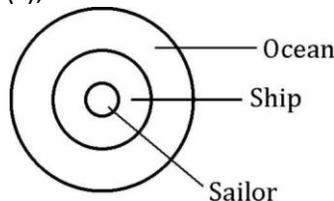
68. (a); $36 - 12 \div 4 + 6 \div 2 \times 3 = 36 - 3 + 9 = 42$

69. (d); $Y > K > B > J$ or $K > Y > B > J$

Hence, J is least beauty among them.

70. (d)

71. (c);

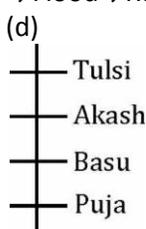


72. (c)

73. (b); Stone \rightarrow Rock \rightarrow Hill \rightarrow Mountain \rightarrow Range.

74. (c); Monsoon \rightarrow Flood \rightarrow Rescue \rightarrow Shelter \rightarrow Relief \rightarrow Rain

75. (d)



76. (a); In this type of transaction there is always a loss

$\therefore \text{Loss percent} = \frac{(\text{value})^2}{100} = \frac{(10)^2}{100} = 1\% \text{ loss}$

77. (d); Let side of square = a

$a^2 = 81$

$a = 9$

$\therefore \text{Perimeter of square} = 4a = 4 \times 9 = 36$

Perimeter of semicircle = $2\pi r + 2r$

$\therefore \pi r + 2r = 36$

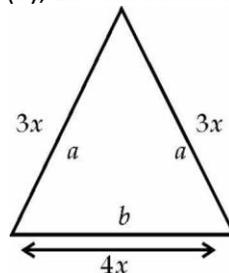
$r(\pi + 2) = 36$

$r\left(\frac{22}{7} + 2\right) = 36$

$r \times \frac{36}{7} = 36$

$r = 7$

78. (b); Let the common ratio be x.



Then, equal sides are 3x cm each and non-equal be 4x cm

Area of isosceles triangle = $\frac{b}{4} \sqrt{4a^2 - b^2}$

$18\sqrt{5} = \frac{4x}{4} \sqrt{4(3x)^2 - (4x)^2}$

$18\sqrt{5} = x \sqrt{36x^2 - 16x^2}$

$$18\sqrt{5} = x\sqrt{20x^2}$$

$$\sqrt{20x^2} = 18\sqrt{5}$$

$$x^2 = \frac{18\sqrt{5}}{2\sqrt{5}} = 9$$

$$x = 3 \text{ units}$$

$$\therefore \text{Third side} = 4x = 4 \times 3 = 12 \text{ unit}$$

79. (b); $\cos \theta + \sec \theta = 2$

When $\cos \theta + \sec \theta = p$

Then, $\cos^n \theta + \sec^n \theta = p^n$

$$\therefore \cos^6 \theta + \sec^6 \theta = 2$$

80. (a); Number of days taken by A and B to do the work = 8

Number of days taken by B and C to do the work = 12

A's and B's 1 days work = $\frac{1}{8}$

B's and C's 1 day work = $\frac{1}{12}$

Number of days taken by A, B and C to do the work = 6

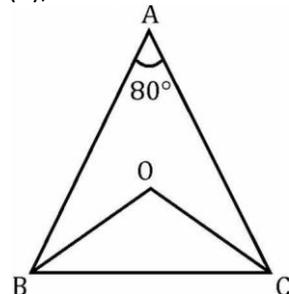
$$\therefore \text{A's, B's and C's 1 days work} = \frac{1}{6}$$

$$\text{B's 1 day work} = \frac{1}{8} + \frac{1}{12} - \frac{1}{6} = \frac{3+2-4}{24} = \frac{1}{24}$$

$$\text{A's and C's 1 day work} = \frac{1}{6} - \frac{1}{24} = \frac{3}{24} = \frac{1}{8}$$

So, A and C can complete the work in 8 days.

81. (d); $\angle BAC = 80^\circ$



$$\angle BAC = 80^\circ$$

$$\angle B + \angle C = 180^\circ - 80^\circ = 100^\circ$$

$$\frac{\angle B}{2} + \frac{\angle C}{2} = 50^\circ$$

$$\therefore \angle OBC + \angle OCB = 50^\circ$$

$$\angle BOC = 180^\circ - 50^\circ = 130^\circ$$

Shortcut

$$\angle BOC = 90^\circ + \frac{\angle A}{2} = 90^\circ + \frac{80^\circ}{2} = 90^\circ + 40^\circ = 130^\circ$$

82. (b); Let the number x

$$\frac{3}{2}x - \frac{x}{(3/2)} = 10$$

$$\frac{3}{2}x - \frac{2x}{3} = 10$$

$$\frac{5x}{6} = 10$$

$$x = 12$$

83. (d); $\frac{P \times 5 \times 15}{100 \times 12} - \frac{P \times 4 \times 8}{100 \times 12} = 129$

$$\therefore P = 3600$$

84. (a); $\frac{1}{60} + \frac{1}{30} = \frac{1+2}{60} = \frac{3}{60}$

So, Both pipe can empty the tank in $\frac{60}{3} = 20$ min

85. (d); C.P. of 50 kg. Wheat = $30 \times 11.5 + 20 \times 14.25 = 630$

$$\text{S.P.} = 130\% \text{ of } 630 = 819$$

$$\text{S.P. per kg} = \frac{819}{50} = 16.38 \approx 16.3$$

86. (c); $V_1 = \text{Volume of cone} = \frac{1}{3}\pi r^2 h$

$$V_2 = \text{New Volume of cone} = \frac{1}{3}\pi r^2 \cdot 2h$$

$$\text{Ratio} = \frac{V_1}{V_2} = \frac{\frac{1}{3}\pi r^2 h}{\frac{1}{3}\pi r^2 \cdot 2h} = \frac{1}{2} = 1 : 2$$

87. (d); Let second number = x

$$\therefore \text{First number} = 2x$$

$$\text{And third number} = 4x$$

According to the question

$$\frac{x+2x+4x}{3} = 56$$

$$\frac{7x}{3} = 56$$

$$x = 24$$

$$\text{Diff} = 4x - 2x = 2x = 2 \times 24 = 48$$

88. (a); $\frac{(100-30-25-20-12) \times x}{100} = 1040$

$$x = \frac{1040 \times 100}{13} = 8000$$

89. (b); $\frac{\frac{1}{2} - \frac{1}{2} + 1}{\frac{\sqrt{3}}{2} - 1 + 1} = \frac{1}{\frac{\sqrt{3}}{2}} = \frac{2}{\sqrt{3}} = \frac{2\sqrt{3}}{3}$

90. (a); As $\angle B + \angle D = 180^\circ$ (i) (\because Sum of opposite angle of cyclic quadrilateral is 180°)

$$\angle B - \angle D = 60^\circ \text{(ii)}$$

Adding (i) and (ii)

$$2\angle B = 240$$

$$\angle B = 120, \angle D = 60$$

91. (c); Sum of 5 term = $5 \times 10 = 50$

$$\text{Sum of 1}^{\text{st}} \text{ two number} = 7 \times 2 = 14$$

$$\text{Sum of last two} = 13 \times 2 = 26$$

$$\text{Third term} = 50 - 14 - 26 = 10$$

92. (b); C.P. = 95% of 80% of 25000 + 1000

$$\text{C.P.} = 20,000$$

$$\text{S.P.} = 25,000$$

$$\% \text{ gain} = \frac{5000}{20000} \times 100 = 25\%$$

93. (D); Let $x = \sqrt{6 + \sqrt{6} + \dots}$

$$x = \sqrt{6 + x}$$

Squaring both side

$$x^2 = 6 + x$$

$$x^2 - x - 6 = 0$$

$$x^2 - 3x + 2x - 6 = 0$$

$$x(x - 3) + 2(x - 3) = 0$$

$$(x - 3)(x + 2) = 0$$

$$x = 3, \text{ and } x \neq -2$$

94. (c); Area = $\frac{1}{2} \times b \times h = \frac{1}{2} \times 10 \times 10 = 5 \times 10 = 50 \text{ m}^2$

95. (b); $(64)^{x+1} = \frac{64}{4^x}$

$$4^{3(x+1)} \times 4^x = 64$$

$$4^{3x+3+x} = 4^3$$

$$4x + 3 = 3$$

$$x = 0$$

96. (d); $\frac{48}{5+7} = \frac{48}{12} = 4h$.

97. (d); $8 + 8 - \frac{8 \times 8}{100} = 16 - 0.64 = 15.36\%$

Difference = $16 - 15.36 = 0.64\%$

Difference (in Rs.) = 0.64% of $1000 = 6.4$

98. (d); Let the length of rectangle be $2x$ and breadth x

Let the side of square be a .

$$4a = 2(2x + x)$$

$$4a = 6x$$

$$x = \frac{2a}{3}$$

Area of rectangle = $2x \times x = 2 \times \frac{2a}{3} \times \frac{2a}{3} = \frac{8}{9}a^2$

Area of square = a^2

Ratio = $\frac{(\frac{8}{9}a^2)}{a^2} = 8 : 9$

99. (b); $a + \frac{1}{a-2} = 4$

Subtract 2 from both side.

$$(a - 2) + \frac{1}{(a-2)} = 2$$

Squaring both sides

$$(a - 2)^2 + \frac{1}{(a-2)^2} + 2 = 4$$

$$(a - 2)^2 + \frac{1}{(a-2)^2} = 2$$

100. (b); $\frac{3\sqrt{2}}{\sqrt{6}-\sqrt{3}} \times \frac{\sqrt{6}+\sqrt{3}}{\sqrt{6}+\sqrt{3}} - \frac{4\sqrt{3}}{\sqrt{6}-\sqrt{2}} \times \frac{\sqrt{6}+\sqrt{2}}{\sqrt{6}+\sqrt{2}} - \frac{6}{\sqrt{8}+\sqrt{12}} \times$

$$\frac{\sqrt{8}-\sqrt{12}}{\sqrt{8}-\sqrt{12}}$$

$$= \frac{3\sqrt{2}(\sqrt{6}+\sqrt{3})}{6-3} - \frac{4\sqrt{3}(\sqrt{6}+\sqrt{2})}{6-2} - \frac{6(\sqrt{8}-\sqrt{12})}{8-12}$$

$$= \sqrt{12} + \sqrt{6} - \sqrt{18} - \sqrt{6} + \frac{3\sqrt{8}-3\sqrt{12}}{2}$$

$$= \frac{2\sqrt{12}+2\sqrt{6}-2\sqrt{18}-2\sqrt{6}+3\sqrt{8}-3\sqrt{12}}{2}$$

$$= \frac{4\sqrt{3}-6\sqrt{2}+6\sqrt{2}-6\sqrt{3}}{2}$$

$$= \frac{(4\sqrt{3}-6\sqrt{3})}{2} = -\frac{2\sqrt{3}}{2} = -\sqrt{3}$$

Answer Key

Q.	Ans								
1	A	11	C	21	B	31	C	41	A
2	B	12	B	22	C	32	D	42	C
3	C	13	B	23	D	33	C	43	D
4	B	14	C	24	C	34	B	44	D
5	B	15	B	25	B	35	B	45	B
6	A	16	C	26	C	36	A	46	B
7	C	17	B	27	A	37	B	47	B
8	D	18	D	28	D	38	B	48	B
9	A	19	B	29	C	39	D	49	A
10	A	20	A	30	C	40	C	50	C

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QUANT PRACTICE SET (IBPS/SBI/RBI)

Directions (1-5): In each of these questions two equations are given. You have to solve these equations and give answer.

- 1) if $x < y$ 2) if $x > y$ 3) if $x = y$
 4) if $x \geq y$ 5) if $x \leq y$
- I. $3x^2 + 13x + 14 = 0$ II. $3y^2 + 11y + 10 = 0$
 - I. $49x^2 - 84x + 36 = 0$ II. $25y^2 - 30y + 9 = 0$
 - I. $3x + 4y = 49$ II. $5x + 8y = 91$
 - I. $x + \frac{1}{x} = \frac{17}{4}$ II. $4y^2 + 4 + 17y = 0$
 - I. $x^2 - 9x + 18 = 0$ II. $2y^2 - 5y = 3$
- The radii of the bases of cylinder and a cone are in the ratio of 5 : 4 and their heights are in the ratio 4 : 5. Find the ratio of their volumes.
 A. 5 : 4 B. 4 : 15 C. 15 : 4
 D. 4 : 5 E. None of these
 - There are 3 red balls, 4 blue balls and 5 white balls. 2 balls are chosen randomly. Find probability that 1 is red and the other is white.
 A. 5/22 B. 5/23 C. 7/22
 D. 4/9 E. None of these
 - A does a work in 15 days, and B does the same work in 16 days. A and B started the work, and after 6 days B left. A completed the remaining work. Find the total number of days after which the work will be completed?
 A. 7 days B. $8\frac{3}{4}$ days C. 9 days
 D. $9\frac{3}{8}$ days E. None of these
 - A man can row $9\frac{3}{5}$ km/hr in still water and he finds that it takes him twice as much time to row up than as to row down the same distance in river. The speed (km/hr) of the current is
 A. 2 B. $2\frac{1}{2}$ C. $3\frac{1}{5}$
 D. 5 E. None of these
 - A bike during a fog passes a man who was walking at the rate of 3 km/hr in the same direction. He could see the bike for 4 min and it was visible to him up to a distance of 100m. What was the speed of the bike?
 A. $4\frac{1}{3}$ km/hr B. $4\frac{2}{3}$ km/hr C. $4\frac{1}{2}$ km/hr
 D. 4 km/hr E. None of these

Directions (11-15) : What should come in place of the question mark (?) in the following number series.

- 325 314 292 259 215 ?
 (1) 126 (2) 116 (3) 130
 (4) 160 (5) None of these
- 45 46 70 141 ? 1061.5
 (1) 353 (2) 353.5 (3) 352.5
 (4) 352 (5) None of these

- 620 632 608 644 596 ?
 (1) 536 (2) 556 (3) 656
 (4) 646 (5) None of these
- 15 25 40 65 ? 195
 (1) 115 (2) 90 (3) 105
 (4) 120 (5) None of these
- 120 320 ? 2070 5195 13007.5
 (1) 800 (2) 920 (3) 850
 (4) 900 (5) None of these

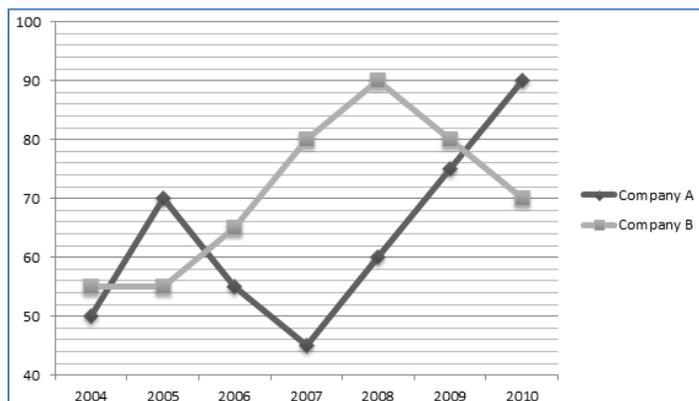
Directions (16-20): Study the table carefully to answer the questions that follow

Percentage of Marks Obtained by Different Students in Different Subjects

Students	Subjects Marks						
	Hindi (100)	English (150)	Maths (75)	Physics (150)	Chemistry (150)	Biology (75)	IT (50)
Amit	67	88	92	88	58	60	98
Ruchi	65	78	68	70	64	72	76
Kanchan	89	66	76	76	72	68	76
Prashant	88	80	72	68	62	64	72
Mrinal	78	64	76	74	68	80	78
Kunal	60	86	88	74	94	76	84
Diksha	74	92	96	66	86	88	96

- How many marks did Kunal get in all the subjects together?
 (1) 592 (2) 558 (3) 634
 (4) 606 (5) None of these
- What are the average marks obtained by all students together in Chemistry?
 (1) 98 (2) 112 (3) 88
 (4) 124 (5) None of these
- How many students have scored the highest marks in more than one Subject?
 (1) Four (2) Three (3) Two
 (4) One (5) None of these
- Marks Obtained by Ruchi in Biology are what per cent of marks obtained by Kanchan in the same subject? (rounded off to two digits after decimal)
 (1) 94.44 (2) 105.88 (3) 113.13
 (4) 86.24 (5) None of these
- Who has scored the highest marks in all the subjects together?
 (1) Diksha (2) Mrinal (3) Ruchi
 (4) Prashant (5) None of these

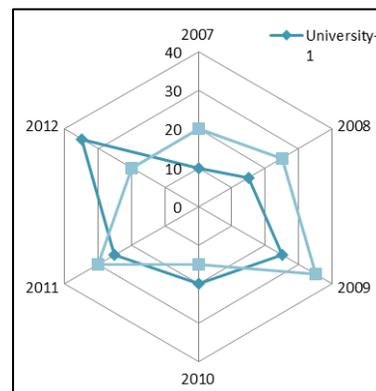
Directions (21-25): Study the following graph, which shows the profit percentage of company A and B, Carefully to answer these questions.



21. If the profit earned in 2006 by Company B was Rs. 8, 12,500, what was the total income of the Company in that year?
 (a) Rs. 12, 50, 000 (b) 20, 62, 500
 (c) Rs. 16, 50, 000 (d) Rs. 18, 25, 000
 (e) None of these
22. If the amount invested by the two Companies in 2005 was equal, what the ratio between total income in 2005 of the Companies A and B respectively?
 (a) 31 : 33 (b) 33 : 31 (c) 34 : 31
 (d) 14 : 11 (e) None of these
23. If the total amount invested by the two Companies in 2009 was Rs. 27 lakhs, while the amount invested by Company B was 50% of the amount invested by company A, what was the total profit earned by the two Companies together?
 (1) Rs. 21. 15 lakhs (2) Rs. 20. 70 lakhs
 (3) Rs. 18. 70 lakhs (4) Rs. 20. 15 lakhs
 (5) None of these
24. If the investments of Company A in 2007 and 2008 were equal. What is the difference between profit earned in two years if the income in 2008 was Rs. 24 lakhs?
 (1) Rs. 2. 25 lakhs (2) Rs. 3. 6 lakhs
 (3) Rs. 1. 8 lakhs (4) Rs. 2. 6 lakhs
 (5) none of these
25. If each of the Companies A and B invested Rs. 25 lakhs in 2010, what was the average profit earned by the two companies?
 (1) Rs. 18 lakhs (2) Rs. 22. 5 lakhs
 (3) Rs. 17. 5 lakhs (4) Rs. 20 lakhs (5) none of these

Directions (26-30): Study the radar graph carefully and answer the questions that follow:

Number of students (in thousands) in two different universities in six different years



26. In which year was the difference between the number of students in university-1 and the number of students in university-2 highest ?
 (1) 2008 (2) 2009 (3) 2010
 (4) 2011 (5) 2012
27. If 25% of the students in university-2 in the year 2010 were females, what was the number of male students in the university-2 in the same year ?
 (1) 11250 (2) 12350 (3) 12500
 (4) 11500 (5) 11750
28. What was the percent increase in the number of students in university-1 in the year 2011 as compared to the previous year?
 (1) 135 (2) 15 (3) 115
 (4) 25 (5) 35
29. What was the difference between the number of students in university-1 in the year 2010 and the number of students in university-2 in the year 2012 ?
 (1) Zero (2) 5,000 (3) 15,000
 (4) 10,000 (5) 1,000
30. What is the sum of the number of students in university-1 in the year 2007 and the number of students in university-2 in the year 2011 together ?
 (1) 50000 (2) 55000 (3) 45000
 (4) 57000 (5) 40000
31. A person lent a certain sum of money at 8% simple interest, and in 8 years the interest amounted to 612 less than the sum lent. Find the sum lent.
 1) Rs.1400 2) Rs.1500 3) Rs.1600
 4) Rs.1700 5) Rs.1800
32. If the compound interest on a certain sum for 2 years at 15% is Rs. 193.50, what will be the simple interest at the same rate for the same period?
 1) Rs.150 2) Rs.160 3) Rs.180
 4) Rs.172 5) Rs.175
33. The circumference of a circular park is 968m. The park is surrounded on the outside by a road 2.8m wide. What is the area of the road?
 1) 2640.12 sq m 2) 2735.04 sq m 3) 2831.6 sq m

- 4) 2942 sq m 5) None of these
34. From a group of five males and six females, in how many ways can four be chosen to include exactly one female?
 1) 210 2) 180 3) 120
 4) 80 5) 60
35. A bag contains 6 red, 7 blue and 8 green balls. Three balls are drawn randomly. What is the probability that the balls drawn contain exactly two blue balls?
 1) $\frac{21}{95}$ 2) $\frac{518}{665}$ 3) $\frac{54}{455}$
 4) $\frac{44}{455}$ 5) $\frac{401}{455}$
36. The sum of the ages of A, B and C at present is 85 years. 10 years ago the ratio of their ages was 1 : 3 : 7. The present age of C is what percentage of the present age of B?
 1) 55.55% 2) 80% 3) 120%
 4) 180% 5) 300%
37. A bag contains 5 red, 4 white, 3 black balls. 3 balls are drawn randomly. The probability of the balls drawn contains no red ball is –
 1) $\frac{24}{91}$ 2) $\frac{12}{65}$ 3) $\frac{7}{44}$
 4) $\frac{33}{91}$ 5) $\frac{7}{35}$
38. A sum was put at simple interest at a certain rate for 5 years. Had it been put at 5% higher rate, it would have fetched Rs. 500 more. What is the sum?
 1) Rs. 2000 2) Rs. 2400 3) Rs. 2500
 4) Rs. 3200 5) Rs. 4400
39. What is the difference between the compound interest and the simple interest for the sum Rs. 16000 at 5% p.a. for 2 years?
 1) Rs. 80 2) Rs. 60 3) Rs. 54
 4) Rs. 40 5) Rs. 35
40. How much water must be added to a flask which contains 25 litres of milk at a cost price of Rs. 8 per litre so that the cost of milk reduces to RS. 5 per litre?
 1) 12 litres 2) 15 litres 3) 16 litres
 4) 18 litres 5) 20 litres

Solutions

- (5); $x = -2, \frac{-7}{3}; y = \frac{-5}{3}, -2; x \leq y.$
- (2); $x = \frac{6}{7}, y = \frac{3}{5}; x > y$
- (3); $x = 7, y = 7, x = y$
- (2); $x = 4, \frac{1}{4}; y = -4, \frac{-1}{4}; x > y$
- (4); $x = 6, 3; y = 3, \frac{-1}{2}; x \geq y$
- (3); Let volume of cylinder = $\pi r_1^2 h_1$
 Let volume of cone = $\frac{1}{3} \pi r_2^2 h_2$
 Given $\frac{r_1}{r_2} = 5 : 4$ and $\frac{h_1}{h_2} = \frac{4}{5}$

$$\text{Req. Ratio} = \frac{\text{Volume (cylinder)}}{\text{Volume cone}}$$

$$= \frac{\pi r_1^2 h_1}{\frac{1}{3} \pi r_2^2 h_2} = 3 \left(\frac{r_1}{r_2}\right)^2 \left(\frac{h_1}{h_2}\right)$$

$$= \frac{3 \times 5 \times 5}{4 \times 4} \times \frac{4}{5} = \frac{15}{4} = 15 : 4$$

- (1); $P = \frac{{}^3C_1 \times {}^5C_1}{{}^{12}C_2} = \frac{5}{22}$
- (4); Work done by A in 1 day = $\frac{1}{15}$
 Work done by B in 1 day = $\frac{1}{16}$
 1 day work of A and B = $\frac{1}{15} + \frac{1}{16}$
 6 day work of A and B = $\frac{6}{15} + \frac{6}{16} = \frac{31}{40}$
 Work remaining = $1 - \frac{31}{40} = \frac{9}{40}$
 Time taken by A done
 Remaining work = $\frac{\left(\frac{9}{40}\right)}{\left(\frac{1}{15}\right)} = \frac{27}{8} = 3\frac{3}{8}$
 Total days = $6 + 3\frac{3}{8} = 9\frac{3}{8}$
- (3); Let the distance = D
 Let the speed of current = x
 Time (upstream) = $\frac{D}{9.6-x}$
 Time (downstream) = $\frac{D}{9.6+x}$
 According to question
 $2 \times \text{Time (downstream)} = \text{Time (upstream)}$
 $2 \times \frac{D}{(9.6+x)} = \frac{D}{9.6-x}$
 $19.2 - 2x = 9.6 + x$
 $3x = 9.6$
 $x = 3.2 = 3\frac{1}{5} \text{ km/hr}$
- (3); Let the speed of bike = x
 Moving in same direction, so relative speed = $(x-3)$ km/hr.
 With this relative speed, the bike is seen for 4 min (1/15) up to a distance of 100m (0.1 km), So
 $x-3 = \frac{0.1}{\frac{1}{15}}$
 $x = 1.5 + 3 = 4.5$
- (4); Series is $-11, -(11 \times 2), -(11 \times 3), -(11 \times 4), \dots$
- (2); Series is $\times 1 - 1, \times 1.5 + 1, \times 2 + 1, \times 2.5 + 1, \dots$
- (3); Series is $+(1 \times 12), -(2 \times 12), +(3 \times 12), -(4 \times 12), +(5 \times 12), \dots$
- (5); 110; series is $\times 2 - (1 \times 5), \times 2 - (2 \times 5), \times 2 - (3 \times 5), \times 2 - (4 \times 5), \dots$
- (5); 820; series is $\times 2.5 + 20, \times 2.5 + 20, \times 2.5 + 20, \dots$
- (4) Total marks = 60% of 100 + 86% of 150 + 88% of 75 + 74% of 150 + 94% of 150 + 76% of 75 + 84% of 50 = 606
- (5) Required average marks

- $$= \frac{58+64+72+62+68+94+86}{7} \times \frac{150}{100}$$
- $$= \frac{507}{7} \times \frac{150}{100} = 108$$
18. (3) Two— Amit and Diksha
19. (2) Required% = $\frac{72 \times 100}{68} = 105.88\%$
20. (1) Diksha
21. (2) Let expenditure = x
A.T.Q
65% of x = 8,12,500
x = 12,50,000
Income = Expenditure + Profit
= 12,50,000 + 8,12,500
= 20,62,500
22. (3) Let the expenditure of A = expenditure of B = x
Income of A = 170% of x [\therefore Profit = 70%]
= 1.7 x
Income of B = 155% of x [\therefore Profit = 55%]
= 1.55 x
Ratio = $\frac{1.7x}{1.55x} = \frac{170}{155} = \frac{34}{31}$
23. (2) Let the amount invested by B = x
And amount invested by A = 2x
A.T.Q
x + 2x = 27
x = 9
Expenditure of A = 2x = 18
Expenditure of B = x = 9
Profit earned by A = 75% of 18 = 13.5
Profit earned by B = 80% of 9 = 7.2
Total profit earned by two companies = 20.7
24. (1) Let the investment of A in 2007 = x
And investment of A in 2008 = x
Income of A in 2008 = 24
Income of A in 2008 = 160% of x = 1.6x [\therefore 60% Profit]
1.6x = 24
x = 15
profit in 2007 = 45% of 15 = 6.75
profit in 2008 = 60% of 15 = 9
Difference = 9 - 6.75 = 2.25
25. (4) Investment of A in 2010 = 25
Profit of A in 2010 = 90% of 25 = 22.5
Investment of B in 2010 = 25
Profit of B in 2010 = 70% of 25 = 17.5
Average profit = $\frac{17.5+22.5}{2} = \frac{40}{2} = 20$
26. (5);
27. (1); Female = 25%
Males = 75%
Number of male = 75% of 15000 = 11250
28. (4); $\frac{2520}{20} \times 100 = \frac{5}{20} \times 100 = 25\%$
29. (1); 20000 - 20000 = 0
30. (5); Required number = 10000 + 30000 = 40,000
31. (4); Let the sum lent be x
interest = $\frac{x \times 8 \times 8}{100}$
Now
 $x - \frac{64x}{100} = 612$
 $\frac{36x}{100} = 612$
x = 1700
32. (3); Let the amount be x
C.I. = $x \left[1 + \frac{15}{100} \right]^2 - x$
CI = $x \times \frac{129}{400}$
S.I. = $\frac{x \times 15 \times 2}{100} = \frac{3x}{10}$
 $\therefore \frac{C.I.}{S.I.} = \frac{129}{400} \times \frac{10}{3} = \frac{43}{40}$
 $\therefore S.I. = \frac{C.I. \times 40}{43} = \frac{193.5 \times 40}{43} = 180$
33. (2); $2\pi r = 968$
 $r_1 = \frac{968 \times 7}{22 \times 2} = 154$
 $r_2 = 154 + 2.8 = 156.8$
= $\pi r_2^2 - \pi r_1^2$
= $\pi (r_2^2 - r_1^2)$
= $\frac{22}{7} \times 310.8 \times 2.8 = 2735.04$
34. (5); Req. No. of ways = $6C_1 \times 5C_3 = 6 \times 10 = 60$
35. (1); $\frac{7C_2 \times 14C_1}{21C_3} = \frac{21}{95}$
36. (4); Let 10 year ago the ages of A, B and C be x, 3x and 7x respectively. Then the present ages of A, B and C are
 $\therefore x + 10 + 3x + 10 + 7x + 10 = 85$
11x = 55
x = 5
Present age of C = 7x + 10 = 45
Present age of B = 3x + 10 = 25
 \therefore Req. % = $\frac{45}{25} \times 100 = 180\%$
37. (3); $\frac{7C_3}{12C_3} = \frac{7}{44}$
38. (1); $5 \times 5 = 25\%$
25% = 500
100% = 2000
39. (4); $D = P \left(\frac{r^2}{100} \right)$
= $\frac{16000 \times 5 \times 5}{100 \times 100} = 40$
40. (2); Let x is the water added
5(25+x) = 25 \times 8
125 + 5x = 200
5x = 75
x = 15

REASONING PRACTICE SET (IBPS/SBI/RBI)

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, Priyanka, Deepika, Katrina, Sonam and Sonakshi are sitting and all of them are facing south. In row 2, Hema, Rekha, Jaya, Madhubala and Jeenat 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 countries — Pakistan, Afghanistan, Bangladesh, Kazakhstan, Syria, UAE, Dubai, Egypt, Nigeria and Turkey but not necessarily in the same order.

There are only two persons sitting between the person from Pakistan, who sits at an extreme end, and Sonakshi. Hema, who sits in the middle of the row, is not an immediate neighbour of Rekha, who is not a person of Turkey.

Jeenat is sitting at an extreme end. Sonakshi, a Syrian, sits on the immediate right of the person from Afghanistan and faces the immediate neighbour of Rekha. Deepika is not sitting at the extreme left end. Hema is not from Nigeria.

There is only one person between Katrina and Sonam, who is from Pakistan. Madhubala, who is from UAE, is an immediate neighbour of the person from Turkey and does not face the person from Bangladesh.

Jaya, who is from Kazakhstan, is an immediate neighbour of the person from Nigeria, who in turn faces the immediate neighbour of the person from Syria. There are two persons between the person from Dubai and Bangladesh. Deepika is not from Dubai. Jeenat is not from Egypt.

1. Priyanka belongs to which of the following countries?
 - 1) Egypt
 - 2) Dubai
 - 3) Bangladesh
 - 4) None of these
 - 5) can't be determined
2. Who is from Egypt?
 - 1) Jaya
 - 2) Deepika
 - 3) Jeenat
 - 4) Hema
 - 5) can't be determined
3. 'Pakistan' is related to 'Dubai' in a certain way, based on their seating positions. Then Turkey is related to whom, following the same seating positions?
 - 1) Egypt
 - 2) Nigeria
 - 3) Afghanistan
 - 4) UAE
 - 5) Kazakhstan
4. 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?
 - 1) Syria
 - 2) Dubai
 - 3) Turkey
 - 4) Kazakhstan
 - 5) UAE
5. Which of the following statements is/are definitely false?
 - 1) Deepika is from Bangladesh.
 - 2) There are two persons sitting between the person from UAE and the person from Nigeria.

3) The person from Afghanistan faces the person from Egypt.

4) The person who is from Nigeria sits opposite the person from Pakistan.

5) All are true

Directions (6-10): 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.
 - (5) If both conclusion I and conclusion II follow.
6. **Statements:** All village are town.
Some state are village. Some country are town.
Conclusions: I. No country is a state is a possibility.
II. Some village which are country they must be a part of state.
 7. **Statements:** All sonakshi are sonam.
All katrina are sonakshi. All sonam are deepika.
Conclusions: I. All deepika are katrina is a possibility.
II. Some deepika which are sonakshi also a part of katrina.
 8. **Statements:** All nokia are samsung.
Some samsung are motorola. All motorola are sony.
Conclusions: I. Some sony which are samsung are also a part of nokia.
II. No motorola is nokia is a possibility.
Statements (9-10): All yami are arjun.
Some arjun are salman. No salman is a parineeti.
 9. **Conclusions:**
I. All yami being salman is a possibility.
II. No parineeti is a arjun.
 10. **Conclusions:**
I. All parineeti being yami is a possibility.
II. At least some arjun are yami.
- Directions (11-15):** 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.
- Input: shop 17 table 20 53 oven desk 39**
Step I : 17 shop table 20 53 oven desk 39
Step II : 17 table shop 20 53 oven desk 39
Step III : 17 table 20 shop 53 oven desk 39
Step IV : 17 table 20 shop 39 53 oven desk

Step V : 17 table 20 shop 39 oven 53 desk

And Step V is the last step of the rearrangement.

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

11. Step II of an input is: yes 62 51 48 talk now gone.

Which of the following will be step I step?

- 1) 15 yes 48 talks 51 now gone 62
- 2) 15 yes 48 talk 51 62 now gone
- 3) 15 yes 48 talks 51 now 62 gone
- 4) Can't be determine
- 5) None of these

12. Step III of an input is: 21 victory 30 joint 64 47 all gone

How many more steps will be required to complete the rearrangement?

- 1) Three
- 2) Four
- 3) Five
- 4) Six
- 5) None of these

13. Input :89 bind 32 goal house 61 12 joy

How many steps will be required to complete the arrangement?

- 1) Four
- 2) Five
- 3) Six
- 4) Seven
- 5) None of these

14. Input: Save 21 43 78 them early 36 for

Which of the following steps will be the last but one?

- 1) VI
- 2) VII
- 3) VIII
- 4) V
- 5) None of these

15. Input : desire 59 63 all few 38 46 zone

How many steps will be required to complete the rearrangement?

- 1) Four
- 2) Five
- 3) Six
- 4) Seven
- 5) None of these

Directions (16-20): Each of the questions below consists of a question and two statements numbered I and II given below it. You have to decide whether the data provided in the statements are sufficient to answer the question. Read both the statements and give answer

- 1) if the data in statement I alone are sufficient to answer the question, while the data in statement II alone are not sufficient to answer the question.
- 2) if the data in statement II alone are sufficient to answer the question, while the data in statement I alone are not sufficient to answer the question.
- 3) if the data either in statement I alone or in statement II alone are sufficient to answer the question.
- 4) if the data in both the statements I and II together are not sufficient to answer the question.
- 5) if the data in both the statements I and II together are necessary to answer the question.

16. There are five persons Preeti, Meena, Suchitra, Abhilasha and Aniket. Then Meena is in which direction with respect to Aniket?

- I. Preeti is to the west of Abhilasha and to the north of Meena, and Suchitra is to the south of Aniket.

II. Abhilasha is to the north of Preeti and east of Aniket. Meena is to the west of Suchitra and south-east of Abhilasha.

17. What is the angle between the two hands of a clock?

I. One hour ago the angle between the two hands was 75 degrees and the minute hand was ahead of the hour hand.

II. The hour hand is between 9 and 10.

18. Among T, F, L, M and B, is M uncle of F?

I. F is son of T, who is brother of M. L is sister-in-law of M.

II. L is mother of F and wife of T, who is son of B, who is father of M and has only two sons.

19. Between which two letters will be the position of the hour hand of a clock at 9.43 PM?

I. There are consecutive odd-positioned letters of English alphabet on the dial instead of digit.

II. The dial of the clock consists the letter A instead of 1, C instead of 2, E instead of 3,..... and W instead of 12.

20. How many marks did Gopal get in English out of 100?

I. When the digits representing Gopal's marks are interchanged. Gopal's marks decreases by 81.

II. Marks obtained by Gopal is a two-digit number, whose sum of digits and difference of two digits are same.

Directions (21-25): Study the following information carefully and answer the questions given below:

Seven people Meena, Maya, Monika, Monalisha, Mamta, Meenakshi and Madhuri have their weekly offs on different days of the week i.e. Sunday, Monday, Tuesday, Wednesday, Thursday, Friday and Saturday not necessarily in that order. Each of them has a liking for different cuisine i.e. Indian, Italian, Mexican, Chinese, Spanish, Continental and Thai, not necessarily in that order. Maya likes Thai food and gets his weekly off on Thursday. Monalisha likes Italian food and does not have off on Sunday. Mamta has weekly off on Saturday and Madhuri has his weekly off on Tuesday. Meenakshi likes continental food whereas the one who has weekly off on Monday likes Mexican cuisine. Monika does not like Spanish cuisine and has weekly off on Wednesday. The one who likes Indian food does not have a weekly off on Tuesday or Wednesday.

21. Who has a weekly off on Friday?

- (1) Monika
- (2) Madhuri
- (3) Meenakshi
- (4) Data inadequate
- (5) None of these

22. What cuisine does Madhuri like?

- (1) Continental
- (2) Indian
- (3) Italian
- (4) Spanish
- (5) None of these

23. On which day does Meena have weekly off ?

- (1) Tuesday
- (2) Friday
- (3) Monday
- (4) Sunday
- (5) None of these

24. Who likes Chinese cuisine?

- (1) Monika
- (2) Monalisha
- (3) Madhuri
- (4) Meena
- (5) None of these

25. On which day does Meenakshi have weekly off?

- (1) Monday
- (2) Sunday
- (3) Wednesday

(4) Data inadequate (5) None of these

Directions (26-30): In each question below is given a statement followed by two courses of action numbered I and II. A course of action is a step or administrative decision to be taken for improvement, follow-up or further action in regard to the problem, policy etc on the basis of the information given in the statement. You have to assume everything in the statement to be true. Then decide which of the two given suggested courses of action logically follows for pursuing. **Give answer**

- 1) if only I follows.
- 2) if only II follows.
- 3) if either I or II follows.
- 4) if neither I nor II follows.
- 5) if both I and II follow.

26. Statement: The number of politicians who file their nomination from more than one seat is increasing resulting in political chaos and economic burden.

Courses of action:

- I. An amendment to prevent the politicians from doing so should be brought in.
- II. Expenditure for re-election should be borne by the candidate who wins from more than one seat and resigns from all the other seats (except one).

27. Statement: Some advertisements of beauty soaps and fairness creams try to establish the illusion as a fact that fairness is a necessary ingredient for success.

Courses of action:

- I. Such advertisements should be restricted as they are misleading.
- II. A body should be constituted to scrutinize such type of advertisements.

28. Statement: There are reports of Indian ex-servicemen being drafted illegally for security duties in trouble-torn country X by the coalition forces led by the countries Y and Z.

Courses of action:

- I. The Indian government should order a probe into the matter.
- II. The ex-servicemen sent to the country X should be brought back and jailed.

29. Statement: In a country where the average age of the population is 25 years, the average age of politicians is more than 55 years. There are so many politicians of the age of more than 80 years.

Courses of action:

- I. A provision should be made with the consensus of all political parties to ensure a retirement age for politicians.
- II. The political parties should not authorize any person above an upper age limit to fight election.

30. Statement: In the recent Lok Sabha election many non-political persons, especially film stars and goons, have kept many well-known, experienced and efficient politicians out of the parliament by persuading (by some other way) voters.

Courses of action:

- I. Such experienced persons (defeated) should be elected to the Rajya Sabha.
- II. Such film stars as well as goons should be allowed to contest election only against the candidates from similar backgrounds.

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

In a conference 8 people Abhinav, Chintoo, Pawan, Chandan, Ankit, Shruti, Heena and Sonal from different cities Begusarai, Khagaria, Munger, Bhagalpur, Mokama, Muzzafarpur, Purnia and Katihar not necessarily in same order sitting around a rectangular table. 3 persons are sitting on each longer side and each on the smaller sides. Chandan is sitting second to the right of the person who is from Katihar. Ankit is sitting third to the left of the person who is from Muzzafarpur. Shruti and Heena are sitting opposite each other. Pawan is sitting diagonally opposite the person from Purnia. Chintoo is sitting opposite the person who is from Begusarai. The person from Bhagalpur is sitting second to the right of the person from Mokama and second to the left of Abhinav, who is not sitting near the person who is from Purnia. Heena is sitting on the smaller side and to the right of the person who is from Purnia. Persons from Mokama and Bhagalpur are not on the same side of the table. The person from Bhagalpur is sitting third to the right of the person from Katihar, who is not sitting diagonally opposite the person from Khagaria. The person from Bhagalpur is third to the left of Pawan. Shruti sits second to the left of Sonal. The person from Khagaria sits opposite to the person from Mokama.

31. Who is sitting third to the right of the person from Muzzafarpur?

- 1) Ankit
- 2) Person from Mokama
- 3) Abhinav
- 4) Person from Purnia
- 5) None of these

32. Who is definitely sitting diagonally opposite to Chandan?

- 1) Abhinav
- 2) Pawan
- 3) Person from Khagaria
- 4) Person from Munger
- 5) Can't be determined

33. According to the sitting arrangement what will come in place of question mark?

Chandan : Bhagalpur :: Pawan : ?

- 1) Muzzafarpur
- 2) Mokama
- 3) Munger
- 4) Katihar
- 5) None of these

34. From which city does Abhinav belong?

- 1) Khagaria
- 2) Begusarai
- 3) Mokama
- 4) Katihar
- 5) Can't be determined

35. Which of the following combinations is definitely correct?

- 1) Sonal–Katihar
- 2) Chandan – Mokama
- 3) Abhinav–Munger
- 4) Heena – Bhagalpur
- 5) None of these

Direction (36-40): In each question 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 the following assumptions and decide which of the assumptions is implicit in the statement.

1. if only assumption I is implicit.
2. if only assumption II is implicit.
3. if either assumption I or II is implicit.
4. if neither assumption I nor II is implicit.
5. if both assumptions I and II are implicit.

36. Statement: Please send an official letter rather than semiofficial on this subject this time.

Assumptions: I. The format and emphasis of different types of letters is different.

II. We can send different types of letter on the same subject.

37. Statement: Please check the availability of two tickets from Delhi to Lucknow.

Assumptions: I. The person checking knows the desired mode of travel.

II. The person checking known the details of the person travelling.

38. Statement: If you want to increase your writing speed, use 0.7 pen.

Assumptions: I. There are different types of pen available.

II. The person being told understands what is 0.7 pen.

39. Statement: In order to build more space, extra FSI needs to be bought.

Assumptions: I. The person being told does not know the meaning of FSI.

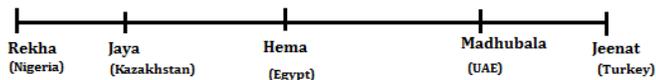
II. More space will reduce the construction cost.

40. Statement: Let there be a signboard also indicating the directions and instructions.

Assumptions: I. Signboard can be prepared without using any language.

II. Signboard is the only effective tool to indicate directions.

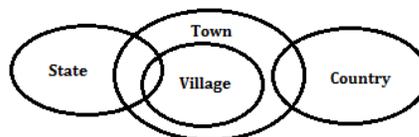
Directions (1-5):



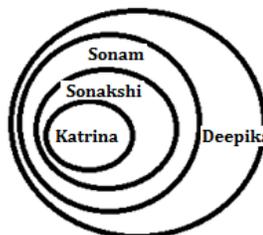
1. (2)
2. (4)
3. (4)
4. (3)
5. (4)

Directions (6-10):

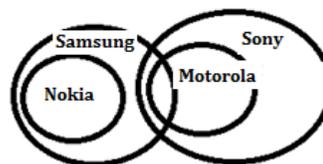
6. (1)



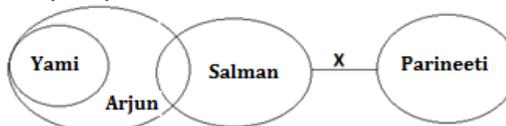
7. (1)



8. (2)



For (9-10):



9. (1)

10. (5)

Directions (11-15): After careful Analysis of the given input and various steps of arrangement it is evident that one number and one word are arranged alternately. The numbers are arranged in ascending order while the words are arranged in reverse alphabetical order.

11. (4)

12. (5) **Step III :** 21 victory 30 joint 64 47 all gone

Step IV : 21 victory 30 joint 47 64 all gone

Step V : 21 victory 30 joint 47 gone 64 all

13. (3) **Input :** 89 bind 32 goal house 61 12 joy

Step I : 12 89 bind 32 goal house 61 joy

Step II : 12 joy 89 bind 32 goal house 61

Step III : 12 joy 32 89 bind goal house 61

Step IV : 12 joy 32 house 89 bind goal 61

Step V : 12 joy 32 house 61 89 bind goal

Step VI : 12 joy 32 house 61 goal 89 bind

14. (5) **Input :** save 21 43 78 them early 36 for

Step I : 21 save 43 78 them early 36 for

Step II : 21 them save 43 78 early 36 for

Step III : 21 them 36 save 43 78 early for

Step IV : 21 them 36 save 43 for 78 early

15. (2) **Input :** desire 59 63 all few 38 46 zone

Step I : 38 desire 59 63 all few 46 zone

Step II : 38 zone desire 59 63 all few 46

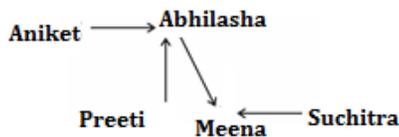
Step III : 38 zone 46 desire 59 63 all few

Step IV : 38 zone 46 few desire 59 63 all

Step V : 38 zone 46 few 59 desire 63 all

Directions (16-20):

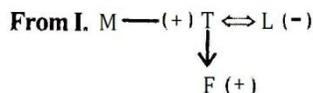
16. (2); From II.



Hence, Meena is to the southeast of Aniket.

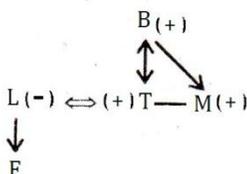
17. (1); Every hour the angle varies by fixed degrees.

18. (2);



We don't know the gender of M.

From II.



Hence, M is uncle of F.

19. (2)

20. (1)

Directions (21-25):

Person	Off	Cuisine
Meena	Monday	Mexican
Maya	Thursday	Thai
Monika	Wednesday	Chinese
Monalisha	Friday	Italian
Mamta	Saturday	Indian
Meenakshi	Sunday	Continental
Madhuri	Tuesday	Spanish

21. (5)

22. (4)

23. (3)

24. (1)

25. (2)

Directions (26-30):

26. (1) Only I logically follows. II is not advisable because it is impractical and inappropriate as well.

27. (2) Only 2nd course of action follows because restriction is extreme course of action but if any advertising companies are trying to create any type of wrong illusion then a proper body can be set up to verify this type of advertisements..

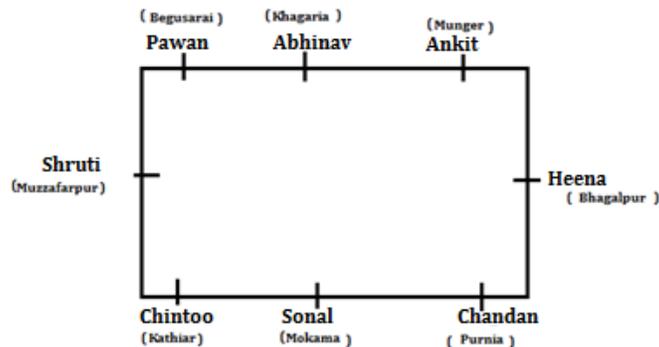
28. (1) I is best way to find out the reason. II is unconstitutional. Hence II is not advisable.

29. (1) Efficiency of a person decreases after a certain limit of age. Hence I is advisable. The solution to the problem does not follow by 2nd course of action, because it will not restrict the candidates from fighting an election independently.

30. (4) Here the real problem is that of the parliament getting filled with persons having little experience of politics.

Neither of the two courses of action addresses the real problem. Hence neither I nor II is advisable.

Directions (31-35):



31. (4)

32. (2)

33. (1)

34. (1)

35. (4)

Directions (36-40):

36. (5) I is implicit from the need of different types of letters on different occasions. II is implicit from "official" and "semi-official".

37. (1) I is implicit because only then the person checking can check the availability. but II is not implicit. Personal details are generally required at the time of booking tickets.

38. (5) obviously, 0.7 is one of the types. Hence I is implicit. II is also implicit or else the statement would make no sense.

39. (1) when we mention something to someone, we assume they know its meaning. Hence I is implicit. But II is not implicit as the details cannot be assumed.

40. (4) The statement does not give any clue to the use of language. Hence I is not implicit; II is not implicit because of only.







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Directions (1-10): Read the following passage carefully and answer the questions given below it. Certain words/phrases in the passage are printed in bold to help you locate them while answering some of the questions.

Gastric cancer is the fourth most common form of cancer and the second most common cause of death from cancer; a ten-fold variation in its occurrence across the world records four-six lakh cases in Africa, North America, western and northern Europe and Australia, 10-15 lakh cases in Central America and 30-35 lakh cases in eastern Asia. Three-quarters of new cases are in Asia with more than two-fifths being in China.

There are many contributing factors, prime among them being one's lifestyle. A medical study using the South Indian population found some of the common contributing factors to be the reuse of cooking oil, a high intake of salt, consumption of red meat, low intake of fruits and vegetables, improperly preserved food, smoking, alcohol, and H. Pylori infection.

Unfortunately, data available in India, through tumour registries and institutions maintaining a database, cover only 7 per cent of the population with cancer. The common age at presentation is between 50 and 70, though it can occur even in people under 40, with there being a clear male **predominance**. Our study showed a 14.84 per cent incidence in the under-40 age group and 7.7 per cent in the above 70 age group.

Most patients, especially from suburban and rural areas, present themselves when in an advanced stage. The major contributing factor for delayed presentation is "ignoring" warning symptoms. Other factors are access to centres with specialists, myths about cancer, resorting to native treatment without proper medical advice, and socio-cultural barriers. It also involves resources. Affordability and accessibility play a big role. As a result of these factors, the chances of treatment with an intention to cure comes down drastically, which translates into decreased number of years of survival after diagnosis.

Data on the Indian population show that the survival rate at the end of the first year is 34.3-35.7 per cent, which drops to 13.2-14.6 per cent in the third year and 8.6-10.1 per cent at the end of five. In contrast, in Korea, the five-year rate of survival in 2000 was 46.6 per cent, which improved to 67 per cent in 2010. This positive change is due to a unique screening programme where endoscopy is done routinely for anybody above 40. This helps in very early stage diagnosis.

A nationwide survey done by us, which included 495 surgeons managing gastric cancer in India, and using a 43-point questionnaire, revealed: the common age group was between 41 and 50 years, with a male preponderance of 70:30. In 47.17 per cent of situations, patients experienced vomiting and 40.28 per cent had dyspeptic symptoms such as indigestion and a loss of appetite. Those with vomiting had a relatively advanced stage of the disease when compared to those who had consulted a

doctor and undergone early endoscopy. The next major contributing factor was the availability of resources for management of the condition. For a rural population, many will get the basic and limited level, a few, the enhanced level, and fewer still, the maximum level. The factors analysed in deciding the level — the findings were published in Lancet — are endoscopy and its advances, ultrasound and its advances, CT scan, MRI, PET scan, laparoscopy, molecular targeting, endo-interventions, surgical interventions, availability of latest and targeted chemotherapeutic agents and structured follow-up. The States with the highest health standards are considered to be Tamil Nadu and Kerala but they provide care to only 9.1 per cent of the Indian population, whereas States with the lowest health standards according to Indian public health standards are Assam, Bihar and Jharkhand and are **accountable** for care to 13.1 per cent of the population.

Another important factor is the availability of trained personnel and experts. Health-care resources are found to be unequal between rural and urban regions within each geographical region. Urban areas have a greater proportion of trained physicians (60 per cent) than rural areas (40 per cent). Tamil Nadu, for instance, has focussed efforts on rural recruitment and placement in trying to reach health care to rural areas.

The Union for International Cancer Control has undertaken an initiative for a three-year campaign against cancer, with the theme being "We Can — I Can". This **explores** how everyone can play his/her part in reducing the global burden of cancer.

Major changes can be initiated at the individual level by observing a healthy lifestyle. As a society, we have to break socio-cultural barriers obstructing cancer care such as a low regard for health care, social taboos, nihilistic approach to cancer diagnosis (that is, cancer fatalism), blind faith in traditional methods of healing, religious dynamics and **superstitions**.

1. What is author's main objective in writing the passage?
 - 1) Major changes can be initiated at the individual level by observing a healthy lifestyle. As a society, we have to break socio-cultural barriers obstructing cancer care.
 - 2) Everyone can play his/her part in reducing the global burden of cancer.
 - 3) Provide patient care that is compassionate, appropriate, and effective for the treatment of cancer and hematologic disease.
 - 4) Be involved in process improvement and implement changes with the goal of practice improvement.
 - 5) None of these.
2. Which of the following can be the most suitable title of the passage?
 - 1) Life prolongation and relief of sufferings.

- 2) The primary treatment for cancer.
 3) Stepping up the fight.
 4) Cancer doesn't completely go away.
 5) Goals and objectives in management of cancer.
3. Which of the following is the major contributing factor in delaying treatment of cancer?
 1) Myths about cancer.
 2) Restoring to native treatment.
 3) Soico-cultural barriers.
 4) Ignoring warning symptoms.
 5) None of these.
4. Which of the following statement is/are not true in context of the passage?
 A. There is male predominance in tumour registries.
 B. Rural areas have a greater proportion of trained physicians.
 C. One's lifestyle is major contributing factor for causing cancer.
 1) Only B 2) Both A and C
 3) Only C 4) All A, B and C
 5) None of these
5. What is the main goal of an initiative 'We Can- I Can' started by the Union for International Cancer Control?
 1) To Communicate effectively with patients, families, and the public, as appropriate, across a broad range of socioeconomic and cultural backgrounds.
 2) To work effectively as a member or leader of a health care team or other professional group.
 3) To participate in the education of patients, families, students, residents and other health professionals.
 4) To achieve a cure, and when cure is not possible, a good palliation (life prolongation and relief of sufferings) is warranted.
 5) How everyone can play his/her part in reducing the global burden of cancer.

Directions (6-8): Choose the word which is most **SIMILAR** in meaning of the word printed in bold as used in the passage.

6. **Predominance.**
 1) Trivial 2) Unimportant 3) Prevalence
 4) Leadership 5) Inferior
7. **Diagnosis**
 1) Opinion 2) Classification 3) Explanation
 4) Analogue 5) Examination
8. **Accountable**
 1) Hampered 2) Immature 3) Untrustworthy
 4) Responsible 5) Chargeable

Directions (9-10): Choose the word which is most **OPPOSITE** in meaning of the word printed in bold as used in the passage.

9. **Superstitions**
 1) Stubbornness 2) Obsessiveness

- 3) Reality 4) Illusion 5) Prediction
10. **Explore**
 1) Investigate 2) Neglect 3) Scout
 4) Inspect 5) Traverse

Directions (11-20): Read the following passage carefully and answer the questions given below it. Certain words/phrases in the passage are printed in bold to help you locate them while answering some of the questions.

Banks, it is often said, are the **fulcrum** of a robust economy. Healthy banks are an essential prerequisite for placing the economy on a higher growth orbit. The banking scene in India, however, presents an absolutely scary picture. A combination of factors ranging from poor credit appraisal to political interference and mismanagement by borrowers have conspired to push the banking industry into a messy **cobweb**. Bank after bank, especially the government-owned, has come out with poor third-quarter results. The stressed assets (comprising gross non-performing assets plus written-off assets and restructured assets) account for 14.1 per cent of total bank loans as of September 2015, up from 13.6 per cent in March 2015. For public sector banks, the stressed assets were in the vicinity of 17 per cent at the end of September, while the figure for private sector banks stood at 6.7 per cent. The rising stress level, or increase in bad loans, has yielded a twin fallout — of declining profitability at banks and poor credit disbursal. The double effect is already telling on the economy in various ways. For long, banks have either managed to, or rather been allowed to, keep the stress invisible, giving the outside world very little clue as to the happenings inside the industry. The Reserve Bank of India under Raghuram Rajan's stewardship, however, has decided to clean up banks' books rather than letting them **camouflage** the real picture. "There are two polar approaches to loan stress," he said at the CII Banking Summit in Mumbai this week. "One is to apply band-aids to keep the loan current, and hope that time and growth will set the project back on track. Sometimes this works. But most of the time, the low growth that precipitated the stress persists. The fresh lending intended to keep the original loan current grows. Facing large and potentially un-payable debt, the promoter loses interest, does little to fix existing problems, and the project goes into further losses." Indeed, legacy problems should be given a burial, and should not be allowed to **persist**. So hinting, Dr. Rajan articulated the need for surgical action to retrieve the health of the industry.

Forcing banks to recognise a problem is one thing, and finding a viable long-term solution to it is quite another. That requires not just **holistic** thinking but an out-of-the-box approach as well, especially in the evolving global context. A meaningful fix can happen only if banks are given functional autonomy at various levels. Restricted freedom inevitably leads to a blame game, making it even more difficult to fix responsibility. The concept of arm's-length relationship especially needs to be clearly defined and implemented in letter

and spirit in the banking industry. It is not just about how much money the Central government will freshly pump into stressed banks. The litmus test for the government lies in its ability, and capacity, to let go of control. The banking system indeed needs a change in the way it is managed.

11. According to the passage, which of the following is the main factor for pushing the banking industry into a messy cobweb?

- 1) Increase in bad loans and poor credit disbursal.
- 2) Unpayable debt.
- 3) Poor credit appraisal to political interference and mismanagement by borrowers.
- 4) Restricted freedom and rising stress level.
- 5) None of the above.

12. Which of the following can be the most suitable title of the passage?

- 1) NPA at 'unacceptable' level for public sector banks
- 2) Rising NPAs put banks in a tight spot
- 3) Containing the rising stressed assets in Indian banks
- 4) Bank ultimately need autonomy
- 5) None of the above

13. Which of the following best explain the meaning of the idiom 'arm's length relationship' in context of the passage?

- 1) a relationship lacking intimacy or friendliness, esp. when possessing some special connection, such as previous closeness.
- 2) Maintaining a sweet relationship.
- 3) To be convinced of one's sincerity and act in accordance with his/ her statement.
- 4) Selfish friends who are with us only in comfortable situation.
- 5) None of the above

14. According to the passage, what is/are the approaches to clean up banks' books rather than letting them camouflage the real picture?

- i. To apply band-aids to keep the loan current.
- ii. Hope that time and growth will set the project back on track.
- iii. Facing large and potentially unpayable debt.

- 1) Only (i) 2) Only (i) and (ii)
- 1) Only (iii) 4) Only (i) and (iii)
- 5) None of the above.

15. Which of the following statement is/are true in context of the passage?

- i. The banking system indeed needs a change in the way it is managed.
- ii. Increase in bad loans has yielded a twin fallout – of declining profitability at banks and poor credit appraisal.
- i. The stressed assets account for 13.6 % of total bank loans.

- 1) Only (iii) 2) Only (ii) and (iii)
- 3) Only (i) and (ii) 4) Only (ii)
- 5) None of the above

Directions (16-18): Choose the word which is most **SIMILAR** in meaning of the word printed in bold as used in the passage.

16. Camouflage

- 1) Waiting 2) Revealed 3) Exposed
- 4) Disguise 5) None of the above

17. Cobweb

- 1) Device 2) Puzzle 3) Decoration
- 3) entanglement 5) None of the above

18. Holistic

- 1) Innovative 2) Aggregate 3) Alternative
- 4) Positive 5) None of the above

Directions (19- 20): Choose the word which is opposite in meaning of the word printed in bold as used in the passage.

19. Fulcrum

- 1) Exterior 2) Pivotal 3) Border
- 4) Unimportant 5) None of the above

20. Persist

- 1) Abandon 2) Informal 3) Cease
- 4) Insist 5) None of the above.

Direction (21-25); Rearrange the following six sentences (A), (B), (C), (D) and (E) in the proper sequence to form a meaningful paragraph; then answer the questions given below them.

- (A) During his long political career, he has built good relationships with a number of Indian political leaders.
- (B) During his stints as Home Minister and later as Foreign Minister, he enjoyed a reputation of being both decisive and pragmatic.
- (C) In ideological terms, he has moved far from his early days as a Naxalite leader during the 1970s when he was in prison for nearly 14 years.
- (D) Following the advent of multi-party democracy in Nepal in 1990, he emerged as one of the young leaders of the Communist Party of Nepal (Unified Marxist-Leninist).
- (E) Mr. Oli is no stranger to India.

21. Which of the following sentences should be the **SECOND** after rearrangement?

- (1) A (2) C (3) E (4) B (5) D

22. Which of the following sentences should be the **FOURTH** after rearrangement?

- (1) A (2) D (3) E (4) B (5) C

23. Which of the following sentences should be the **FIFTH** after rearrangement?

- (1) A (2) D (3) C (4) E (5) B

24. Which of the following sentences should be the **FIRST** after rearrangement?

- (1) B (2) D (3) A (4) C (5) E

25. Which of the following sentences should be the **THIRD** after rearrangement?

- (1) A (2) B (3) D (4) E (5) C

Directions (26-30): In each of the following sentences there are certain blank spaces. Below each sentence there are five options to be used to fill up the blank in the sentence in the same sequence to make it meaningfully complete.

26. It is a _____ phase in this country's history when the government at the Centre is seen to be actively assisting in a right-wing effort to _____ the discourse on nationalism.

- 1) Dangerous, restructure 2) Tricky, model
3) Unsafe, build 4) Dangerous, shape
5) Chancy, figure

27. Besides taking the _____ to the country's campus that is most identified with Left politics, the JNU development was obviously a chance for the BJP to _____ from the excesses of Hyderabad.

- 1) Conflict, offset 2) Dispute, harm
3) Contest, destroy 4) Encounter, resume
5) Fight, recover

28. The issue will now be dealt with by a Commission to _____ provincial borders within three months, but politically the two sides appear to be inching _____ agreement that the criteria can be combined.

- 1) Decide, towards 2) Procrastinate, for
3) Select, with 4) Resolve, approaches
5) Identify, from

29. Germany had been a nation _____ in one country of numerous states which had a common language and _____.

- 1) assembled, dialect 2) assimilated, script
3) embedded, civilization 4) united, traditions
5) formed, code

30. The mill workers were not _____ with their low wages and non-payment of wages for last three months _____ fuel to the flames.

- 1) Good, put 2) Satisfied, added
3) Joyful, poured 4) Pleased, directed
5) Enjoyed, moved

Directions (31-35): Which of the phrases (1), (2), (3), and (4) given below each sentence should replace the phrase printed in bold type to make sentence grammatically correct? If the sentence is correct as it is, mark (5), i.e., No correction required, as the answer.

31. Agriculture is not able to provide livelihood for the land-poor and the landless classes, **who have lived in the** villages from time immemorial.

- 1) who have been living in the
2) who live in the
3) who has lived in the

4) who have being living in the

5) No correction required.

32. Citizenship **is about being able to making** claims on the state, and at the moment this is a privilege afforded by a minority of the Indian population.

- 1) was about being able to make
2) is about able to make
3) had about being able to make
4) is about being able to make
5) No correction required

33. The students were arrested by the Delhi police **whenever they tried to reach the** embassy of Nepal where Mr. Oli was attending a public reception.

- 1) when they tried to reaching the
2) when they tried to reach the
3) whenever they try to reach the
4) whenever it tried to reach the
5) No correction required

34. It is a tradition to give a ceremonial guard of honour to soldiers **who has laid down their** lives in line of duty.

- 1) who had laid down their
2) who laid down their
3) who have laid down their
4) who was laid down their
5) No correction required.

35. A British exit from the European Union **would rock the Union by ripping** away its second-largest economy, one of its top two military powers and by far its richest financial centre.

- 1) would be rocking the Union by ripping
2) will rock the Union by ripping
3) would rock the Union with ripping
4) will rock the Union by ripping
5) No correction required.

Directions (36-40): In the following passage there are blanks, each of which has been numbered. These numbers are also printed below the passage and against each five words are suggested, one of which fits the **blank**, appropriately. Find out the appropriate word in each case.

China's State Council or Cabinet **...(116)...** one million 'green cars' to hit the domestic market **...(117)...** 2020. Over the next five years after that market share should jump to 80 per cent, when three million electric vehicles are **...(118)...**, according to plans. High speed trains, robotics, manufacture of computer numeric control (CNC) machines, bio-medicine, aerospace industry, ocean engineering and shipping are other **...(119)...** areas that are meant to **...(120)...** the Chinese economy to the next level.

36. 1) moves 2) meets 3) shares
4) likes 5) wants

37. 1) at 2) on 3) with

38. 4) by 5) of
1) required 2) produced 3) maintained
4) powered 5) transferred
39. 1) largest 2) least 3) focal
4) minute 5) major
40. 1) lift 2) slow 3) arise
4) increase 5) move

Solutions

- (1); Refer to the last paragraph of the passage. "Major changes can be initiated at the individual level by observing a healthy lifestyle. As a society, we have to break socio-cultural barriers obstructing cancer care."
 - (3); Stepping up the fight.
 - (4); Refer to the fourth paragraph of the passage. "The major contributing factor for delayed presentation is "ignoring" warning symptoms."
 - (1); Refer to the third last paragraph of the passage. "Urban areas have a greater proportion of trained physicians (60 per cent) than rural areas (40 per cent)."
 - (5); Refer to the second last paragraph of the passage. "This explores how everyone can play his/her part in reducing the global burden of cancer."
 - (3); **Predominance** means the state or condition of being greater in number or amount. So, prevalence is the word which is similar in meaning to it.
 - (5); **Diagnosis** means the identification of the nature of an illness or other problem by examination of the symptoms. So, Examination is the word which is similar in meaning to it.
 - (4); **Accountable** means required or expected to justify actions or decisions. So, responsible is the word which is similar in meaning to it.
 - (3); **Superstitions** means excessively credulous belief in and reverence for the supernatural. So, reality is the word which is opposite in meaning to it.
 - (2); **Explore** means ravel through (an unfamiliar area) in order to learn about it. So, neglect is the word which is opposite in meaning to it.
 - (3); "A combination of factors ranging from poor credit appraisal to political interference and mismanagement by borrowers have conspired to push the banking industry into a messy cobweb."
 - (4); Bank ultimately need autonomy
 - (1); "a relationship lacking intimacy or friendliness, esp. when possessing some special connection, such as previous closeness."
 - (2); "The Reserve Bank of India under Raghuram Rajan's stewardship, however, has decided to clean up banks' books rather than letting them camouflage the real picture."
 - (3); "The stressed assets (comprising gross non-performing assets plus written-off assets and restructured assets) account for 14.1 per cent of total bank loans as of September 2015, up from 13.6 per cent in March 2015."
 - (4); **Camouflage** means travel through (an unfamiliar area) in order to learn about it. So, disguise is the word which is similar in meaning to it.
 - (4); **Cobweb** means a spider's web, especially when old and dusty. So, entanglement is the word which is similar in meaning to it.
 - (2); **Holistic** means characterized by the belief that the parts of something are intimately interconnected and explicable only by reference to the whole. So, aggregate is the word which is similar in meaning to it.
 - (4); **Fulcrum** means a thing that plays a central or essential role in an activity, event, or situation. So, Unimportant is the word which is opposite in meaning to it.
 - (3); **Persist** means continue in an opinion or course of action in spite of difficulty or opposition. So, Cease is the word which is opposite in meaning to it.
- For question (21-25);** The correct sequence to from meaningful paragraph is **DACEB**.
- (1); A
 - (3); E
 - (5); B
 - (2); D
 - (5); C
 - (4); 'Dangerous, shape' is the correct word.
DANGEROUS : Liable to harm.
RESTRUCTURE : To provide with a new structure.
SHAPE: To take up a stance or set oneself to perform a particular action.
 - (5); 'Fight, recover' is the correct use.
RECOVER : To regain or make up for.
 - (1); 'Decide, towards' is the correct use.
 - (5); 'Formed, code' is the correct use.
Form: To Combine to create.
Code: A system of words, letters, figures, or symbols used to represent others.
 - (2); 'Satisfied, added' is the correct use.
 - (5); No correction required.
 - (4); Replace 'is about being able to making' with 'is about being able to make'
 - (2); Replace 'whenever they tried to reach the' with 'when they tried to reach the'
 - (3); Replace 'who has laid down their' with 'who have laid down their'
 - (5); No correction required
 - (5)
 - (4)
 - (2)
 - (3)
 - (1)

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