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COMPETITION POWER

Your Guide to Government Jobs & All other Competitive Exams

What's There

G.K. Hindu Review: November

Current Affairs Zinger: October

HANDY NOTES & QUIZZES :

- Series
- Blood Relation
- PUZZLES
- Pronoun (Rules)
- Computer History
- Banking Ombudsman 2006
- Marathas

- ONE MORE OPPORTUNITY :

1500 Vacancies in IDBI BANK

- Twisted Ones

PRACTICE SETS:

- SSC CHSL 10+2 (LDC)
- IPPB SCALE 1– PRELIMS
- IBPS CLERK– MAINS
- RRB ASSISTANT PRELIMS
- NIACL AO PRELIMS
- IBPS PO 2016 MAINS-MEMORY BASED MOCK

Newsmakers

- Visit of PM of New Zealand Key to India
- The 45th President of USA is Donald Trump
- India beat Iran 38-29 to win 2016 Kabaddi World Cup
- Four-tier GST structure of 5%, 12%, 18% and 28% finalized
- Demonetization of Currency (Rs. 500 & Rs. 1000 Notes): A Surgical Strike on Black Money

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Premier Institute for All Govt. Competitive Exams

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From the Editor's Desk

Dear Readers,
Bankers Adda in collaboration with Career Power brings to you **Competition Power (January Edition)**. 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 **November** but also for the month of **October** 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 **IBPS CLERK MAINS, IBPS PO MAINS MEMORY BASED, IPPB PRELIMS, NIACL PRELIMS, RBI ASSISTANT PRELIMS & SSC LDC(CHSL) 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 few 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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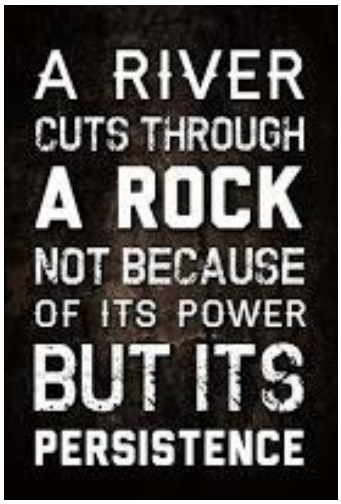
Motivational : "A Strategy Breaker But Also A Eye Opener"

Dear Readers,

After coming out from "The Final Arena", I know arsenal of many among you got failed but there are also some who nailed it. After coming thorough the reviews, comments, queries, and discussion of various students across India on BA and Adda 247's YouTube channel it is cleared that exam was extremely difficult for ALL of the entrant. No one is satisfied with their performance or you can say number of attempts. Is it so?



As the pattern and difficulty level of exam had a drastic change from last year's exam, but somewhat Frankly speaking students, higher number of attempts don't mean high score… accuracy matters.

It is alike to SBI PO mains it was a bolt out the blue for all candidates. Many of you got disappointed at the very time you clicked submit button and many after discussing and listening the number of attempts of other candidates.

Students having low score don't get disappoint as the cut off is going to be low which we can analyze from SBI PO mains. As exam was tough for all and on an average no of attempts by all candidates was less than what was expected.

Do you know approx. more than 20 lakh aspirants wrote the IBPS PO Pre-2016 Exam and only 1,70,000 approx. qualified? This data itself shows how tough the competition was. And you were among them who got a chance to face mains.

This is the time to buckle up for IBPS CLERK and strike with double force and let the "spark of success to scatter all around".

Still there is a lot more to come, many exams are right now lined up in front of you.

The upper edge that you have for upcoming exams is that now you have already faced the banking season from summer to monsoon and then till autumn (i.e. SBI clerk to IBPS PO mains) and now finally winter is coming, so shield up yourself and get ready to fight for next. As you have gone through all ups and downs from easy to most difficult exam of banking history you should plan your strategy accordingly. One bad exam cannot adjudicate your rest of the exam in fact you should learn from it and prepare yourself for the worst.

Believe in you! You can make it! Every one of you have hidden spark inside, you only need one solid kick to ignite that into success then no one can stop you from getting ahead of the crowd. Start learning from your mistakes and never repeat them in the future, also start analyzing and working on your weak areas. Start practicing and practicing and just have a mastery on each and every single concept that is going to appear in the coming exams. You might also be feeling the pressure from the society i.e. your Parents, Neighbours or Guests and the most from the friends who was just like you or below you in terms of academics score but today they are at very good place and well settled. Be ready to show them your abilities and capabilities; that you also can do it. One day surely you will bring smiles on the faces of your parents.

Always remember:
Samne ho manzil to raaste na modna,
Jo bhi mann mein ho wo sapna na todna,
Kadam kadam pe milegi mushkil aapko,
Bas sitare chun-ne ke liye kabhi zameen mat chodna.

"Forget all the reasons it won't work and believe the one reason that it will."

NEWS MAKERS OF THE MONTH – NOVEMBER 2016

Demonetization of Currency (Rs. 500 & Rs. 1000 Notes): A Surgical Strike on Black Money

Withdrawal of Legal Tender Character of the existing Bank Notes in the denominations of ₹ 500/- and ₹ 1000/-

Why is this scheme introduced?

The incidence of fake Indian currency notes in higher denomination has increased. The fake notes are used for antinational and illegal activities. In order to contain the rising incidence of fake notes and black money, the scheme to withdraw has been introduced.

What is this scheme?

The legal tender character of the existing bank notes in denominations of ₹ 500 and ₹ 1000 issued by the Reserve bank of India till November 8, 2016 (hereinafter referred to as Specified Bank Notes) stands withdrawn. The Specified Bank Notes can be exchanged for value at any of the 19 offices of the Reserve Bank of India and deposited at any of the bank branches of commercial banks/ Regional Rural Banks/ Co-operative banks (only Urban Co-operative Banks and State Co-operative Banks) or at any Head Post Office or Sub-Post Office. District Central Cooperative Banks (DCCBs) can allow their existing customers to withdraw money from their accounts upto ₹ 24,000 per week.

Can I get cash in exchange for specified banknotes over the bank counter?

No over the counter exchange (in cash) of SBNs is not permitted from November 25, 2016.

Can I withdraw from ATM?

The ATMs are progressively getting recalibrated. As and when they are recalibrated, the cash limit of such ATMs will stand enhanced to ₹ 2500/- per withdrawal. This will enable dispensing of lower denomination currency notes for about ₹ 500/- per withdrawal.

What will be the levied ATM charges?

It has been decided that banks shall waive levy of ATM charges for all transactions (inclusive of both financial and non-financial transactions) by savings bank customers done at their own banks' ATMs as well as at other banks' ATMs, irrespective of the number of transactions during the month. This waiver is applicable on transactions done at ATMs from November 10, 2016 till December 30, 2016, subject to review.

Can I withdraw cash against cheque?

Yes, you can withdraw cash against withdrawal slip or cheque subject to a weekly limit of ₹ 24000/- (including withdrawals from ATMs and over the counter) from the bank accounts.

Business entities having Current Accounts which are operational for last three months or more will be allowed to draw ₹ 50,000/- per week. This can be done in a single transaction or multiple transactions. Holders of current / overdraft / cash credit accounts, which are operational for the last three months or more, may withdraw upto ₹ 50000 in cash, in a week. Such withdrawals may be disbursed predominantly in ₹ 2000 denomination bank notes. This enhanced limit for weekly withdrawal is not applicable for personal overdraft accounts. Farmers are allowed to draw upto ₹ 25000/- per week in cash from their loan (including Kisan Credit Card limit) or deposit accounts subject to their accounts being compliant with the extant KYC norms.

Can I withdraw a higher amount for the purpose of my ward's wedding?

With a view to enable members of the public to perform and celebrate weddings of their wards it has been decided to allow a cash withdrawal of maximum ₹ 250000/- from their bank deposit accounts till December 30, 2016 to meet wedding related expenses.

Can I use the Specified banknotes to settle outstanding in my loan account?

Deposits of Specified bank Notes into all types of deposit/loan accounts is allowed subject to CTR/STR reporting. Anybody

depositing more than ₹ 50,000/- in cash in their bank account has to submit a copy of the PAN card in case the bank account is not seeded with PAN.

The 45th President of USA is Donald Trump

Result at a Glance

Candidates	Percentage of Votes
Donald Trump Republican Party	48%
Hillary Clinton Democratic Party	47%
Gary Johnson Libertarian Party	3%
Jill Stein Green Party	1%
Other candidates	0.7%

Republican Donald Trump elected the new US President, defeating forecasters who had predicted a Hillary Clinton win in one of the most bitterly fought Presidential battles.

Election results showed Trump's come-from-behind victories across a swath of contested states, including his must-wins in Ohio, Florida and North Carolina.

The 70-year-old will be the 45th President of the US. Clinton immediately called Trump to concede the election defeat and congratulate him.

A real estate magnate and former reality TV star, the Republican is the first person to win the Presidency without having previously held public office or served in the US military, according to the Washington Post.

With this, Mike Pence, 57, will be his Vice President. Pence was a long-time member of the House of Representatives and is now the Republican governor of Indiana.

Trump's "leadership will make America great again", Pence said, at the President elect's camp headquarters.

India beat Iran 38-29 to win 2016 Kabaddi World Cup

A brilliant performance from raider Ajay Thakur helped India beat Iran 38-29 in the final of **the Kabaddi World Cup 2016** to claim the country's third title. India, who had defeated Iran in the previous two finals, were trailing 13-18 till half-time but put in a sterling show in the second half to romp home to victory.

Thakur, who ended the tournament with the most raid points in this year's tournament, was on fire and led India's fightback single-handedly. Meraj Sheykh put in a superlative performance for the Iranians and was the top raider for them.

Four-tier GST structure of 5%, 12%, 18% and 28% finalized

The GST Council decided to have four slabs under the GST regime with some changes from what union finance ministry proposed and a cess over the peak rate of 28% on luxury and sin goods for five years to compensate states for any revenue loss.

A four-tier GST rate structure would be 5%, 12%, 18%, 28%, finance minister Arun Jaitley told reporters after the meeting. Most of the food items would attract zero% rate. As much as 50% of consumer price index would be zero rated. 5% rate would be on other necessary goods such as soaps and others needed for daily uses.

Earlier proposal of the finance ministry to have 26% would be hiked to 28% but many items that were to attract 26% earlier would be brought down to 18%. These would include some white goods. Above 28% would be a cess to be imposed on luxury cars, aerated drinks and tobacco.

This cess, coupled with one on clearn energy, would yield the government Rs 50,000 crore, which is expected to be revenue loss for states in a year. However, cess would be reviewed every year on the basis of revenue loss to states.

Visit of PM of New Zealand Key to India

At the invitation of Narendra Modi, Prime Minister of India, John Key, Prime Minister of New Zealand, undertook a state visit to India from 25-27 October, 2016. Prime Minister Key was accompanied on his visit by his wife, Bronagh Key.

The two Prime Ministers underlined the fact that India and New Zealand are both maritime nations with a strong interest in the Asia-Pacific and Indo-Pacific regions being stable and prosperous, including by ensuring the safety and security of sea lanes and freedom of navigation. Accordingly, the two Prime Ministers agreed to further strengthen the political, defence and security relationship enjoyed by India and New Zealand.

In order to drive this enhanced political-security relationship, the two Prime Ministers agreed that India and New Zealand would:

- Establish a bilateral ministerial dialogue through annual meetings, either in India, New Zealand or on the margins of regional or global gatherings
- Promote cooperation and dialogue between the two countries on cyber issues
- Explore prospects for information sharing in support of our mutual interests in maritime security
- Continue negotiations for a customs cooperation arrangement to facilitate information sharing and to provide a framework for the exchange of new customs procedures and techniques;
- Undertake defence education exchanges, by placing Indian and New Zealand defence personnel on each other's defence courses and staff colleges
- Encourage naval ship visits to each other's ports, with the next visit of an Indian vessel to coincide with the Royal New Zealand Navy's 75th anniversary commemorations in November 2016.

The two Prime Ministers agreed to enhance cooperation, bilaterally as well as in the framework of UN and especially in 1267 Committee, to combat the full spectrum of terrorist threats in all their forms and manifestations. Prime Minister Key expressed New Zealand's appreciation for India's support for its campaign for a non-permanent seat on the United Nations Security Council (UNSC). The two Prime Ministers pledged to continue the close coordination between the two countries on issues of mutual interest during and beyond New Zealand's UNSC term, including terrorism sanctions, peacekeeping policy and UNSC reform. New Zealand welcomed India's entry into the Missile Technology Control Regime, which would strengthen global non-proliferation objectives.

The Prime Ministers underscored New Zealand and India's cooperation in regional forums, including the East Asia Summit, the ASEAN Defence Ministers Meeting Plus and the ASEAN Regional Forum.

The Prime Ministers acknowledged the strong and growing education and migration links between New Zealand and India, noting the opportunities in New Zealand for Indian students seeking high value, high quality education programmes which can provide them genuine pathways to fill skill demands in New Zealand, and the strong international linkages between institutions of New Zealand and India.

In recognition of the significant contribution being made to Indian and New Zealand society and economy through people-to-people connections, the Prime Ministers welcomed:

- The signing this year of a cultural cooperation arrangement, to facilitate the promotion of range of cultural activities between India and New Zealand in such areas as literature, dance, film, music and visual arts
- The signing of an amendment to the existing sports cooperation arrangement to facilitate greater bilateral youth exchanges.
- The two Prime Ministers agreed that New Zealand participation in these initiatives would include:
- The promotion of FDI in India in support of India's Make in India campaign and development objectives
- Greater involvement by New Zealand scientific and commercial entities in Swachh Bharat, including the Clean Ganga initiative, which harnessed New Zealand's expertise in the clean technology and renewable energy sectors.

Success Story : Sam Star (SBI Clerk/JA)

Hello Friends,

Agneepath agneepath agneepath..

Main aap sabki sam star aaj SBI ki banker hu. Samjh hi nahi aara ki ye chamatkar hua kaise. Par meri success story se shayad bahot se logo ko umeed mile jo umeed chodh chuke hai apni haar se.

Graduation(b.com) ke bad socha kya karu to airhostess training kiya but nahi hua. :P fir akal aayi to career power

main admission liya 2013 main. Thank god to career power ki atleast I started clearing written exams. Meri mom ko fir cancer ho gaya tha aur sab chodh ke unka dhyan rakhne lagi unhe thik kiya. Fir Mumbai main ek ladhke se mujhe pyar ho gaya. Sabko hota hai mujhe bhi hua. Parents ke mana karne ke baad bhi shaadi ki mene. Shaadi jab hui tab main IBPS po v and IBPS clerical v written clear kar chuki thi. Mere in laws aur husband bahot khush the. Mujhe bhi laga ki main sapno ki duniya main hu itna pyar…!!!!

1st April 2016 I failed in both the final cut off of IBPS exams. After that my in laws and husband's behavior towards me changed. They were forcing me to do private job in Mumbai. When I denied my father in law started abusing me after finishing his daily drinks. my husband started neglecting me. One day when nobody was at home my Sooo called father in-law tried to outrage my modesty. He was totally drunk, Suddenly somebody knocked the door and she was my mother in law. I thought –yess! I am saved. But she replied "ye Mumbai hai yaha aisa hota hai" ye sunte hi main rote rote apne room main jaake darwaza band karke apne husband ka wait karne lagi. But jab wo aaya to teeno ne milke mujhe bahott mara. Jab sab so gaye main raat ko udhar se bhag ke sirf 500 rs ke sath lucknow aa gai mummy ke pas. Case kiya, FIR ki, daily jaati rahi court and police ke chakkar. Indian law slow hai insaaf zara der main milega. But raat ko bankersadda ke post karna nahi bhulti thi. Din bhar roti thi raat bhar padhti thi. Aur jab dil ye kahta tha ki main ek haari hui ladhki hu tab agneepath ki ye lines khud hi bolne lagti thi….

"

Tu na thamega kabhi tu na

mudega kabhi tu na rukega kabhi,
Kar shapath, Kar shapath, Kar shapath,
Agnipath, Agnipath, Agnipath.
Ye Mahan Drushya hain,
Chal raha Manushya hain,
Ashru, Sweth, Rakta se Latpat Latpat Latpat..
Agnipath, Agnipath,

"

Agnipath.

Sach kahu to sab kho chuki thi.. par haari nahi thi . bankers adda ke posts , daily quiz, discussion, speed tests sab deti rahi. Aur aaj main aap sabki **SAM STAR. IS A BANKER IN SBI.**

Thanku god ko , bankersadda ko , aap sabko, meri besttt frnd ko . and sabse badha thanku meri mom ko . "thanku mom Tumhari beti buri nahi hai ." mujhe koi aur rishta nahi chahiye kyunki mere pas meri mom hai sabse badha rishta.

CURRENT AFFAIRS : OCTOBER-NOVEMBER 2016

INDIA IN NEWS

PM Modi launches national hub for SC/ST entrepreneurs in Ludhiana

Prime Minister Narendra Modi has launched national Schedule Castes/Schedule Tribes hub in Ludhiana. The SC/ST hub aims to facilitate technology knowhow to reserved categories and increasing procurement by public and government units from SC/ST industrial units from existing 0.4% to 4%.

PM Narendra Modi announces India's first Railway University in Vadodara

Prime Minister Narendra Modi inaugurated the integrated terminal building of Vadodara's Harni Airport. He also distributed artificial limbs and other implements to more than 8000 'Divyangs' (disabled persons) in the city.

Aviation scheme UDAN (Ude Desh Ka Aam Naagrik) takes off

The Centre unveiled a regional connectivity scheme, known as UDAN (Ude Desh ka Aam Nagrik), with flights priced at Rs.2,500 for one hour of flying time to and from regional airports. Under the scheme, airlines will be offered a slew of sops at smaller airports such as waiver of landing and parking charges.

PM launches #Sandesh2Soldiers campaign

Prime Minister Narendra Modi has launched a campaign through which people can send their Diwali greetings and messages to the soldiers to boost their morale. The messages can be sent under the #Sandesh2Soldiers campaign on the Narendra Modi App, through MyGov.in, and also through All India Radio. PM Modi will be leading the campaign.

PM Modi pays tribute to Sardar Patel on his 141st birth anniversary

Prime Minister Narendra Modi paid rich tribute to Sardar Vallabhbhai Patel on his 141st birth anniversary which was on 31st October. This day is being celebrated as 'Rashtriya Ekta Diwas' (National Unity Day). Vallabhbhai Patel, one of the founding fathers of the Indian Republic, played a key role in the country's struggle for independence.

President inaugurates Sardar Patel Heart Institute at Ankleshwar

President Pranav Mukherjee has inaugurated the Sardar Patel Heart Institute at Ankleshwar in Gujarat. He also unveiled the statue of Sardar Patel situated in the institute premises and is scheduled to deliver an address at the institute in a short while.

Union Cabinet approves the establishment of National Academic Depository

Union Cabinet gave its green signal for establishment and operationalisation of a National Academic Depository (NAD). The National Academic Depository aims at bringing another dimension and enhancement of the vision of Digital India.

Australia announces 19 grants worth $6.3 million for projects with India

In a bid to boost ties with India, the Australian government announced 19 grants worth $6,30,000 dollars for several projects in the field of education, science, sports, arts and culture. The successful grants include an exchange between TAFE NSW and India's Centurion University to share expertise for training indigenous learners, collaboration between University of New South Wales and Indian scientists to develop effective new water purification systems for the country's water supply.

India, Japan NSAs hold bilateral consultations in New Delhi

National Security Advisors of India and Japan held bilateral consultations in New Delhi. During their discussions, Mr. Shotaro Yachi and Mr. Ajit Doval expressed satisfaction at the implementation of important understandings reached during the visit of Japanese Prime Minister Shinzo Abe to India in December last year.

CII launches unique platform 'Startup Mentorship Circle'

In view of Prime Minister Narendra Modi's vision of nurturing entrepreneurship, Confederation of Indian Industry (CII) has launched a unique platform called 'Startup Mentorship Circle' to help in connecting start-ups with the global marketplace. 'Startup Mentorship Circle' is truly a strong eco-system for nurturing innovation and startups to drive sustainable economic growth and generate large scale employment opportunities.

President of India Inaugurated Diamond Jubilee Celebrations of ECGC

The President of India, Shri Pranab Mukherjee inaugurated the Diamond Jubilee Celebrations of Export Credit Guarantee Corporation of India Limited (ECGC) in New Delhi.

Israel President arrives in Mumbai on 6-day visit to India

Israel President Reuven Rivlin arrived in Mumbai on November 14th on a six-day visit to India to further strengthen bilateral ties. He will meet Prime Minister Narendra Modi and External Affairs Minister Sushma Swaraj.

Mauritius PM Anerood Jugnauth visited Mumbai

Mauritius Prime Minister Anerood Jugnauth is set to visit the city, where he is expected to discuss various issues, including one that provides a subsidy for Bollywood films shot there, with the Maharashtra government.

STATES IN NEWS

PM Modi inaugurates 3 hydro projects in Himachal Pradesh

Prime Minister Narendra Modi has inaugurated three hydro-electric projects with a generating capacity of 1,732 MW in Himachal Pradesh. Inauguration of new hydropower projects will change economic horizon of Himachal Pradesh.

Aditya Birla Group to invest Rs. 20,000 cr in Madhya Pradesh

Aditya Birla Group Chairman Kumar Mangalam Birla pledged an investment of Rs. 20,000 crores for the state in sectors like retail, telecom and cement.

Odisha Govt. comes up with a new scheme to provide legal assistance to deprived sections

The Odisha government has come up with a new scheme to provide legal assistance to the deprived sections of the society at the grassroots level in all its 6,812 gram panchayats across the state. The scheme named after great Odia lawyer, 'Madhubabu Aain Sahayata Sibir' will offer legal services once a week. The advocate engaged for the legal assistance cell will be paid an amount of 500 rupees fee per sitting to provide free legal advice to the people.

IIID to conduct 'Design Yatra' in Kozhikode

India's first 'Design Yatra' conducted in Kerala's Kozhikode city, during which competitions, heritage walk, talks and interaction with students will be conducted. Launched by Institute of Indian Interior Designer in February this year, the yatra is aimed at spreading awareness and taking designs to the masses and is scheduled to travel to 29 Indian cities.

November 1 to be observed as No Tobacco Day in Punjab

Punjab government will observe November 1 as 'No Tobacco Day' in an effort to discourage tobacco use in the state. Chief minister Parkash Singh Badal has issued directions to all the deputy commissioners in this regard.

Kerala CM Pinarayi Vijayan launches paddy cultivation in land set apart for airport

Chief Minister of Kerala Pinarayi Vijayan has launched paddy cultivation in Aranmula Puncha near Cochin. The programme, under the Harita Keralam project, is part of the Government's earnest efforts to revive paddy cultivation at Aranmula Puncha that has been lying fallow for the past several years.

PM inaugurates Chhattisgarh foundation day celebrations; Unveils Pt Deendayal Upadhyaya's statue

Prime Minister Narendra Modi has inaugurated Chhattisgarh's 16th foundation day celebrations in Naya Raipur. Chhattisgarh Governor B D Tandon and Chief Minister Raman Singh are also present at the site. Mr Modi unveiled the statue of Pandit Deendayal Upadhyaya in Naya Raipur. He also dedicate to people, 'Ekatma Path' and the Bus Rapid Transport System in the city.

Kerala becomes open defecation free state

Kerala has become the third Open Defecation Free (ODF) state in the country. The announcement was made on the state's foundation day on 01st November, 2016. Earlier, Himachal Pradesh and Sikkim had declared themselves Open Defecation Free.

NHPC commissions 50 MW wind power project in Rajasthan

State-run NHPC has announced commissioning of a 50 MW wind power project in Rajasthan. NHPC has commissioned its 50 MW wind power project in Jaisalmer, Rajasthan. The project consist of 25 nos wind turbine generators each of 2 MW capacity, which has been successfully synchronised with grid in October 2016.

Maha first to launch cyber police stations in all districts

Maharashtra is the first state in the country to have a cyber police station in each district simultaneously. The state is converting 42 state-of-the-art cyber-crime labs into police

stations.

Odisha govt signs MoU to set up four more STPI centres

Odisha Government has signed an MoU with the Software Technology Parks of India (STPI) for setting up of four more centres in the State. The new centres would come up at Angul, Jajpur, Koraput and Sambalpur.

'Lost' Chandrabhaga river found in Odisha

Scientists from Indian Institute of Technology (Kharagpur) claimed to have found evidence confirming the existence of a mythical Indian river, Chandrabhaga.

India's first LNG-powered bus rolls out in Kerala

India's first liquefied natural gas-driven bus has been launched in Kerala. Union Petroleum and Natural Gas Minister Dharmendra Pradhan and Kerala Chief Minister Pinarayi Vijayan jointly flagged off the first pilot run eco-friendly bus.

Asian Development Bank $48 million loan to help Assam improve power distribution

This is the second tranche loan of the USD 300 million multi-tranche financing facility for the Assam Power Sector Investment Programme that was approved by the ADB Board in July 2014. The project will help Assam to enhance capacity and efficiency of its power distribution system to improve electricity service to end user.

Delhi Declaration on Agrobiodiversity Management adopted

The 1st International Agro-biodiversity Congress that was held in New Delhi concluded with the adoption of Delhi Declaration on Agrobiodiversity Management. The event saw the participation of 900 participants from 60 countries.

Thiruvananthapuram becomes country's 'breast cancer capital'

Thiruvananthapuram has been termed as the country's breast cancer capital, with cases at a record high of 40 per lakh of population. 9 lakh women are diagnosed with breast cancer every year.

Chhattisgarh: First state to adopt resolution on demonetisation

Chhattisgarh has become the first state to adopt a resolution welcoming the demonetization of high-value currency notes. The state Assembly adopted a resolution moved by Chief Minister Raman Singh welcoming the Centre's decision.

BANKS IN NEWS

ICICI, Axis, StanChart get back $2.5 bn of Essar loans

Within days of Essar Group signing a mega USD 12.9-billion asset sale in its oil business, three top lenders - ICICI Bank, Axis Bank and StanChart, have got back an estimated USD 2.5 billion as part of the first payment for their debt exposure to the Ruias-led conglomerate.

Bank of America unveils AI-powered 'personal finance' bot

Bank of America has unveiled a virtual assistant called Erica, that uses artificial intelligence and predictive analytics to learn consumers' personal spending habits and offer financial advice.

MMTC ties up with major banks to retail gold coins

Public sector major MMTC (Metals and Minerals Trading Corporation of India) has joined hands with HDFC Bank, ICICI Bank and Andhra Bank to retail gold coins with a new buyback option. Besides its own outlets across the country, MMTC has tied up with Indian Overseas Bank, Vijaya Bank, Federal Bank and YES Bank to sell gold coins in denominations of 5 gm and 10 gm coin and 20 gm bar.

After Sikkim, Himachal Pradesh becomes India's second open defecation free state

Himachal Pradesh was declared 'Open Defecation Free', becoming India's second state to get this status after Sikkim. The newly acquired status will entitle Himachal Pradesh to receive World Bank funding under Rs 9,000 crore project to sustain sanitation campaign.

Banks to report frauds of Rs 1 crore and above to CVC

Central Vigilance Commission has now made it mandatory for the public sector banks to report to it all such matters involving funds over Rs one crore. The Commission will also call regular monthly meetings of senior officials of Reserve Bank of India (RBI), CBI and banks to monitor probe in suspected bank frauds of Rs 50 crore and above.

ICICI Bank launches overdraft facility for salaried home loan borrowers

ICICI Bank has launched a credit facility against home loans for salaried customers. The Home Overdraft facility will enable a salaried customer to seek loans up to Rs. 1 crore for

personal needs against his/her property.

Yes Bank launches new mobile banking app

India's Private sector lender Yes Bank has launched "Yes Mobile 2.0" its new mobile banking app with multiple new features and extensive support for banking transactions on Apple and Android-based SmartWatches. It is filled with features like comprehensive bill payments, speech to text capabilities for registering complaints and queries and even bill payments from wearables.

HDFC Bank's Aditya Puri ranked 36th in Fortune's top business men list

HDFC Bank's Aditya Puri has been ranked 36th in the US magazine Fortune's top 50 business persons list for 2016. He is the only Indian among three persons of Indian origin in the global rankings. Facebook's Mark Zuckerburg topped the list by the US magazine.

Oxigen Partners Federal Bank for Cash Management Services

Federal Bank has tied up with Oxigen to expand the bank's e-collection facility to the about 3 lakh- retail outlets of Oxigen.

First S4A debt recast gets approval

Construction major Hindustan Construction Company (HCC) became India's first firm to get debt recast under RBI's new Scheme for Sustainable Structuring of Stressed Assets (S4A). The RBI-mandated Overseeing Committee (OC) under the S4A has approved HCC's Rs. 5,000-crore debt recast passed by an ICICI Bank-led joint lender forum in September 2016.

RBI issues clarifications on hedging for ECBs

The Reserve Bank of India (RBI) has issued the Clarifications on hedging for External Commercial Borrowings (ECB). The Clarifications were issued under section 10(4) and 11(1) of the Foreign Exchange Management Act, 1999.

Rs 500, Rs 1000 notes invalid Now

Prime Minister Narendra Modi talked about fighting corruption and black money during his address to the nation. In a major step to check black money, the prime minister announced demonetization of Rs 500 and 1000 currency notes from 8th November midnight.

UCO Bank to raise Rs 271 crore equity from LIC

UCO Bank has announced that it would raise Rs.271 crore from Life Insurance Corporation of India in preferential allotment of equal shares at Rs.37.74 apiece.

Corp Bank inks pact with Indian Army

Corporation Bank has signed a memorandum of understanding (MoU) with the Indian Army on the defence salary package. Corporation Bank would provide free/ concessional services to the Army under the MoU.

Federal Bank to open its first overseas branch in Dubai

Federal Bank, India's major commercial bank in the private sector has received Reserve Bank of India (RBI)'s permission to open its first international branch at the Dubai International Financial Centre.

Demonetisation: RBI sets up panel to oversee ATM recalibrations

To oversee recalibration of ATM machines after the country introduced new banknotes to replace old 500 rupee and 1,000 rupee notes, RBI will set up a task force under Deputy Governor SS Mundra. Panel will provide "direction and guidance" for recalibrating ATM machines to dispense the new notes.

ECONOMY NEWS

Power Grid's board approves investments of Rs1k crore

Power Grid Corporation has said that its board has approved three proposals to invest Rs1,184.45 crore in power transmission projects across the country. The proposals included augmenting the transformation capacity in the southern region, sub-station works in Vemagiri in Andhra Pradesh, and a transmission system for Ultra Mega Solar Park at Tumkur in Karnataka.

Benami Transactions Act to curb black money comes into effect

The new law to prohibit benami transactions will come into effect from 1st of next month (01st November 2016). Parliament had passed the Benami Transactions (Prohibition) Amendment Act, 2016 to curb black money. After coming into effect, the existing Benami Transactions (Prohibition) Act, 1988 will be renamed as the Prohibition of Benami Property Transactions, PBPT, Act, 1988. The new legislation provides for seven years imprisonment and fine for those indulging in illegal transactions.

Centre notifies rules for Real Estate Act for five UTs

The Centre notified the rules for Real Estate Act, that seeks to regulate the housing sector besides bringing transparency and ensuring timely completion of projects, which will be applicable for five Union Territories-The Andaman and Nicobar Islands, Chandigarh, Dadra and Nagar Haveli, Daman and Diu, and Lakshadweep. The rules state that a developer will be required to refund or pay compensation to the allottees with an interest rate of SBI's highest Marginal Cost of Lending Rate plus two per cent in case of delay in project.

Finance Ministry releases Rs 1,093 crore for restoration of infrastructure in J&K

Finance ministry released first installment of special assistance of Rs 1,093.34 crore for repair and permanent restoration of damaged public buildings in Jammu and Kashmir in pursuance of the announcement made by the Prime Minister last November.A total sum of Rs 2,000 crore has been provided for permanent restoration of damaged Infrastructure such as schools, colleges, hospitals, bus stations and other critical public infrastructure under Prime Minister Reconstruction Plan for J&K.

SEBI tightens norms for credit rating agencies

Securities and Exchange Board of India (Sebi) tightened rules for credit rating agencies, prescribing more disclosures on suspension and withdrawal of ratings. The capital markets regulator also directed agencies to disclose the nature of their compensation arrangements with rated entities, including exchange of gifts. CRISIL, ICRA and CARE are the major agencies that assign credit ratings to issuers of debt instruments.

GST Council approves 4-tier rate at 5%,12%, 18% and 28%

GST Council approved a four-tier GST tax structure of 5%, 12%, 18% and 28%, with lower rates for essential items and the highest for luxury and de-merits goods that would also attract an additional cess.

Govt, 3 PSUs to set up $2 bn equity fund for renewables

The Centre, along with state-run power entities NTPC, REC and PFC, will soon launch a USD 2 billion clean energy equity fund to support the government's ambitious target of adding 175 GW renewable energy generation capacity by 2022.

President approves payment of 2% DA from July 1

President Pranab Mukherjee approved the 2% hike in Dearness Allowance to central government employees, a move that could benefit 50.68 lakh employees and 54.24 lakh pensioners. DA is provided to employees and pensioners to minimise the impact of price rise on their earnings.

Union Budget to be presented on February 1

The government has announced that it will present the Union Budget for 2017-18 on February 1 and the budget session may begin in January. Notably, the Centre earlier approved the scrapping of the 92-year old practice of presenting a separate Railway Budget and merged it with the Union Budget.

BUSINESS NEWS

Government grants BP PlC licence to set up petrol pumps in India

Government has formally granted a license to British Petroleum 'Petroleum industry company', Europe's third-biggest oil company, to set up 3,500 petrol pumps in India.

TRAI suggests Rs 3,000-crore fine on incumbents

In a setback to incumbent mobile operators, the Telecom Regulatory Authority of India (Trai) has proposed a penalty of about Rs 3,050 crore on three telcos — Bharti Airtel, Vodafone and Idea Cellular for failing to provide sufficient interconnect points to Reliance Jio which has led to massive call failures.

India's first startup magazine launched

The Cofounder launches itself as India's first startup magazine that will help boost the entrepreneurial ecosystem in the country through its stories. The Cofounder, founded by Adhish Verma and Arunraj Rajendran, is the first startup magazine that will talk about real stories behind the early stage startups and entrepreneurs.

Airtel announces merger with Axiata in Bangladesh

Telecom operator Bharti Airtel has announced the completion of the merger of its subsidiary unit in Bangladesh with Robi Axiata.This entity will now be the second-largest mobile operator in Bangladesh.

Rishi Jaitly named CEO of Times Global Partners

Times Internet, the digital arm of The Times of India group appointed former Twitter India head Rishi Jaitly as the chief executive officer (CEO) of Times Global Partners, a group

initiative that supports the launch and expansion of emerging global digital companies in India.

BBC World Service announces biggest expansion 'since the 1940s'

BBC World Service will launch 11 new language services as part of its biggest expansion "since the 1940s", due to the funding boost. The new languages will be Afaan Oromo, Amharic, Gujarati, Igbo, Korean, Marathi, Pidgin, Punjabi, Telugu, Tigrinya, and Yoruba.

LinkedIn inks MoU with govt to create jobs for students

Leading global professional network LinkedIn has signed an agreement with the human resource development ministry to create more job opportunities for Indian students. As part of the MoU, LinkedIn's 'Placements' product will be adopted by all Indian colleges affiliated with All India Council for Technical Education (AICTE).

Google ties up with ASI for virtual tour of monuments

American multinational technology company, Google has tied up with Archaeological Survey of India (ASI) for 360-degree virtual tour of 280-odd monuments across the country.

Centre imposes Rs 10,000 cr penalty on RIL and its partners

Government has slapped a nearly 10,000 crore rupee fine on Reliance Industries Limited (RIL) and its partners BP and Niko for pumping out gas that flowed to the Krishna Godavari-D6 Block from an adjoining field owned by ONGC.

Google Capital changes its name to 'CapitalG'

Google Capital, the search giant's venture arm that invests in growth-stage companies, has changed its name to 'CapitalG'. The old GoogleCapital.com domain now forwards to CapitalG.com, and Google Capital's Twitter account has announced that it's being retired in favour of a new @CapitalGTweets account.

Reliance Group launches IoT services under venture Unlimit

Reliance Group has partnered with Cisco Jasper for the launch of a venture called Unlimit, which will provide Internet of Things (IoT) services to its enterprise customers in India.

Molinari Rail to set up manufacturing unit in India

Swiss major Molinari Rail will set up a manufacturing and assembly centre for auxiliary power units for diesel locomotives in India by next year. Molinari Rail AG has entered into a strategic pact to design, manufacture and deliver the auxiliary power units (APUs) for 1,000 diesel locomotives to be built in India for Indian Railways.

600 million pounds of masala bonds to be listed in London: UK

The British government has announced that, 4 rupee-denominated bonds worth of 600 million pounds are expected to be listed in London in the next three months. Bonds will provide financing to expand India's highway and rail networks.

AGREEMENTS/MOU SIGNED

Railways, Urban Development Ministries sign MoU to redevelop stations under smart city plans

With the idea that there can't be a smart city without a smart railway station, the Ministry of Urban Development and the Ministry of Railways on signed an MoU under which railway stations and adjoining areas will be redeveloped on smart city lines for enhancing passenger amenities, easy access to stations, enabling optimal utilisation of land at railway stations.

India, Algeria mull fertilizer Joint Venture

India's plan for a joint venture arrangement with Algeria for a multi-billion dollar fertilizer plant located in the North African country seemed to have been initiated on following a meeting between Algerian Minister for Industry and Mining and the Indian Minister of State for Chemicals and Fertilizers Mansukh L. Mandavia.

Urban Development Ministry, NBCC, CPWD sign MoU to redevelop colonies

The Union Ministry of Urban Development has signed a MoU with National Buildings Construction Corporation (India) Ltd and Central Public Works Department (CPWD). The MoU was signed for the redevelopment of General Pool Residential Accommodation (GPRA) colonies in New Delhi.

India, New Zealand Sign Three Agreements

India and New Zealand signed three agreements in the areas of double taxation avoidance, food security and sports to carry forward the ties between both sides. The agreements were signed in the presence of Prime Minister Narendra Modi and his New Zealand counterpart John Key after the delegation-level talks.

Govt notifies revised DTAA with South Korea

India and South Korea signed a revised Double Taxation Avoidance Agreement (DTAA) for the avoidance of double taxation and the prevention of fiscal evasion with respect to taxes on income. The Provisions of the new DTAA will have effect in India in respect of income derived in fiscal years beginning on or after 1 April 2017.

EU and Canada sign Ceta free trade deal

Canadian PM Justin Trudeau and top EU officials signed the comprehensive economic and trade agreement, known as Ceta, paving the way for most import duties to be removed early next year. However, the treaty needs the approval of at least 38 national and regional parliaments, including the UK's, to take full force.

India and Palestine inks MoU to setup Palestine-Indo techno park in Ramallah

India and Palestine signed a MoU for setting up a Palestine-India Techno Park in Ramallah, Palestine.

India, Cyprus ink new tax pact to replace 2 decade-old treaty

India and Cyprus has signed a new double tax avoidance pact under which capital gains tax will be levied on sale of shares on investments made after April 1, 2017, bringing the island nation at par with Mauritius in terms of tax treatment.

Paris climate agreement becomes international law

The Paris Agreement officially entered into force on 4 November. The agreement deals with greenhouse gases emissions mitigation, adaptation and finance. As of November 2016, 192 states and the European Union have signed the Agreement; 97 of those parties have ratified or acceded to the Agreement, most notably China, the United States and India.

India, Sri Lanka sign pact to address fishermen crisis

India and Sri Lanka have signed an agreement under which a hotline will be set up between officials of the two countries to address the fishermen crisis.

India and Britain sign two agreements

India and the United Kingdom have signed two pacts to boost cordial relations between the two nations. The pacts were inked during the 3 days visit of Theresa May, the Prime Minister of the United Kingdom to India.
The agreements was on intellectual property (IP) and another for bilateral cooperation on raising ease of doing business.

Maharashtra, Canada to work on urban infrastructure, smart cities

Maharashtra government has signed an agreement with Canada to implement a joint action plan on urban infrastructure development in the state. The Canada-Maharashtra action plan seeks to introduce companies, solutions and financing from the North American country for the urban development and implementation of state-led infrastructure projects.

India, Japan Sign Landmark Nuclear Energy Deal

India signed a historic civilian nuclear deal with Japan during the annual bilateral summit held in Tokyo. India is the first non-member of the non-proliferation treaty (NPT) to have signed such a deal with Japan.

TAFE setting up Centre of Excellence in Rajasthan

TAFE, the world's third largest tractor maker, in collaboration with the Rajasthan government, is setting up a Centre of Excellence — 'JFarm Rajasthan' — and a Custom Hiring Centre in six zones in Rajasthan at a total outlay of Rs.970 crore.

India, Bhutan signs agreement on trade for better bilateral relations

Commerce and Industry Minister Nirmala Sitharaman and Bhutan's Economic Affairs Minister Tengye Lyonpo Lekey Dorji signed the agreement in New Delhi.

India and US launch $95 million clean energy projects

As part of its efforts to continue the global transition to zero-and-low carbon energy sources, the United States (US) has announced two financial projects worth 95 million US dollars for India. The projects aimed at bringing more energy-efficient appliances to rural sector of the country.

Twenty Nations sign framework agreement of International Solar Alliance as process begins

More than 20 countries, including Brazil, France and India, signed the framework agreement of the International Solar Alliance (ISA) at Marrakech, Morocco. The Framework Agreement of ISA was opened for signature on the sidelines of the CoP22 to the United Nations Framework Convention

on Climate Change.

India, ADB sign $500 million loan pact to build 9.8-km Ganga bridge in Bihar

Asian Development Bank (ADB) and the Government of India signed a 500 million US dollar loan to build a 9.8 km long road bridge across the Ganges River. This will be India's longest river bridge.

COMMITTEES

BCCI president Anurag Thakur part of powerful ICC sub-committee

BCCI president Anurag Thakur has taken charge as the member of the ICC's powerful Finance and Commercial Affairs committee. He is a member of Lok Sabha from Hamirpur in Himachal Pradesh.

Saina Nehwal appointed member of IOC's Athletes' Commission

Indian star shuttler Saina Nehwal has been appointed as a member of the International Olympic
Committee's Athletes' Commission. Saina received a letter from the IOC President Thomas Bach.

Mahesh Sharma chairs first meeting of reconstituted CABC

Culture and Tourism Minister Mahesh Sharma has chaired the first meeting of the Reconstituted
Central Advisory Board on Culture (CABC). The members of the CABC were requested to highlight priority areas in the fields of art, music, dance and literature.

Justice Reddy committee on One Rank One Pension submits report

The one-man judicial committee on One Rank One Pension submitted its report to the Defence Minister Shri Manohar Parrikar. The Central Government had appointed the committee under the Chairmanship of Justice L Narasimha Reddy retired Chief Justice of Patna High Court.

S.P Yadav elected new President of Urology Society of India

S P Yadav has been elected as the new President of the North Zone of Urology Society of India. His tenure would begin from October 2017 for a period of one year.

Vinod Rai to head advisory commission

Vinod Rai has been appointed as the Chairman of Fund Trustee and Advisory Commission of Kerala. He will be entrusted with the responsibility to ensure that the funds of the Kerala Infrastructure Investment Fund Board (KIIFB) are properly utilised and the interest of investors is protected.

Task force which is formed to recalibrate ATMs is to be headed by Mundra

RBI constituted an eight-member task force which is to re-calibrate all ATMs. The re-calibration will help the cash handling machines to dispense the Mahatma Gandhi (New) Series Banknotes including a new High Denomination of 2000 rupees in new designs. RBI deputy governor, SS Mundra will head this.

Munialappa Committee formed to monitor bird flu situation

Union Agricultural Ministry constituted a High-Level Committee to monitor the bird flu situation and help state governments take steps to contain the disease. The Committee will be headed by Munialappa.

NEW APPOINTMENTS

Navdeep Suri to be India's new envoy to UAE

Senior diplomat Navdeep Singh Suri has been appointed Ambassador to the United Arab Emirates. He is currently serving as Indian High Commissioner in Canberra.

Sanjay Singh appointed Member-Secretary, Law Commission

Former legislative secretary Sanjay Singh has been appointed as Member Secretary, Law Commission of India. He has been appointed by President Pranab Mukherjee for up to August 31, 2018.

Visa CEO Charles Scharf to resign

The San Francisco-based payments network Visa's CEO Charles Scharf had resigned from his post. The company named Alfred Kelly Jr, a former president of American Express Co and a current Visa board member, as CEO.

Sunil Bharti Mittal elected as GSMA Chairman

Bharti Enterprises Founder and Chairman Sunil Mittal has been elected as GSMA (Global System Mobile Association) Chairman for a two-year period from January 2017 through December 2018. Current GSMA Chairman Jon Fredrik Baksaas will step down from the Board at the end of 2016.

Ratan Tata replaces Cyrus Mistry as Tata Sons chairman

In one of the biggest upheaval in the corporate sector, the Tata Sons Board has appointed Ratan Tata as the interim chairman of the group, replacing Cyrus Mistry. Mistry has resigned from his post as chairman.

Nissan to name Carlos Ghosn as chairman of Mitsubishi Motors

Nissan Motor Co Ltd will appoint its chief executive, Carlos Ghosn, as chairman of Mitsubishi Motors Corp as Japan's second-biggest automaker.

Geeta Phogat appointed DSP in Haryana Police

Haryana Government has appointed international woman wrestler Geeta Phogat as a Deputy Superintendent of Police (DSP) in Haryana Police.

Bilal Nazki appointed as chairperson of JKHRC

Jammu and Kashmir Governor N N Vohra has appointed former Chief Justice of Orissa High Court Bilal Nazki as the chairperson of the State Human Rights Commission.

International Hockey Federation appoints Jason McCracken as new CEO

The International Hockey Federation has appointed New Zealand's Jason McCracken as its Chief Executive Officer. He will replace Kelly Fairweather.

Dr. Ajay M. Gondane appointed as the next High Commissioner of India to Australia

Dr. Ajay M. Gondane has been appointed as the next High Commissioner of India to Australia. Currently he is working as the Additional Secretary (Political) in the Ministry of External Affairs (MEA).

Ericsson appoints Borje Ekholm as new president, CEO

Swedish telecom gear maker Ericsson has appointed Borje Ekholm as President and CEO. Ekholm joins Ericsson from his current position as CEO of Patricia Industries, a division within Investor.

Salim Gangadharan to replace Amitabha Guha as non-executive chairman in South Indian Bank

Former Reserve Bank of India chief general manager Salim Gangadharan is appointed as the next non-executive chairman of South Indian Bank. He replaced Amitabha Guha.

Karnal Singh appointed as chief of Enforcement Directorate

Senior IPS officer Karnal Singh was appointed the chief of Enforcement Directorate(ED), the agency entrusted with probing money laundering cases.

Spain breaks deadlock, re-elects Rajoy prime minister

Mariano Rajoy, Spain's acting prime minister and leader of its center-right Popular Party, was re-elected after winning a parliamentary vote. Mr Rajoy has led a caretaker administration since losing his overall majority in an election last December.

World Bank appoints Kristalina Georgieva as chief executive

Kristalina Georgieva, a former head of EU humanitarian affairs and vice-president of the European commission, has been appointed chief executive of the World Bank. The Bulgarian, who recently lost out in the race to become UN secretary general, will report to the bank's president, Jim Yong Kim.

Twitter India head Rishi Jaitly quits

Rishi Jaitly, Twitter's India head who helped popularise the adoption of the micro-blogging website among government departments to respond to citizen queries, has quit the company.

Sushil Chandra takes charge as CBDT chief

Sushil Chandra took over as Chairman of the Central Board of Direct Taxes (CBDT). Chandra, an Indian Revenue Service (IRS) officer of the 1980 batch, comes in place of Rani Singh Nair.

Sulabh founder Bindeshwar Pathak is the brand ambassador for Swachh Rail Mission

Ministry of Railways appointed Dr. Bindeshwar Pathak, the founder of Sulabh International, as a Brand Ambassador for Swachh Rail Mission. As part of the mission, Sulabh International has been assigned the task to clean some important railway stations across the country.

Sanjiv Arora appointed as the next Ambassador of India to Lebanon

An Indian Foreign Service (IFS) Sanjiv Arora has been appointed as the next Ambassador of India to the Republic of Lebanon by Ministry of External Affairs (MEA). Lebanon, officially known as the Lebanese Republic, is a sovereign state in Western Asia.

South Korea names new PM and finance minister amid scandal

South Korea's presidential office named new prime minister and finance minister. Kim Byong-joon, a senior former presidential secretary is expected to replace Hwang Kyo-ahn as prime minister. The Blue House named Financial Services Commission Chairman Yim Jong-yong as finance minister and deputy prime minister.

Young Indian Lawyer Gets Elected Into UN's Top Body Of Legal Experts

An Indian lawyer won an election in the United Nations General Assembly for membership to the world body's top body of legal experts. 33-year-old Aniruddha Rajput is among the 34 individuals elected by the General Assembly as members of the International Law Commission.

Switzerland appoints Ranveer Singh as brand ambassador

Bollywood actor Ranveer Singh has been now named the first Indian ambassador for Switzerland Tourism. Singh will now be in charge of promoting Switzerland Tourism's campaign for 2017 – "Nature wants you back!"

Twitter India MD Parminder Singh resigns

Two days after Twitter India head Rishi Jaitly announced his exit, the microblogging network's MD for India, Southeast Asia and Middle East and North Africa region (MENA).

RBI appoints M Rajeshwar Rao as Executive Director

The Reserve Bank has appointed M Rajeshwar Rao as Executive Director (ED) following G Mahalingam's voluntary retirement from the central bank. As Executive Director, Rao will look after Department of Statistics and Information Management, Financial markets Operations Department and International Department.

BJP's Avinash Khanna all set to be appointed NHRC member

BJP Vice President Avinash Rai Khanna is all set to be appointed as a member of National Human Rights Commission (NHRC) with a high-level selection panel headed by Prime Minister Narendra Modi clearing his name.

Ratnesh Kumar appointed MD and CEO of BoB Capital Markets

Bank of Baroda has appointed Ratnesh Kumar as Managing Director and Chief Executive Officer of its wholly-owned investment banking subsidiary, BoB Capital Markets Ltd.

Donald Trump elected 45th President of United States

Billionaire-turned-politician Donald Trump has been elected the 45th President of the United States. The Republican party candidate secured the support of 276 of the 538 members of the electoral college, beating Democratic party rival Hillary Clinton.

Twitter COO Adam Bain is stepping down

In a big loss to Twitter, the company's Chief Operating Officer (COO) Adam Bain who was in charge of the micro-blogging website's revenue business, has decided to leave the company. According to a company filing, Chief Financial Officer (CFO) Anthony Noto will take over as COO.

G Mahalingam is SEBI's new Full-Time Member

Gurumoorthy Mahalingam took charge as Full-Time Member of SEBI. He will be responsible for leading the Integrated Surveillance Department, Investment Management Department, Enforcement Department (ED), Foreign Portfolio Investors and Custodians, Collective Investment Schemes, and Department of Economic and Policy Analysis, among others.

Tata Chemicals' Director Bhaskar Bhat resigns

Bhaskar Bhat, the non-executive and non-independent director on the board of Tata Chemicals Ltd, has resigned with immediate effect.

Chinese Minister elected Interpol President

China's Vice-Minister for Public Security on Thursday was elected the President of the International Criminal Police Organization (Interpol). Meng Hongwei is the first Chinese official to take the post.

YES Bank appoints Amresh Acharya as Head Global Indian Banking

Private sector lender YES Bank has appointed Amresh Acharya as Group President and Head of Global Indian Banking. YES Bank is the only Greenfield Bank license awarded by the RBI in the last two decades, associated with the finest pedigree investors.

Mahindra and Mahindra elevates Pawan Goenka as MD

Mahindra and Mahindra appointed Pawan Goenka as Managing Director and Anand Mahindra was redesignated as executive chairman.

Bulgarian PM resigns after losing presidential election

The Bulgarian Prime Minister Boyko Borisov gave resignation of his cabinet after his party's candidate Tsetska Tsacheva , failed to win the country's presidential election. Right Citizens for European Development of Bulgaria (GERB) party candidate Tsetska Tsacheva, speaker of parliament , was defeated by Socialist Party-supported independent candidate Rumen Radev .

Donald Trump picks Michael Flynn as NSA

United States president-elect Donald Trump has named Michael Flynn, an ex-army general as his National security adviser. Flynn served as Mr Trump's top military advisor during the Presidential campaign. Mr Trump chose Republican Senator Jeff Sessions as his Attorney General and Congressman Mike Pompeo as Director of the Central Intelligence Agency (CIA).

Ami Bera re-elected to US Congress for third consecutive term

Ami Bera has been re-elected to the US House of Representatives for a 3rd consecutive term in a close election. This is the first time that the House would have 4 Indian-American members.

Catholic Syrian Bank to appoint CVR Rajendran as MD & CEO

Reserve Bank of India has granted approval for appointment of C.V.R. Rajendran as the Managing Director & CEO of Catholic Syrian Bank for a period of three years from the date of his taking charge. Rajendran is currently holding the position of Chief Executive Officer of the Association of Mutual Funds of India.

OBITUARIES

Rwanda's last king, Kigeli V, dies aged 80

Kigeli V Ndahindurwa (80), the last king of Rwanda, has recently passed away in the United States. He ruled the east African nation for less than a year in 1959 before being forced into exile after clashing with the Belgian colonial power.

Gandhian activist Mewa Ramgobin dies at 83

South African struggle icon and Gandhian activist Mewa Ramgobin has died at the age of 83 after a prolonged illness. He was the former president of the Natal Indian Congress which fought discrimination against Indians in South Africa.

Mehar Mittal, legend of comedy in Punjabi movies, passes away

Veteran Punjabi actor Mehar Mittal, who acquired legendary status with his comic roles, passed away at a hospital in Mount Abu, Rajasthan, after prolonged illness at the age of 81 years.

Tom Hayden, famed anti-Vietnam war activist, dies at 76

Tom Hayden, a 1960s anti-war activist and one of the era's most prominent, counter-culture radicals who went on to serve in the California state assembly and senate, has died aged 76.

Legendary football Carlos Alberto Torres dies

Legendary footballer Carlos Alberto Torres passed away on 25 October 2016 at Rio de Janeiro, Brazil at the age of 72.

Legendary Kashmiri singer Raj Begum dies

Celebrated Kashmiri singer Raj Begum passed away in Srinagar, Jammu & Kashmir. Begum was one of the most recognized female singers in the Kashmir Valley. She was 89.

Japan's Prince Mikasa, world's oldest royal, dies at 100

Japanese Prince Mikasa, uncle of Emperor Akihito, died at the age of 100. He was the oldest imperial family member in the world.

World's first heart transplant doctor passes away

Renowned heart surgeon Denton Cooley, who performed the world`s first artificial heart transplant in the United States, has passed away at the age of 96 in Houston, Texas.

Sri Lankan music legend Pandit Amaradeva passes away

Legendary Sri Lankan singer and composer Pandit Amaradeva, recipient of many international honours, including Padma Shri, for his contribution to music, died after a heart attack.

Former J&K Deputy Chief Minister passes away

Former Jammu and Kashmir Deputy Chief Minister Mangat Ram Sharma died on 03 November 2016, after a prolonged illness. He was 85 years old.

Janet Reno, first female US attorney general, dies

Janet Reno, the first woman to be appointed as Attorney

General of US, passed away as a consequence of Parkinson's disease. She was 78.

Leonard Cohen dies aged 82: tributes pour in to legendary singer-songwriter

Leonard Cohen, the baritone-voiced Canadian singer-songwriter who seamlessly blended spirituality and sexuality in songs like Hallelujah, Suzanne and Bird on a Wire, has died at age 82.

UK's First Indian-Origin Sikh Judge Dies

Mota Singh, an Indian-origin Sikh, who became UK's first-ever ethnic minority judge to sit on the English Bench wearing a turban instead of a horse-hair wig, died.

Former J&K Governor Lt Gen S K Sinha passes away

Former Jammu and Kashmir Governor Lt Gen S K Sinha passed away at a hospital this morning after brief illness. He was 92.

AWARDS

Sonam Kapoor awarded ET Panache's 'Trendsetter Awards 2016'

Bollywood Actress Sonam Kapoor has been bestowed upon with the 2016 ET Panache Trendsetter Award in Mumbai, Maharashtra. The award recognizes the efforts of entrepreneurs, innovators, newsmakers and athletes whose stories inspire millions and whose services transform lives.

Robert De Niro to Receive Film Society of Lincoln Center's Chaplin Award

The Film Society of Lincoln Center has announced Robert De Niro as the recipient of the 44th Chaplin Award. De Niro will be presented with the award at an award gala on 8 May 2017.

International Prize in Statistics awarded to Sir David Cox

Noted British statistician Sir David Cox was named the inaugural recipient of the International Prize in Statistics. He is honoured for Survival Analysis Model Applied in Medicine, Science, and Engineering.

54 eminent personalities selected for Yash Bharti Awards 2016

The Uttar Pradesh government has declared the list of Yash Bharati awardees 2016. 54 personalities have been selected for the coveted award for the year 2016-17. The award is given by the Uttar Pradesh Government for excellence in literature, fine arts, folk and classical music and sports. Some of the prominent names: Bollywood actor Naseeruddin Shah, PayTM CEO Vijay Shekhar, Paralympic athlete Varun Kumar, Qawwali singers Aftab and Hashim (Sabri Brothers) & Film director Saurabh Shukla.

AIIMS, Ganga Ram doctors chosen for Dr B C Roy award

Randeep Guleria, Head of Pulmonology from the AIIMS and C S Yadav, department of orthopaedics from the Sir Ganga Ram Hospital have been selected for the prestigious Dr Bidhan Chandra Roy Award for excellence in the field of medicine.

Beatty becomes first US author to win Man Booker prize

Paul Beatty became the first author from the United States (US) to be awarded the Man Booker prize, for his book, 'The Sellout'. Beatty's book was awarded the 2016 prize of £50,000, in the third year since the award was opened to American writers.

Nadia Murad and Lamiya Aji Bashar wins 2016 Sakharov Prize

Two Yazidi women, Nadia Murad Basee and Lamiya Aji Bashar, who escaped sexual enslavement by Islamic State of Iraq and Syria (ISIS) in Iraq, have won Europe's top human rights award, the Sakharov prize.

PM gives away Ramnath Goenka Awards for Excellence in Journalism

Prime Minister Narendra Modi has presented the Ramnath Goenka Awards for Excellence in Journalism at a function in New Delhi. The honour acknowledges exceptional work across 28 categories in print, broadcast and online journalism in English, Hindi and regional languages.

IFFI to honour Kwon Taek Im with Lifetime Achievement Award

Union Information and Broadcasting Minister M. Venkaiah Naidu announced that renowned South Korean director Im Kwon-taek will be honoured with the Lifetime Achievement Award at the upcoming 47th International Film Festival of India (IFFI) in Goa.

Tunisian leader among four conferred Jamnalal Bajaj Awards

Well-known Gandhian and President of Tunisia's Ennahdha Party, Sheikh Rached Ghannouchi was among four prominent

personalities conferred with the prestigious 39th Jamnalal Bajaj Foundation Awards for 2016. Other winners are Mohan Hirabai Hiralal, BonBehari Vishnu Nimbkar & Dr. Nannapaneni Manga Devi.

Saudi Arabia awards water prize to 8 scientists

Saudi Arabia has awarded eight scientists the Prince Sultan Bin Abdulaziz International Prize for Water at a ceremony at the United Nations headquarters in New York.

Amitav Ghosh to Be Honored With Tata Literature Live! Lifetime Achievement Award

Acclaimed Indian American fiction author Amitav Ghosh, 60, has been named for 2016 Tata Literature Live! Lifetime Achievement Award, in recognition of his outstanding contribution to the Indian literary space.

Professor Raj Bisaria to get Madhya Pradesh government govt's Kalidas Samman for Theatre

Renowned theatre personality and Padma Shri, Prof Raj Bisaria is all set to weave another feather in his cap with the Madhya Pradesh government honouring him with its prestigious 'Kalidas Samman' national award for 2015-16 for achievement in theatre.

11-year-old Pune girl wins 'Doodle 4 Google' 2016 contest

11 year old Pune girl Anvita Prashant Telang has been named national winner of the "Doodle 4 Google" contest. The sixth standard student from Vibgyor High School in Balewadi area was chosen for her Doodle submission on the theme titled "If I could teach anyone anything, it would be".

Indian-origin humanitarian gets Global Citizen Award

An Indian-origin man from South Africa was awarded the Global Citizen Award for his "innovative and visionary" contribution to the global community. Imtiaz Sooliman founded the internationally-lauded Gift of the Givers Foundation, which is Africa's largest disaster relief organisation.

Gulzar named for Tata LitFest's Poet Laureate 2016 award

Lyricist-writer Gulzar will be honoured with 2016 Tata Literature Live! Poet Laureate Award. The award will be presented to Gulzar, an Oscar and Grammy Award winner, at the inaugural of the festival.

"Post-Truth" Named Oxford Dictionaries Word of Year Amid 2016 Political Climate

Oxford Dictionaries has declared "post-truth" to be its international word of the year citing a 2,000% spike in its usage. The word beat competition from "adulting," "alt-right," "Brexiteer," "glass cliff" and "woke".

TCS awarded Digital Innovator of the Year

India's IT majorTata Consultancy Services has been awarded 'Digital Innovator of the Year' in the Ecosystem Excellence category at GE's Minds + Machines event. The '2016 Digital Innovator of the Year' award recognises TCS innovation and excellence in developing the TCS Digital StoreTM.

Latin Grammy Awards 2016

The 17th annual Latin Grammys has been announced at the T-Mobile Arena in Paradise, Nevada, US. The list of winners are:

1. Record of the Year-Carlos Vives & Shakira, "La Bicicleta
2. Best Rock Album-Los Fabulosos Cadillacs, La Salvación De Solo Y Juan
3. Best Pop/Rock Album-Julieta Venegas, Algo Sucede
4. Best Singer-Songwriter Album-Manuel Medrano, Manuel Medrano
5. Best Regional Song-"Ataúd," Erika Ender, Manu Moreno & Mónica Vélez, songwriters (Los Tigres Del Norte).

Pt Hari Prasad Chourasia gets lifetime achievement award for classical music

Noted flautist Pt Hari Prasad Chourasia has been conferred this year's Sumitra Charat Ram Award for lifetime achievement in the field of Indian classical music.

5 decades and 200 films later, Jackie Chan 'finally' wins Oscars

Hollywood actor Jackie Chan received his little gold statuette, an honorary Oscar for his decades of work in film on November 13th at the annual Governors Awards. While receiving the award Chan (62) praised his hometown Hong Kong for making him "proud to be Chinese," and thanked his fans.

Tata Consultancy Services and Vedanta wins ACES awards

Two leading Indian companies, Tata Consultancy Services and Vedanta have been awarded for their leadership in sustainability, corporate social responsibility, eco-consciousness and community care at the third annual Asia Corporate Excellence and Sustainability Awards (ACES). TATA

Consultancy Services (TCS) was named Industry Champions in the Leadership category. India's Vedanta Limited was named "Top Companies to Work For in Asia."

Uttarakhand Ratna for ND Tiwari

Uttarakhand Chief Minister Harish Rawat conferred the Uttarakhand Ratna award on his arch rival and former chief minister Narayan Dutt Tiwari on the occasion of the state's 17th foundation day.

Fortune magazine named Mark Zuckerberg Business Person of the Year

Fortune magazine has named the co-founder and CEO of the biggest social networking site Facebook, Mark Zuckerberg as Business Person of the Year, 2016.

DEFENCE NEWS

Russia to lease another nuclear-powered submarine to India

Russia has quietly signed an agreement with India to lease out a second Russian Akula-2 class nuclear-powered submarine to the Indian Navy. The lease agreement was signed between PM Narendra Modi and Russian President Vladimir Putin during the BRICS Summit in Goa.

India completes nuclear triad by commissioning INS Arihant

India has completed its nuclear triad by inducting the first endogenously built strategic nuclear
submarine INS Arihant into service. With this, India becomes fourth country to have a nuclear triad i.e. capable of delivering nuclear weapons by aircraft, ballistic missiles and submarine launched missiles.

Two ships commissioned for Navy and Coast Guard

Two ships were commissioned, one for the Eastern Naval Command of the Navy and the other for the Indian Coast Guard in Visakhapatnam, Andhra Pradesh. Fast patrol vessel ICGS Gaidinliu, named after Naga freedom fighter and leader Rani Gaidinliu, was commissioned by Director-General Rajendra Singh of the Coast Guard.

India, China hold first joint army exercise in Jammu and Kashmir

As part of the ongoing initiative to enhance interaction and cooperation between India and China, under the provisions of Border Defense Cooperation Agreement, 2013, the Indian and Chinese armies held the second joint exercise "Sino-India Cooperation 2016". Soldiers of Chushul Garrision from India and of Moldo Garrision from China, participated in the exercise.

INS Tihayu Joins the Indian Navy

Water Jet Fast Attack Craft (WJFAC) INS Tihayu was commissioned into the Indian Navy by the Flag-Officer-Commanding-in-Chief of the Eastern Naval Command Vice-Admiral H.C.S. Bisht.

India-Bangladesh joint military exercise SAMPRITI-2016 held

The joint military training exercise "Sampriti-2016" conducted between India and Bangladesh at Tangail, Dhaka, Bangladesh. Exercise SAMPRITI is an important bilateral defence cooperation endeavour between India and Bangladesh and will be the sixth edition of the exercise which is hosted alternately by both countries.

Demchok mission of Indian Army successfully completed

The Indian army has successfully completed its task of laying an irrigation pipeline in the Demchok region of Eastern Ladakh. The project was being conducted under the Mahatma Gandhi National Rural Employment Guarantee Scheme to link the villages in the region with a hot spring.

DRDO's combat drone Rustom-2 flies for the first time

The Defence Research and Development Organisation (DRDO) successfully tested its unmanned combat aerial vehicle, Rustom-2. The medium-altitude long endurance (MALE) category vehicle met all the expectations during the first flight.

Make in India in defence: Navy inducts 4 indigenous sonars

The Indian Navy formally inducted four types of indigenously developed sonars that will boost its underwater surveillance capability. The systems included Abhay, which is a compact hull mounted sonar for shallow water crafts; Humsa UG, which is an upgrade for the Humsa sonar system; NACS, or the Near-field Acoustic Characterisation System; and AIDSS, or the Advanced Indigenous Distress sonar system for submarines.

India-China joint military exercise 'Hand-In-Hand' held in Pune

The 6th Indo-China joint training exercise Hand- in- Hand 2016 commenced at the parade ground in Aundh Military Camp, Pune. The joint exercise intends to acquaint both the

Armies with each other's operating procedures in the backdrop of counter-terrorism environment.

Women Commando Team Inducted In CRPF

A team of women commandos has been inducted for the first time in Central Reserve Police Force (CRPF) to counter Naxal insurgency in Jharkhand. A Naxal or Naxalite is a member of any of the Communist guerrilla groups in India, mostly associated with the Communist or Leftist ideology.

Four underwater SONAR systems developed by DRDO inducted by Navy

Indian Navy inducted four types of indigenously developed SONAR systems. The sonar systems are capable of boosting the Navy's underwater surveillance capabilities. The four sonar systems are: ABHAY **|** HUMSA-UG **|** NACS **|** AIDSS

INSV Mhadei Flagged Off

Indian Navy Sailing Vessel (INSV) Mhadei flagged off from Goa to Cape Town, South Africa with an all-women crew. The vessel was flagged-off at the Boat Pool of INS Mandovi by Rear Admiral Monty Khanna, **Commandant** Naval War College.

Operation School Chalo launched

Indian Army launched 'Operation School Chalo' in South Kashmir. It aimed at providing students with free coaching after their regular education system was interrupted by spiraling violence, protests by militants and their supporters triggered by the encounter killing of Hizbul Mujahideen commander Burhan Wani.

Indo-Nepal joint exercise held

Indo-Nepal joint military exercise Surya Kiran-X held at Army Battle School, Saljhandi, **Nepal**. It is the tenth in the series of such exercise between the two nations.

ICGS Aryaman and Atulya commissioned

The Indian Coast Guard Ships (ICGS) Aryaman and Atulya were commissioned at Kochi by Sunil Kumar Kohli, Financial Advisor to Defence Services. The ICGS Aryaman and Atulya are the 18th and 19th respectively in the series of twenty Fast Patrol Vessels (FPVs).

RANKS & REPORTS

India ranks 130 in ease of doing business: World Bank report

According to the World Bank's Ease of doing Business Report 2017, India now ranks 130 out of 190 countries. New Zealand has surpassed Singapore to become the easiest country in the world to do business.

India up 21 places in WEF gender gap report: WEF

India has climbed 21 spots to rank 87th on the World Economic Forum's Global Gender Gap Report 2016. With this jump in ranking, India has now overtaken China which is ranked 99th out of 144 countries. Iceland tops the latest rankings followed by Finland, Norway and Sweden.

India ranks poorly in Commonwealth youth index

India has ranked very poorly at 133 in a new Global Youth Development Index compiled by the Commonwealth Secretariat on the countries' prospects for young people in employment, education, health, civic and political spheres. The top 10 countries on the index are largely from Europe - Germany (1), Denmark (2), Switzerland (4), United Kingdom (5), Netherlands (6), Austria (7), Luxembourg (8), Portugal (9) - with Australia (3) and Japan (10) as the two exceptions.

Ease of Doing Business: A.P., Telangana top in 2016 all-India ranking

Commerce and Industry Minister Nirmala Sitharaman has released the report on State-wise Ease of Doing Business rankings. Andhra Pradesh and Telengana topped the all-India ranking with 98.78 per cent each, followed by Gujarat with 98.21 per cent; Chhattisgarh with 97.32 per cent and Madhya Pradesh with 97.01 per cent. Haryana ranked sixth with 96.95 per cent followed by Jharkhand with 96.57 per cent; Rajasthan with 96.43 per cent; Uttarakhand with 96.13 per cent and Maharashtra completed the top 10 with 92.86 per cent.

Maharashtra tops NITI Aayog's agri marketing index

Maharashtra is the top State in the implementation of agricultural reforms and offers the best environment for doing agri-business, according to an assessment by the Niti Aayog. Gujarat, Rajasthan and Madhya Pradesh are in the next three positions in the 'Agricultural Marketing and Farm Friendly Reforms Index' which is based on a number of criteria identified by Niti Aayog.

Dhoni most valued athlete among Indians, Federer globally: Forbes Fab 40

Team India's limited-overs cricket skipper Mahendra Singh Dhoni remains the most valued Indian athlete in 2016. The

annual Forbes Fab 40 list reveals that Dhoni's brand value reduced from $21 million in 2015 to $11 million this year, and his rank slipped from fifth to 10th. Swiss tennis legend Roger Federer toppled golf great Tiger Woods as the most valued athlete globally.

India rises to second place in global business optimism index

The latest Grant Thornton International Business Report for the July-September quarter has placed India 2nd on the global scale for business optimism. During the April-June 2016 period, India was ranked at the third position after being on top for two consecutive quarters. Indonesia took the top spot, with the Philippines coming in third.

SCIENCE AND TECHNOLOGY

China's space lab launches micro-satellite

Tiangong-2, the experimental space lab of China has successfully launched a micro-satellite, Banxing-2 (the word means Companion Satellite). The micro-satellite is roughly the size of a desktop printer.

NASA's MMS creates new Guinness World Record

NASA's Magnetospheric Multiscale (MMS) Mission set the Guinness world record for highest altitude fix of a Global Positioning System (GPS) signal at 70000 kilometers above the surface of the Earth.

China launches pulsar navigation satellite

China has launched a navigation satellite, which will conduct in-orbit experiments using pulsar detectors to demonstrate new technologies. The X-ray pulsar navigation satellite was launched from the Jiuquan Satellite Launch Center.

Moon came close to Earth after 1948

The moon arrived at its closest point to the Earth since 1948. The 'supermoon' reached its brightest in Asia on 14 November 2016. The Moon was closest, only 2 lakh 21 thousand 524 miles (356509 km) away at 11:21 GMT.

Doctors perform brain implant for the first time in history

Netherlands-based doctors have performed the first-ever brain implant on a 58-year-old woman paralysed by Lou Gehrig's disease, enabling her to communicate in day-to-day life via a speech computer.

INTERNATIONAL NEWS

Brazil opens Latin America's first elephant sanctuary

The first elephant sanctuary in Latin America has opened in Brazil to provide a home for an estimated 50 circus animals from across the region. Guida and Maia, both over 40 years old, are the first residents.

World Bank pledges $2b aid to Bangladesh to tackle climate change

World Bank has pledged 2 billion US dollars aid to Bangladesh to tackle climate change. The Bank's president Jim Yong Kim said that Bangladesh is extremely vulnerable to climate change accounting for almost 70% of all storm surges in the world.

Antarctica's Ross Sea declared world's largest marine reserve

Delegates from 24 countries and the European Union have agreed that the Ross Sea in Antarctica will become the world's largest marine protected area (MPA).

Bangladesh introduces temporary ban on catching Hilsa Fish

Bangladesh has arrested more than 900 fishermen and deployed the army to patrol its waterways after introducing a temporary ban on catching hilsa in an effort to save the hugely popular fish.

IMF approves largest-ever loan for a Middle East nation

The International Monetary Fund (IMF) has approved a three-year $12 billion loan program for Egypt, the largest such package to a Middle East nation. The loan will help in boosting Egypt's foreign currency inflows.

Australia to introduce Hindi language in Pre-Schools from 2018

Australia announced an online program for its pre-schools to learn foreign languages, including Hindi from 2017. In order to teach foreign languages in Australia a program named Early Learning Languages Australia (ELLA), was launched in the 2015-16, with five languages namely Chinese (Mandarin), Japanese, Indonesian, French and Arabic.

Russia withdraws from International Criminal Court

President Vladimir Putin has signed an executive order removing Russia's signature from the International Criminal Court's founding treaty. Russia in 2000 signed the Rome

treaty that established the Hague-based court but never ratified it.

Nawaz Sharif inaugurates Gwadar port in Pakistan

Pakistan's Prime Minister Nawaz Sharif inaugurated a trade route linking the south-western Gwadar port to Kashgar city in China as part of $46 billion project to jumpstart economic growth in the South Asian country.

SUMMITS, FESTIVALS & Other Events

Anupriya Patel Inaugurates National Summit On Fortification Of Food

Anupriya Patel, Minister of State for Health and Family Welfare has inaugurated National Summit on Fortification of Food in New Delhi.

World Internet Conference 2016 concludes in Wuzhen, China

The 2016 World Internet Conference concluded on 18 November 2016 in Wuzhen, China. The theme of the 3rd World Internet Conference was Innovation-driven Internet Development for the Benefit of All – Building a Community of Common Future in Cyberspace.

Minister of Railways inaugurates International Conference on Decarbonisation of Indian Railways in New Delhi

Minister of Railways Shri Suresh Prabhakar Prabhu has inaugurated the International Conference on Decarbonisation of Indian Railways – Mission Electrification in New Delhi. It was organised by Institution of Railways Electrical Engineer (IREE) in partnership with ASSOCHAM India.

PM to inaugurate 1st Intl Agro-biodiversity Congress

Prime Minister Narendra Modi inaugurated the first ever International Agro-biodiversity Congress, IAC in New Delhi. The event initiated and encourage a dialogue among stakeholders, including farmers, to better understand everyone role in agro-biodiversity management and the conservation of genetic resources.

India hosted Conference on Tobacco Control

India hosted the crucial global tobacco control conference for the first time, where it will push for incorporating smokeless tobacco as an agenda. The 7th Session of the Conference of Parties to World Health Organisation Framework Convention on Tobacco Control held at Greater Noida.

India hosted 7th session of COP7 on tobacco control

7th Session of the Conference of Parties (COP7) to World Health Organization, WHO Framework Convention on Tobacco Control (FCTC) held at Greater Noida.

India to preside next edition of COP in Geneva in 2018

India will preside the eighth edition of the Conference of Parties (COP) to WHO Framework Convention on Tobacco Control (FCTC) which will be held in Switzerland's Geneva in 2018. Health Secretary CK Mishra has been chosen as the President of the COP Bureau, for the next two years.

APEC Forum's Week starts in Lima, Peru

Asia-Pacific Economic Cooperation (APEC) Forum's Week started at Lima in Peru bringing together leaders of world's largest economies, businessmen and investors. A creation of Free Trade Area of the Asia-Pacific, which would include all APEC states, is one of the main topics on the agenda of the 2016 APEC Summit.

President Mukherjee inaugurates the India International Trade Fair in Delhi

President Pranab Mukherjee inaugurated the India International Trade Fair at Pragati Maidan, New delhi which will see participation of over 150 companies from 27 countries. This year's edition of the mega trade fair with 'Digital India' theme.

India's first Cherry Blossom Festival starts in Meghalaya

Meghalaya became the first state to start India's first Cherry Blossom Festival, which is widely celebrated in Japan. The four-day festival will also provide opportunities to showcase the unique beauty of pink and white cherry blossoms as well as Meghalaya's traditional arts, culture and cuisine to the naturalists and tourists.

BOOKS AND AUTHORS

Vice President Releases Throor book 'An Era of Darkness: British Empire in India'

Vice President of India, M. Hamid Ansari released book 'An Era of Darkness: The British Empire in India' authored by Dr. Shashi Tharoor.

Twinkle Khanna launches her second book 'The Legend of Lakshmi Prasad'

Actor-turned-author Twinkle Khanna launched her second book titled 'The Legend of Lakshmi Prasad'. Twinkle's first book was 'Mrs Funnybones: She's Just Like You and a Lot Like Me', which was published in 2015.

Ruskin Bond's Death Under the Deodars released

The much-popular writer, storyteller Ruskin Bond returned with a brand new collection of stories titled 'Death under the Deodars: The Adventures of Miss Ripley-Bean'. It has been published by Penguin India.

The Adivasi Will Not Dance authored by Hansda Sowvendra Shekhar

The book titled The Adivasi Will Not Dance, written by Hansda Sowvendra Shekhar, recently shortlisted for The Hindu Prize 2016.

The Sleepwalker's Dream authored by Dhrubajyoti Borah released

Book named The Sleepwalker's Dream which is authored by Dhrubajyoti Borah, President of Asam Sahitya Sabha released recently.

IMPORTANT DAYS

United Nations Day is being observed on 24th October

24 October is celebrated as United Nations Day since 1948. This year's UN Day will be used to highlight concrete actions people can take to help achieve the Sustainable Development Goals.

World Development Information Day observed

World Development Information Day was observed on 24 October to draw attention of world public opinion to development problems and the need to strengthen international cooperation to solve them.

National Ayurveda Day being observed on 28th October

National Ayurveda Day is being observed on 28 October. The Ministry of AYUSH is organizing a day-long national seminar on Prevention and Control of Diabetes through Ayurveda in New Delhi. The Ministry launched Mission Madhumeha through Ayurveda which is a specially designed National Treatment Protocol for effective management of Diabetes through Ayurveda.

ITBP celebrating its 55th raising day

Indo-Tibetan Border Police celebrated its 55th raising day on 24 October. The force was created on 24th October in 1962. ITBP is deployed on border guarding duties from Karakoram Pass in Ladakh to Jachep La in Arunachal Pradesh covering 3488 kilometer of India-China Border.

Rashtriya Ekta Diwas observed across India

Rashtriya Ekta Diwas was observed across India on 31 October to commemorate the birth anniversary of Iron Man of India Sardar Vallabhbhai Patel. The theme this year was Integration of India.

First World Tsunami Awareness Day observed

The First World Tsunami Awareness Day is being observed on 5th November across the world. The theme for the year is Effective Education and Evacuation Drills.

128th anniversary of Sir CV Raman being celebrated on 07th November.

The 128th anniversary of Nobel laureate Bharat Ratna Sir CV Raman is being celebrated on 07 November. Sir CV Raman won the Nobel prize in Physics 1930 for his discovery -Raman effect - the scattering of light which makes the sea and clear sky look blue.

International Day for Preventing Exploitation of Environment in War and Armed Conflict observed

The International Day for Preventing the Exploitation of the Environment in War and Armed Conflict was observed globally on 6 November.

World Science Day for Peace and Development 2016 observed across the world

World Science Day for Peace and Development 2016 was observed on 10 November 2016 across the world. The theme for 2016 is Celebrating Science Centres and Science Museums.

World Philosophy Day 2016 observed

This year the World Philosophy Day was observed on 17 November 2016. Generally, it is observed on the third Thursday of November.

World Pneumonia Day Observes today : 12th November

World Pneumonia Day is observed across the world on 12 November. The day is annually observed to raise awareness

about pneumonia, the world's leading killer of children under the age of five; promote interventions to protect against, prevent and treat pneumonia; and generate action to combat pneumonia. This year theme is, "Keep the Promise, Stop Pneumonia Now".

World Diabetes Day: 14 November

The World Diabetes Day is observed across the world on 14 November. The theme for this year is "Eyes on Diabetes".

International Day for Tolerance 2016 observed across the world

The International Day for Tolerance is observed globally on 16 November every year. The Day aims at educating masses about the need for tolerance in society and helping them understand the negative effects of intolerance.

World Toilet Day: 19 November

World Toilet Day is observed on 19 November every year with an aim to motivate millions across the world on issues of sanitation. The theme for 2016 World Toilet Day is 'toilets and jobs'.

Universal Children's Day is observed on November 20

United Nations Universal Children's Day was established in 1954 and is celebrated on November 20th each year to promote international togetherness, awareness among children worldwide, and improving children's welfare.

SPORTS NEWS

Indian wrestlers win four medals at 2016 TAFISA World Games

Four Indian wrestlers have won four medals individually including a gold medal, at the sixth edition of the TAFISA World Games held in Jakarta, Indonesia. Wrestler Dalmiya - He won gold medal in 60kg category by defeating Azerbaijan's Muhammad Sahan.

Indian Boxing Council inducted in WBO

The Indian Boxing Council, a licensing body for the country's professional boxers, has been inducted into the World Boxing Organisation with voting rights in the WBO's annual convention at Puerto Rico. The IBC President is Brig. PKM Raja.

India beat Iran 38-29 to win 2016 Kabaddi World Cup

India beat Iran 38-29 to win their third successive Kabaddi World Cup. Ajay Thakur was the star performer claiming 12 points in the final.

After Kochi, FIFA gives nod to Navi Mumbai for U-17 World Cup

Football's world governing body FIFA has ratified Navi Mumbai as a venue for the Under-17 World Cup to be held in India next year. Kochi became the first Indian city to be officially declared as the venue.

India rise to best FIFA rankings in 6 years

The Indian football team achieved its best FIFA ranking in over six years when the side jumped 11 places to be 137th in the latest list released.

Indian Railways wins World Railway Shooting Championship Cup

Indian Railways have won the World Railway Shooting Championship Cup held at Saint Mandrier, France. Indian Railways team won a total 10 medals – 5 Gold, 3 Silver and 2 Bronze to bag the Overall Championship at the 15th USIC-International Shooting World Championship.

FIFA unveils mascot for 2018 World Cup

Zabivaka the wolf followed in the footsteps of Naranjito the orange, Footix the football-playing rooster and Fuleco the armadillo by being named as the official mascot of the 2018 World Cup.

North Korea won 2016 FIFA U-17 Women's World Cup

North Korea won the 2016 FIFA U-17 Women's World Cup, after defeating Japan on penalties in the final of the tournament. North Korea became the first team to win the tournament twice.

Indian Army team wins gold medal in gruelling Cambrian Patrol exercise

A team from the Indian Army's Gorkha Rifles has won a gold medal at one of the most gruelling exercises in the world. Team 2/8 Gorkha was awarded a gold medal in Exercise Cambrian Patrol organized by the British Army.

Lewis Hamilton wins 2016 United States Grand Prix

Mercedes driver Lewis Hamilton (England) has won the 2016 United States Grand Prix. The race was held at the Circuit of the Americas, Austin, Texas, United States.

Portugal's Renato Sanches wins 2016 European Golden Boy Award

Portugal's Renato Sanches on 24 October 2016 was awarded the 2016 European Golden Boy award. He defeated Manchester United's Marcus Rashford, Bayern's Kingsley Coman and AC Milan goalkeeper Gianluigi Donnarumma to bag the prize.

FIFA U-17 WC in India to start from October 6 next year

The U-17 FIFA World Cup will be held in India from October 6 to 28 next year, with the draw scheduled for July 7. The tournament will be held in six cities across the country, namely Kochi, Mumbai, Guwahati, Delhi, Goa and Kolkata.

Punjab wins NCC National Games

Punjab Directorate won the 2016 National Cadet Corp (NCC) National Games. Subhash Bhamre, Minister of State for Defence, presented trophies to the winners at the closing ceremony at Delhi Cantonment.

India Wins Its First Ever International Medal in Roller Skating at Asian Championships

The team of Indian Roller Skaters claimed their first ever International medal in the sport. Vikram Ingale, Nikhilesh Tabhane and Dhanush Babu have won India's first ever senior international roller skating medal, by securing the bronze medal in the 3000m team relay event in Lishui, People's Republic of China.

After seven years, Jhulan Goswami becomes world number 1 bowler again

Affectionately known as the 'Chakdaha Express' back home in Bengal, Jhulan Goswami is only one of two women's national team cricketers still remaining from the 2005 World Cup squad, that finished second in South Africa. Now, seven years after reaching the pinnacle of the sport, the 33year old has pipped England pacer Katherine Brunt to become the world number 1 bowler.

Sania Mirza retains World Number One ranking in Women's Doubles for 2nd consecutive year

Ace Indian tennis star Sania Mirza will end the season as world's top doubles Tennis player for the second straight year. Sania finished this season with seven Women's Tennis Association, WTA titles, a Grand Slam and a semi-final finish in the year ending WTA Finals in Singapore.

India beat Pakistan in final to win Asian Champions Trophy

India celebrated Diwali by winning gold medal in the Men's Asian Champions Trophy by beating arch-rivals Pakistan 3-2 in the final in Malaysia.

Lewis Hamilton wins 2016 Mexican Grand Prix

Lewis Hamilton outpaced Mercedes team-mate Nico Rosberg to win the 2016 Mexican Grand Prix.

Red Bull's Daniel Ricciardo ended on the third spot in the race.

Miroslav Klose confirms retirement and joins Germany coaching staff

Miroslav Klose, the top scorer in World Cup history, is ending his playing career and will join Joachim Löw's coaching staff as he studies for his pro licence, the German football association (DFB) have confirmed.

India's Palpreet Singh Included in 2016 NBA D-League Draft

Palpreet Singh, winner of National Finals of ACG-NBA Jump, India's first national basketball talent search program, was selected 11th in the fourth Round of the NBA D-League Draft held in New York.

Indian Women's hockey team lift Asian Champions Trophy 2016

Indian Women's hockey team have lifted the Asian Champions Trophy 2016 in Singapore. In a thrilling summit clash, India defeated China 2-1. This is for the first time that Indian eves won the Asian Champions Trophy competition.

Indian badminton player Pratul Joshi wins Bahrain International Challenge title

Indian shuttler Pratul Joshi has won the men's singles title of the Bahrain International Challenge badminton tournament.

This was his maiden international title. In the summit clash played at Segayya in Bahrain, Pratul defeated Aditya Joshi. On the other hand, the women's singles title went to Sri fatmawati of Indonesia.

Manny Pacquiao reclaims WBO welterweight title for third time

In Boxing, Manny Pacquiao reclaims the World Boxing Organisation (WBO) welterweight title for the third time. The 37-year-old Filipino pugilist, who had announced his retirement seven months ago, was declared the winner with unanimous decision after he defeated American Jessie Vargas in his comeback fight in Las Vegas.

Henri Kontinen, John Peers win 2016 BNP Paribas Masters Doubles title

Henri Kontinen and John Peers have won the ATP World Tour Masters Doubles title at the BNP Paribas Masters in Paris. Kontinen and Peers defeated top-seeded Frenchmen Pierre-Hugues Herbert and Nicolas Mahut 6-4, 3-6, 10-6 to claim the title.

Roger Federer wins Stefan Edberg Sportsmanship Award

Former world number one Roger Federer won the Stefan Edberg Sportsmanship Award at the ATP awards for the 12th time in his career. The award is given to players who display the "spirit of the sport" on the court.

Petra Kvitova wins 2016 WTA Elite Singles Trophy

Czech Republic's Petra Kvitova on 6 November 2016 won the 2016 WTA Elite Singles Trophy. She defeated Ukrainian Elina Svitolina 6-4, 6-2 to grab the title at Zhuhai, China.

Mumbai's Western Railways beat Haryana 4-2 to win Surjit trophy

Mumbai's Western Railways women's team won the 33rd Indian Oil Servo Surjit Hockey Tournament. The team defeated Haryana XI 4-2 in the title clash played at the Olympian Surjit Hockey Stadium in Jalandhar.

Virat Kohli dismissed hit-wicket in Rajkot

Virat Kohli became the first Indian Test skipper to be out hit wicket since Lala Amarnath in 1949 after his foot disturbed the stumps in the ongoing Rajkot Test against England.

Indian Women's team wins Gold at the 7th World Carrom Championship

Indian women's carrom team defeated Sri Lanka to win the gold at the seventh World carrom championship in Birmingham (UK). India's S Apoorwa and Kajol Kumari also won gold in the women's doubles event.

Batra 1st Indian to be International Hockey Federation chief

Narinder Batra has become the first Indian to be elected the President of the International Hockey. Batra, who is the president of Hockey India, defeated David Balbirnie of Ireland and Australia's Ken Read to become the 12th FIH President and also the first Asian to grab the post.

Vandana Katariya to captain Indian women's hockey team in Australia series

Forward Vandana Katariya will captain Indian senior women's hockey team in the Test Series against Australia to be played at Melbourne.

Sydney to host Invictus Games in 2018: Britain's Prince Harry

Australia will host the 2018 Invictus Games for wounded military personnel, Britain's Prince Harry announced. More than 500 serving and former personnel from 17 nations will compete in the multi-sports competition in Sydney.

Golfer Chawrasia wins first Asian Tour title outside India

Indian golfer SSP Chawrasia clinched the $1 million (Rs. 6.8 crore) Resorts World Manila Masters in the Philippines, his first ever Asian Tour title outside India. Chawrasia beat Malaysian Nicolas Fung and American Sam Chen on the final day of the tournament.

Aditi Ashok makes history by winning the Women's Indian Open

Aditi Ashok is an Indian professional golfer who has scripted history as she became the first Indian woman to win a Ladies European Tour title by clinching the Hero Women's Indian Open.

Hockley 1st woman to head a Test nation's cricket board

Debbie Hockley has been elected as president of New Zealand Cricket, becoming the first woman to hold that role in the 122-year history of the sport's national governing body.

Padmini Rout wins National Women Premier Championship for third time

International Chess Master Padmini Rout won the National Women Premier Chess Championship for the third time. The Rout played out a draw with her Petroleum Sports Promotion Board (PSPB) teammate Eesha Karavade that made her achieve the hat-trick of title wins.

Sindhu wins maiden Super Series Premier title

Olympic silver medallist P.V. Sindhu clinched her maiden Super Series Premier title after edging out Sun Yu of China in the finals of the USD 700,000 China Open badminton tournament in Fuzhou, China.

Ashwin 1st bowler ever to take 50 wickets in consecutive years

Ravichandran Ashwin, with his 5-wicket haul against England in the Visakhapatnam Test, became the first bowler ever to complete 50 wickets in two consecutive calendar years.

Sprinter Dharambir handed eight-year ban

Haryana sprinter Dharambir Singh, who was barred from representing the country in the Rio Olympics at the last minute for failing a dope test, has been slapped an eight-year ban by the National Anti-Doping Agency.

SCHEMES/APPS/PROGRAMME LAUNCHED

Maharashtra govt launches 'Kaushalya Setu' skill-development programme

Maharashtra government launched 'Kaushalya Setu', its skill development programme for students in Mumbai. Under the Kaushalya Setu initiative, students of Maharashtra State Board of Secondary & Higher Secondary Education, who fail to clear Class X or SSC exam, would be accommodated in the skill development courses, so that they do not lose a year.

Government Funds Ro Pax Ferry in Gulf of Cambay Under Sagarmala Programme

Union Ministry of Shipping sanctioned the Capital Dredging Project of Ro Pax Ferry Services between Gogha & Dahej in Gulf of Cambay in Gujarat. Ministry released Rs 58.50 Crore as first installment of grantin– aid to Gujarat Maritime Board (GMB).

PM launches 7 schemes worth Rs 5000 cr in Varanasi

The schemes launched includes "Urja Ganga". Expansion of Diesel Locomotive Works, the dedication of 765/400 KV GIS Varanasi Power Sub-station and inauguration of Varanasi Postal Region. He also inaugurated second line and electrification of Allahabad-Varanasi rail line and setting up of perishable cargo centre at Rajatalab Railway Station.

PM Narendra Modi launches 'Saur Sujala Yojana' in Chhattisgarh

Prime Minister Narendra Modi has launched the "Saur Sujala Yojana" in Chhattisgarh that would provide solar powered irrigation pumps to farmers at a subsidized price. Chhattisgarh would be the first state to implement the scheme. Under the scheme, solar powered irrigation pumps of 3HP and 5HP capacity worth Rs 3.5 lakh and Rs 4.5 lakh respectively would be distributed to the farmers by March 31, 2019.

Pradhanmantri Grameen Awas Yojna to provide 3 crore affordable housing units across country

Prime Minister Narendra Modi has launched Pradhanmantri Grameen Awas Yojna, an ambitious housing scheme meant for rural poor in Agra. The scheme aims to provide affordable houses to all those living below the poverty line by the year 2022.

Pradhan Mantri Surakshit Matritva Abhiyan starts

The Union Government launched Pradhan Mantri Surakshit Matritva Abhiyan to provide free health check-ups to pregnant women at government health centres and hospitals. The Scheme was launched by Union Minister of Health and Family Welfare J P Nadda in New Delhi.

Govt to open Pradhan Mantri Kaushal Vikas Kendra in every LS constituency

The Centre has decided to open Pradhan Mantri Kaushal Vikas Kendra in every Parliamentary Constituency to impart skill training to the people and make them employable. According to Minister of Skill Development and Entrepreneurship Rajiv Pratap Rudy, through these centres, a standard will be created to enhance the skill level of trainees so that they could earn more money.

Nadda launches "Healthy India Initiative" magazine and mobile app

The Union Ministry of Health and Family Welfare J P Nadda has launched Healthy India Initiative magazine and No More Tension mobile App for the promotion of health and to strengthen the health communications programmes. Healthy India Magazine: It will be a quarterly magazine. It will cater to health-related information and raise awareness about healthy living.

Union Government launches Smart India Hackathon

The Union Ministry of Human Resource Development (HRD) has launched Smart India Hackathon 2017. It is the world's largest digital national building initiative.

Nitish Kumar launches free power connection programme

Bihar Chief Minister Nitish Kumar has launched a key programme to provide free electricity connection to about 50 lakh households above the poverty line. The chief minister launched "Har Ghar Bijli Lagataar" programme, which was key development thrust for the Assembly polls.

MISCELLANEOUS

Kashmiri Red Stag to be declared as 'Critically Endangered'

As the Kashmir Stag popularly known as Hangul is on the verge of extinction, the International Union for Conservation of Nature is all set to declare it a 'critically endangered' species to protect this beautiful animal from disappearing from the earth.

BRICS agrees to set up credit rating agency

The five-nation group of emerging economies BRICS has agreed to set up an independent BRICS Rating Agency in its efforts to challenge the western hegemony in the world of finance.

World's first Bollywood theme park opens in Dubai

Bollywood Parks, Dubai has opened with fanfare, fireworks, dance, music and simulator 4D shows based on hit Hindi-language movies.

Patel most common Indian surname in UK: dictionary

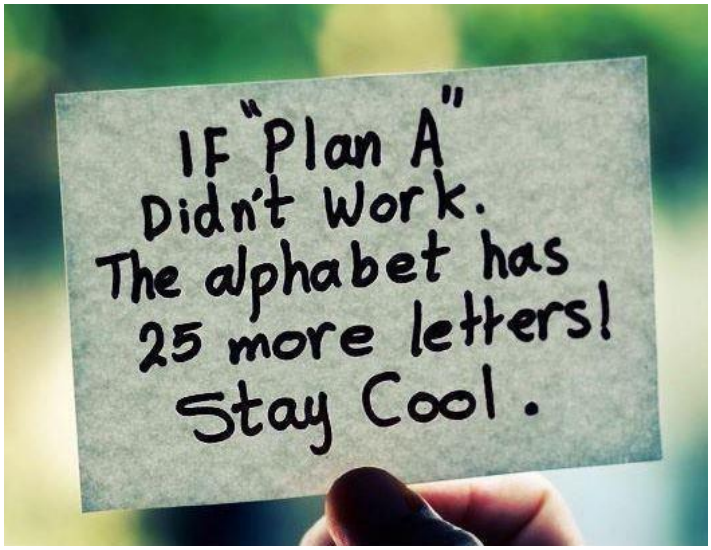
Patel has emerged as the most common Indian surname in the UK, according to a new Oxford dictionary. The 'Oxford Dictionary of Family Names in Britain and Ireland' has put together the origins of nearly 50,000.

Sonu Sood's Xuanzang is China's official entry to Oscars

China has selected historical-adventure film Xuanzang, which co-stars Bollywood actor Sonu Sood, as its official entry for the 89th Academy Awards.

Sachin Tendulkar to adopt another village in Andhra Pradesh

Indian Cricketer Sachin Tendulkar inaugurated projects worth Rs 6 crore at his adopted village of Puttamrajuvari Kandriga in Andhra Pradesh (AP). On this occasion he also adopted Gollapalli village in the same state under Sansad Adarsh Gram Yojna.



Handy Notes Mathematics for Banking & SSC Exams : 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
1. Given series is a consecutive prime number series, therefore next term will be 23
2. 3, **5**, 7, **11**, 13, **17,** 19**, 23**
3. 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
1. Every next term is obtained by adding +14 to the previous term.
Required term=67+14=81
2. 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
1. ×1, ×2, ×3, ……
i.e. Required term =72 × 5=360
2. × 1+1, × 2+2, × 3+3, × 4+4
i.e. Required term
57 × 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
1. From Right to left.
× 3, × 4, × 5, × 6
i.e. Required term=12 × 4=48
2. $\frac{512}{2} = 216,\ \frac{216}{3} = 72$
$\frac{72}{2} = 36, \frac{36}{3} = 12$

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
1. $3^2, 5^2, 7^2, 11^2, 13^2$
i.e. Required NO. =169
2. $31^2, 32^2, 33^2, 34^2, 35^2$
i.e. Required no=35^2=1225

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

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

Type-7: $(\boldsymbol{n^2},\ \boldsymbol{n^3+1},\ \boldsymbol{n^3-1},\ \boldsymbol{n^3+n},\ \boldsymbol{n^3-1})$
Ex.1. 126, 217, 344, ……730
Ex.2. **…..**, 7999, 26999, 63999, 124999
Ex.3. …… 8020, 27030, 64040
Ex.4. …..,7980, 26970, 63960, 124950
Solutions
1. $5^3 + 1 = 126, 6^3 + 1 = 217,$
i.e. Required term $8^3 + 1 = 513$
2. $10^3 - 1, 20^3 - 1, 30^3 - 1, 40^3 - 1$
Required no= $10^3 - 1$=999
3. $10^3 + 10, 20^3 + 20, 30^3 + 30$
Required no. = $10^3 + 10 = 1010$
4. $10^3 - 10, 20^3 - 20, 30^3 - 30$
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
1. First Series→15, 19, 23,……?
2^{nd} series→14, 11, 8
i.e. Required term $= 23 + 4 = 27$
2. 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
1. 2×1.5, 3×2, 6×2.5, 15×3
i.e. Required term= 45 × 3.5=157.5
2. 2×1.5 +0.5, 3.5×2+1, 8×2.5+1.5, 21.5×3+2, 66.5×3.5 + 2.5 = 235.25
i.e. Required term =235.25
3. 50×1.2= 60, 60×1.25 = 75,
75 × 1.3=97.5, 97.5 × 1.35=131.625
Required term=131.625

Practice Exercise :

Directions (1-5): What will come in place of (?) in the following questions?

1. 1295 2626 4823 8198 ?
(a) 12294 (b) 16396 (c) 10196
(d) 13111 (e) 14346
2. 45 46 38 47 –17 ?
(a) –108 (b) 8 (c) –1
(d) –47 (e) 19
3. 120 60 20 5 ?
(a) 1 (b) 15 (c) 10
(d) 20 (e) 2.5
4. 2 3.75 7.25 12.5 ?
(a) 18.75 (b) 19.25 (c) 19.75
(d)19.5 (e) 15.25
5. 56 72 90 110 ?
(a) 121 (b) 144 (c) 132
(d) 156 (e) 182

Directions (6-10): What will come in place of the question mark (?) in the following number series?

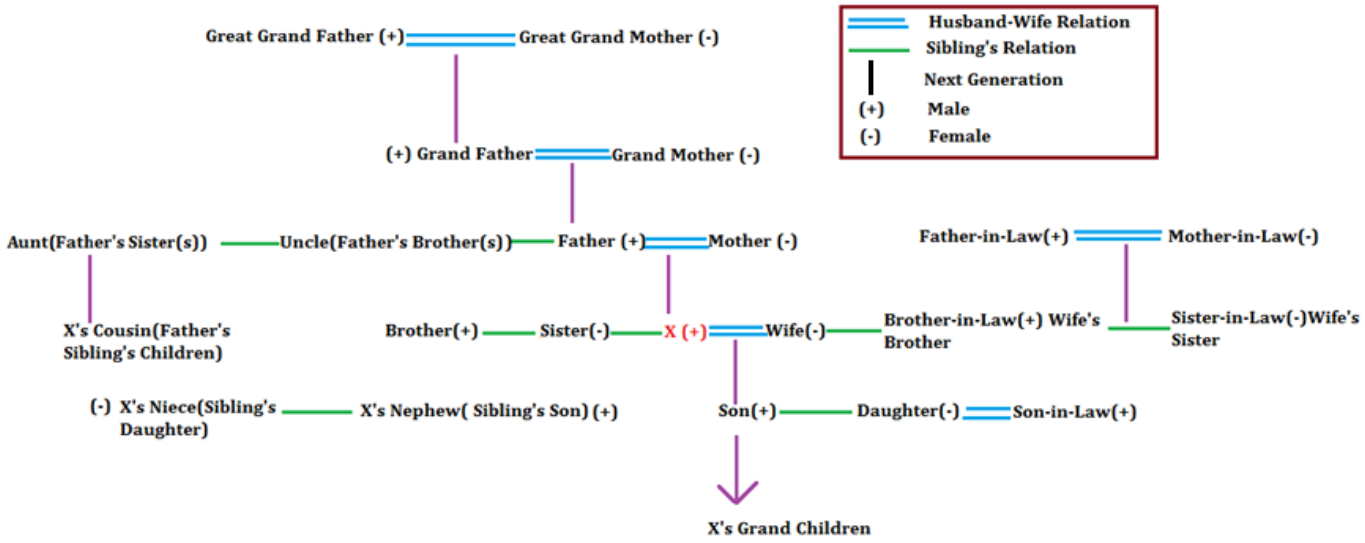
6. 35 63 99 143 ?
(a)175 (b)185 (c)195
(d)205 (e)none of these
7. 26 105 400 1185 ? 2355
(a)2360 (b)2350 (c)2355
(d)2340 (e)none of these
8. 83 87 183 565 ? 11461
(a)2270 (b)2275 (c)2280
(d)2290 (e) none of these
9. 7 23 55 109 191 ?
(a)307 (b)317 (c)333
(d)343 (e)none of these
10. 81 82 42 15 ?
(a)3.75 (b)4.75 (c)5.75
(d)5.25 (e)none of these

Solution
1. (d); $+11^3, 13^3, +15^3, 17^3, \ldots$
2. (b); $+1^2, -2^3, +3^2, -4^3, +5^2$
$-17 + 25 = 8$
3. (a); $\frac{1}{2}, \frac{1}{3}, \frac{1}{4}, \frac{1}{5}$
$5 \times \frac{1}{5} = 1$
4. (d); $+1.75 \times 1,\ +1.75 \times 2,\ +1.75 \times 3,\ +1.75 \times 4$
$12.5 + 1.75 \times 4 = 19.5$
5. (c); $7 \times 8,\ 8 \times 9,\ 9 \times 10,\ 10 \times 11,\ 11 \times 12$
$11 \times 12 = 132$
6. (c); $5 \times 7,\ 7 \times 9,\ 9 \times 11,\ 11 \times 13$……
7. (a); $\times 5 - 25, \times 4 - 20, \times 3 - 15, \times 2 - 10$…….
8. (e); $\times 1 + 2^2, \times 2 + 3^2, \times 3 + 4^2$……
9. (a); $2^3 - 1^2,\ 3^3 - 2^2,\ 4^3 - 3^2,\ 5^3 - 4^2$……
10. (b); $\frac{81+1}{1}, \frac{82+2}{2}, \frac{42+3}{3}, \frac{15+4}{4} = 4.75$

Handy Notes Reasoning : "Blood Relation"

Blood Relation can be really easy topic if you have the right approach. Comparatively among other topics of reasoning, blood relations can fetch you full marks. But with one silly mistake or if you don't pay attention to a little information, you can lose that easy mark.

So let us see the approach towards solving Blood Relation questions.



Approach towards Blood Relation Questions:

- Read the question or instructions carefully.
- Try to resolve the relation step by step. Always solve statement in generation. By this approach it will be less puzzling for you and also save considerable time.

Example:

Looking at a picture a person said, 'She is my grandmother's daughter-in-law's only son's wife'

Grandmother's daughter-in-law is his mother. Mother's only son is he himself. So, the person in the picture is his wife.

- If in the question paternal or maternal is not clearly mentioned, then solve the question assuming paternal side.
- Always be careful about "He', "She", "His", "Her". Because this we can determine gender.
- Try to draw the family tree while solving the questions; it reduces the chances of error and confusion.

Note 1: Cousin's Children also Niece/Nephew

Note 2: Aunt's Husband also Uncle and Uncle's wife is Aunt.

Note 3: If in question paternal and maternal not mentioned, then assume paternal side.

Note 4:

- Male represented by +,
- Female represented by -,
- Husband-wife relationship represented by a (=) sign.
- Sibling relationship represented by dash sign (—).

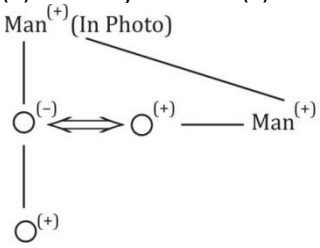
Following are some different types of blood relation questions:-

Type-1:

1. A man, pointing to a photograph says, "The man is my nephew's maternal grandfather." How is the person in the photograph related to his brother who has no other sibling?

(a) Brother-in-law (b) Father (c) Father-in-law

(d) Can't say (e) None of these



Ans: (c)

2. Pointing to a person in a photograph, a lady said "Her sister is the daughter of my father's son's mother." How is the person related to the lady?

(a) Aunt (b) Cousin (c) Sister

(d) Mother (e) Can't be determined

Ans.(e) My father's son's mother = my mother

Daughter of my mother = my sister

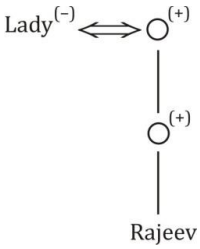
Her sister = my sister

So, she is either the lady's sister or the lady herself.

3. Pointing to a lady in the photograph, Rajeev said "she is my grandfather's only sons' mother." How is the women related to Rajeev?

(a) Daughter (b) Sister (c) Mother

(d) Grandmother (e) Aunt

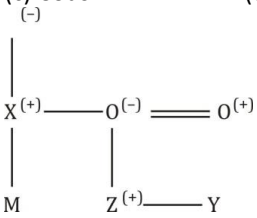


Ans.(d)

Type-2:

1. X's mother is the mother-in-law of the father of Z. Z is the brother of Y while X is the father of M. How is X related to Z?

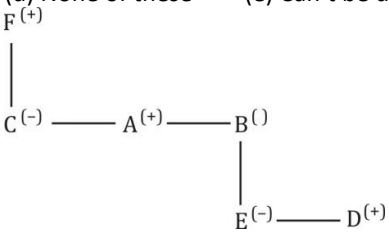
(a) Paternal uncle (b) Maternal uncle
(c) Cousin (d) Grandfather (e) Brother-in-law



Ans.(b)

2. If A is a brother of B, C is the sister of A, D is the brother of E, E is the daughter of B, F is the father of C. who is the uncle of D?

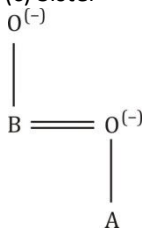
(a) A (b) C (c) B
(d) None of these (e) Can't be determined



Ans.(a)

3. A said to B that B's mother was the mother-in-law of A's mother. How is A's mother related to B's mother?

(a) Daughter-in-law (b) Mother-in-law
(c) Sister (d) Aunt (e) Sister-in-law



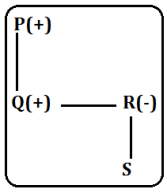
Ans.(a)

Type-3:

A * B means A is the sister of B
A ÷ B means A is the brother of B
A + B means A is the father of B
A – B means A is the mother of B

1. What is the relation between Q and R in 'P + Q ÷ R – S'

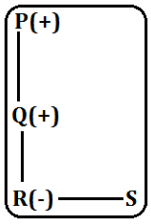
(a) Q is the aunt of R (b) Q is the brother of R
(c) Q is the mother of R (d) Q is the father of R
(e) None of these



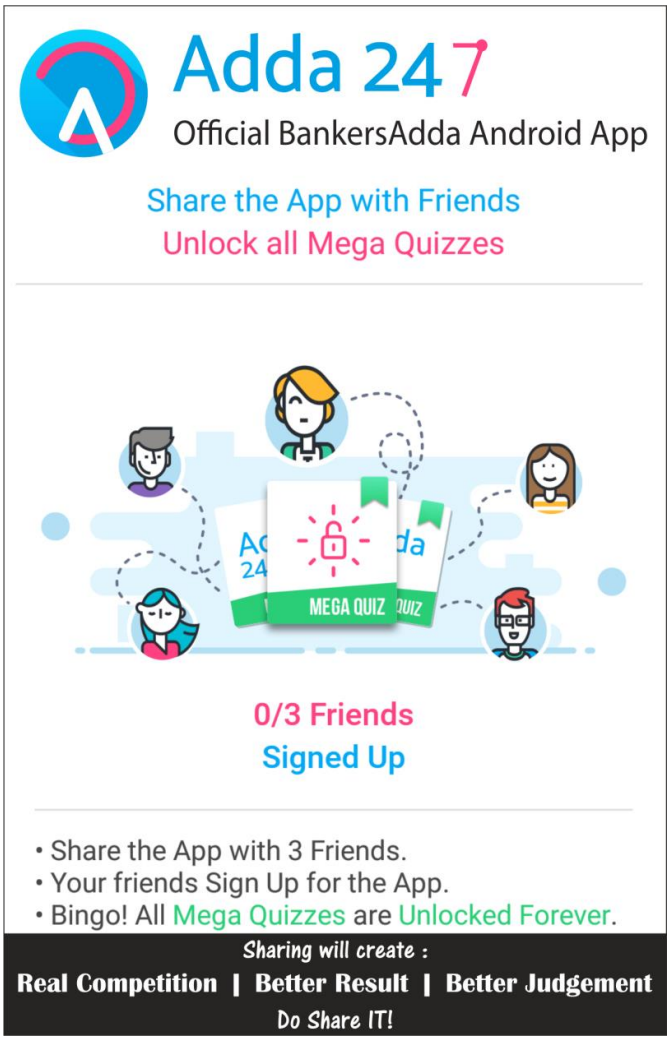
Ans.(b)

2. In P – Q + R ÷ S, how is P related to R?

(a) Grandfather (b) Mother (c) Grandmother
(d) Father (e) None of these



Ans.(c)



Handy Notes English : Pronoun (Rules)

1. Since a personal pronoun works in place of a noun, the number, gender and person of the pronoun must be according to the noun only.
Ex.- Ram has lost his books. (Not their)
She loves his husband. (Incorrect)
She loves her husband. (Correct)

2. When two or more singular nouns are joined by 'AND' the Pronoun for them always in the plural number.
Ex.- Mohan and Sohan have lost his books. (Incorrect)
Mohan and Sohan have lost their books. (Correct)

3. When two or more singular nouns joined by 'AND' are preceded by 'EACH' and 'EVERY' the pronoun must be singular.
Ex.- Every student and every teacher took his or her seat.
Each of Ram and Shyam has done his work.
Each man and each boy in the party has got his share.

4. When a singular nouns and a plural noun are combined by 'OR', 'EITHER' OR 'NEITHER' NOR the singular noun usually comes first in the sentence and the pronoun must be in the plural number.
Ex.- Either the manager or his subordinates failed in their duty in sending the official message.

5. When two or more singular nouns are joined by Either OR, neither nor the pronouns is always in the singular
Ex.- Ram or Mohan should invest his money in some business.
Neither Ram nor Shyam confessed his guilt
Either Sita or Kamla forgot to take her prize.

6. Either or neither are always used in relation to two things or two persons for more than two 'ANY', or 'NONE' must be used.
Ex.- Either of the two girls can pay for it.
Neither of the two brothers has been selected.
Any one of the employees can claim it.
None of the students of this class has passed.

7. When in a sentence 'one' is used as the subject all the pronouns in the sentence must be changed into 'one' or one's and not his, her or him.
Ex.-One should keep one's promise.
One should do one's duty.
One must finish one's task in time.

8. When any pronoun functions as the complement of the verb 'To be', it is always in the nominative case.
Ex.- It is me who have to go. (Incorrect)
It is I who have to go. (Correct)
It is him who is to blame. (Incorrect)
It is he who is to blame. (Correct)
It was he who could solve the problem Easily.

9. Whenever any pronoun functions as an object to a verb or a preposition, it is in the objective case.
Ex.- It is for he to consider. (Incorrect)
It is for him to consider. (Correct)
Ask he to go. (Incorrect)
Ask him to go. (Correct)

10. When two singular nouns joined by AND denote the same person or thing the pronoun used for them must be singular in number. The article 'THE' is placed before the first Noun.
Ex.- The accounts officer and treasures should be careful in his work of keeping accounts.

11. When a personal pronoun is connected by a conjunction with some other word in the objective case, it must be in the objective or accusative case.
Ex.- These clothes are for you and me. (not I)

12. A pronoun should be used in the objective case in a sentence beginning with Let.
Ex.- Let him go to his office
Let her submit the records in time.

13. While confessing a fault (or expressing a negative idea) the sequence of the personal pronouns should be as follows:
I, you and he are in the wrong and will be punished.
[First person first, second person next and third person last]

14. While expressing a positive idea or praise, the sequence of the personal pronouns should be as follows:
You, He and I will get an award for the good work we have done.
[Second person (2), third person (3), and first person (1)]

You, he and I have finished the work.
Ram, I and you have finished our studies. (Incorrect)
You, Ram and I have finished our studies. (Correct)

15. After 'BUT', 'EXCEPT', 'BETWEEN' and 'LET' the pronoun is used in objective case where as after such as in' the subjective case
Ex.- Everyone laughed but I. (Incorrect)
Everyone laughed but me. (Correct)
Now attended the meeting except he. (Incorrect)
Now attended the meeting except him. (Correct)
Let we laugh away our sorrows. (Incorrect)
Let us laugh away our sorrows. (Correct)
This is between you and I. (Incorrect)
This is between you and me. (Correct)
They do not have a lining far such a person as me. (Incorrect)
They do not have a liking for such a person as I. (Correct)

16. 'Some' is used in affirmative sentences to express quantity or degree.
'Any' is used in Negative or interrogative sentences.
Ex.- I shall buy some apples.
I shall not buy any apples.
Have you bought any apples?
I shall read any book. (Incorrect)
I shall read some book. (Correct)

17. Enjoy, apply, resign, acquit, drive, exert, avail, pride, absent, drink, oversleep, overreach, Revenge, present etc. when used as transitive verbs, always take a reflexive pronoun after them.
Ex.- He absented from the class. (Incorrect)
He absented himself from the class. (Corrected)
He presented himself before the manager.
He absented himself from the office today.

18. When a pronoun stands for a collective noun, it must be in the singular number and in the neuter gender if the collective noun is viewed as a whole-
Ex.- The Jury gave its verdict.
The Jury were divided in their opinions.

19. (a) Each other is used about two persons.
Ex.- The two brothers disliked each other.
Romeo and Juliet loved each other.
The two children quarreled with each other.
(b) One another is used about more than two-
Ex.- Good boys do not quarrel with one another.
All the students of the class are friendly, they like one another.

20. The pronouns who, whom, whose are generally used for persons

Who	-	Nominative case
Whom	-	Objective case
Whose	-	Possessive case

Ex.- Shikha is the student who got an award.
They are the thieves whom the police caught.
This is the student whose certificates are lost.

21. Use of 'WHICH'
(a) For infants, small animals and objects.
Ex.- This is the baby which was lost in the theatre.
This is the dog which my friend bought from the U.S.
(b) When selection is expressed.
Ex. Which of these television sets do you want to purchase?
(c) To refer to a sentence
Ex.- He was said to be drunk, which was not true.

22. Uses of 'THAT'
(a) For persons, lifeless things and small animals in the singular or in the plural number.
Ex.- This is the girl that failed in the exam.
This is the Radio that I bought Yesterday.
(b) As a substitute for a singular noun already mentioned.
Ex.- The weather of Hyderabad is for better than Chennai. (Wrong)
The weather of Hyderabad is far better than that of Chennai. (Right)

Handy Notes Computer : History

The word Computer in earlier times meant a person who performed calculations or computations. With years its definition changed to a machine that performs calculations. It can perform all type of mathematical and logical operations; it can accept data, store data, retrieve data, process data and produce output.

Charles Babbage was known as father of computer. He invented two machines in 1822 introduced **Difference Engine** and in 1834, introduced **Analytical engine**.

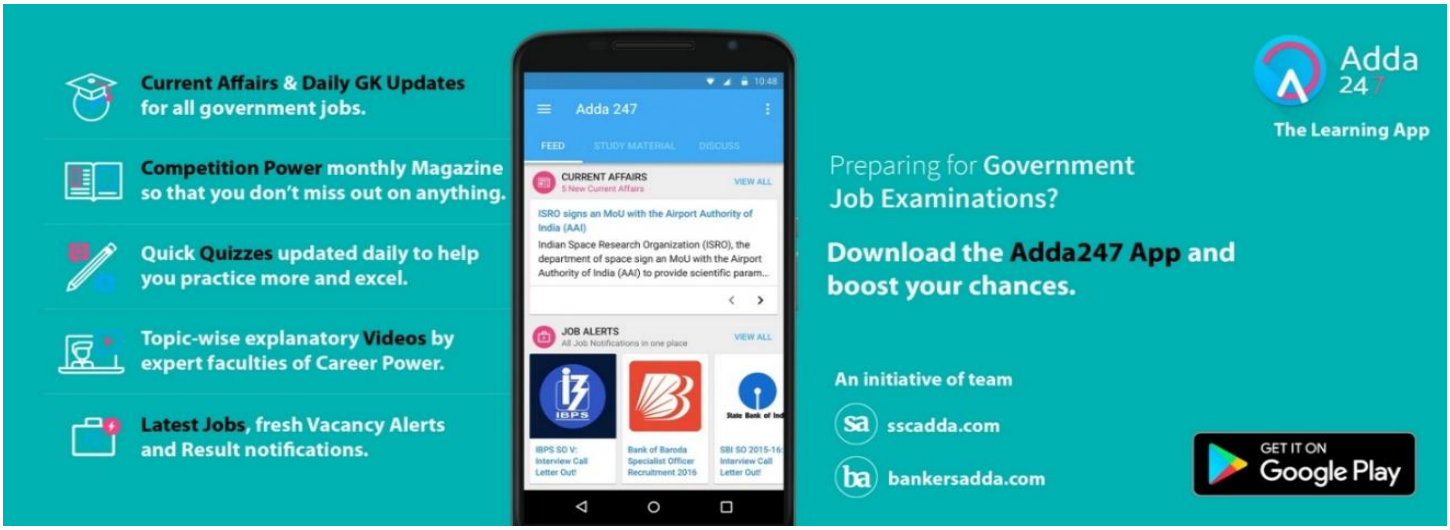
ENIAC was the first digital computer and it was invented by J.Presper Eckert and John Mauchly at the University of Pennsylvania and began construction in 1943. It uses 18000 vacuum tubes as a storing device. They were also founders of the first computer company, it was initially named Electronic Controls Company which was later changed to **Eckert–Mauchly Computer Corporation,** and released a series of mainframe electronic digital stored-program computer under the name of **UNIVAC.**

MIT introduces the whirlwind machine (first computer with RAM) on March 8 1955.

The first commercially available microprocessor by Intel was the **Intel 4004**, a 4-bit central processing unit (CPU) and was released by Intel Corporation in 1971.

Generation of computer

Subject	1st generation	2nd generation	3rd generation	4th generation	5th generation
Period	1940-1956	1956-1963	1964-1971	1971-present	present & beyond
Circuitry	Vacuum tube	Transistor	Integrated chips (IC)	Microprocessor (VLSI)	ULSI (Ultra Large Scale Integration) technology
Memory Capacity	20 KB	128KB	1MB	Semiconductor type and very high	VLSI and ULSI
Processing Speed	300 IPS inst. Per sec.	300 IPS	1MIPS(1 million inst. Per sec.)	Faster than 3rd generation	Very fast
Programming Language	Assembly Language	High level language (FORTRAN, COBOL, ALGOL)	C,C++	C,C++,Java	All the Higher level languages, Neural networks,
Example of computers	UNIVAC, EDVAC	IBM 1401, IBM 7094, CDC 3600,D UNIVAC 1108	IBM 360 series, 1900 series	Pentium series Multimedia, Stimulation	Artificial Intelligence, Robotics



Handy Notes Banking : Banking Ombudsman 2006

What is the Banking Ombudsman Scheme?

The Banking Ombudsman Scheme enables an expeditious and inexpensive forum to bank customers for resolution of complaints relating to certain services rendered by banks. The Banking Ombudsman Scheme is introduced under Section 35 A of the Banking Regulation Act, 1949 by RBI with effect from 1995.

Who is a Banking Ombudsman?

The Banking Ombudsman is a senior official appointed by the Reserve Bank of India to redress customer complaints against deficiency in certain banking services.

Which are the banks covered under the Banking Ombudsman Scheme, 2006?

All Scheduled Commercial Banks, Regional Rural Banks and Scheduled Primary Co-operative Banks are covered under the Scheme.

When can one file a complaint?

One can file a complaint before the Banking Ombudsman if the reply is not received from the bank within a period of one month after the bank concerned has received one s representation, or the bank rejects the complaint, or if the complainant is not satisfied with the reply given by the bank.

Is there any cost involved in filing complaints with Banking Ombudsman?

No. The Banking Ombudsman does not charge any fee for filing and resolving customers' complaints.

Is there any limit on the amount of compensation as specified in an award?

The amount, if any, to be paid by the bank to the complainant by way of compensation for any loss suffered by the complainant is limited to the amount arising directly out of the act or omission of the bank or Rs 10 lakhs, whichever is lower.

Can compensation be claimed for mental agony and harassment?

The Banking Ombudsman may award compensation not exceeding Rs 1 lakh to the complainant only in the case of complaints relating to credit card operations for mental agony and harassment. The Banking Ombudsman will take into account the loss of the complainant s time, expenses incurred by the complainant, harassment and mental anguish suffered by the complainant while passing such award.

Is there any further recourse available if one rejects the Banking Ombudsman's decision?

If one is not satisfied with the decision passed by the Banking Ombudsman, one can approach the appellate authority against the Banking Ombudsmen's decision. Appellate Authority is vested with a Deputy Governor of the RBI.

One can also explore any other recourse and/or remedies available to him/her as per the law.

The bank also has the option to file an appeal before the appellate authority under the scheme.

Is there any time limit for filing an appeal?

If one is aggrieved by the decision, one may, within 30 days of the date of receipt of the award, appeal against the award before the appellate authority. The appellate authority may, if he/ she is satisfied that the applicant had sufficient cause for not making an application for appeal within time, also allow a further period not exceeding 30 days.

Handy Notes GS : MEDIEVAL HISTORY- MARATHAS

The Marathas

2.1 Shivaji (1627-80)

- Shivaji was the son of Shahji and Jijabai and was born in the fort of Shivner.
- Shivaji inherited the Jagir of Poona from his father in 1637.
- His guru was Ramdas Samrath
- After the death of his guardian, Dadaji Kondadev, in 1647, he assumed full charge of his Jagir.
- He conquered many Forts viz.
- Singh Garh/ Kondana (1643)
- Rohind and Chakan (1644-45)
- Toran (1646)
- Purandhar (1648)
- Rajgarh/ Raigarh (1656)
- Supa (1656)
- Panhala (1659).
- In 1657 Shivaji first confronted the Mughals, talking advantage of the Mughal invasion of Bijapur, he raided Ahamadnagar and plundered Junnar.
- In 1659-60, Afzal Khan was deputed by Adil Shah of Bijapur to punish Shivaji; but the later Afzal Khan was murdered by Shivaji in 1659. The famous "baghnakh" episode is related with the death of Afzal Khan.
- In 1660, Shaista Khan, governor of Deccan, was deputed by Aurangzeb to check Marathas. Shivaji lost Poona, Kalyan and Chakan also suffered several defeats till he made a bold attack on Shaista Khan
- (1663) and plundered Surat (1664) and later Ahmadnagar.
- Raja Jai Singh of Amber and Diler Khan were then appointed by Aurangzeb to curb the rising power of Shivaji in 1665.
- Jai Singh succeeded in beseiging Shivaji in the fort of Purandhar. Consequently the treaty of Purandhar (1665) was signed according to which Shivaji ceded some forts to the Mughals and paid a visit to the Mughal court at Agra.
- In 1666, Shivaji visited Agra but there he was insulted
- In 1670, Shivaji captured most of the forts lost by the treaty of Purandhar.
- In 1674 Shivaji was coronated at capital Raigarh and assumed the title of Haindava Dharmodharak (Protector of Hinduism).
- After that Shivaji continued the struggle with Mughals and Siddis (Janjira). He conquested Karnataka during 1677-80.
- His last expedition was against Ginjee and Vellore

Shivaji's Administration

- Swarajya was directly under the control of Maratha
- Chauth and Sardeshmukhi were taxes collected by Marathas
- Chauth was paid to the Marathas so as not be subjected to Maratha raids.
- Sardeshmukhi was an additional levy of 10% on those lands of Maharashtra over which the Maratha claimed hereditary rights, but which formed part of the Mughal Empire.
- Marathi became the official language
- Shivaji divided his territory under his rule (Swarajya) into three provinces, each under a viceroy. Provinces were divided into Prants which were subdivided into parganas or tarafs.
- Shivaji was helped by the Ashtapradhan (Eight-minister) which was unlike a council of ministers, for there was no collective responsibility; each minister was directly responsible to Shivaji.

Shivaji's Ashtapradhan

1. Peshwa (Mukhya Pradhan): Finance and general administration, later he became Prime Minister and assumed great importance.

2. Sar-i-Naubat (Senapati): Military commander. This is an honorary post with no real military powers.

- Later on the ninth minister named Pratinidhi was added by Raja Ram a successor of Shivaji
- Most of the administrative reforms of Shivaji were based on Malik Ambar's (Ahmadnagar) reforms.

2.2 Successors of Shivaji

Shambhaji: 1680-89

- Sambhaji, the elder son of Shivaji, defeated Rajaram, the younger son of Shivaji, in the war of succession.
- He provided protection and support to Akbar II, the rebellious son of Aurangzeb.
- He was captured at Sangameswar by a Mughal noble and executed(killed).

Rajaram: 1689-1700

- He succeeded the throne with the help of the ministers at Rajgarh.
- He fled from Rajgarh to Jinji in 1689 due to a Mughal invasion in which Rajgarh was captured along with Sambhaji's wife and son (Shahu) by the Mughals.
- Rajaram died at Satara, which had become the capital after the fall of Jinji to Mughal in 1698.
- Rajaram created the new post of Pratinidhi, thus taking the total number of minister to nine (Pratinidhi+Ashtapradhan).

Tarabai: 1700-07

- Rajaram was succeeded by his minor son Shivaji II under the guardianship of his mother Tarabai.
- Tarabai continued the struggle with Mughals

Shahu : 1707-1749

- Shahu was released by the Mughal emperor Bahadur Shah.
- Tarabai's army was defeated by Shahu at the battle of Khed (1700) and Shahu occupied Satara.
- Shahu's reign saw the rise of Peshwas and transformation of

the Maratha kingdom into an empire based on the principle of confederacy.

Balaji Viswanath (1714-20): The First Peshwa

- He began his carrier as a small revenue official and was given the title of Sena Karte (marker of the army) by Shahu in 1708.
- He became Peshwa in 1713 and made the post the most important and powerful as well as hereditary.
- He concluded an agreement with the Syed Brothers-King Maker (1719) by which the Mughal emperor Farrukhsiyar recognised Shahu as the king of the Swarajya.

Baji Rao I: 1720-40

- Baji Rao, the eldest son of Balaji Viswanath, succeeded him as Peshwa at the young age of 20.
- He was considered the greatest exponent of guerrilla tactics after Shivaji and Maratha power reached its zenith under him.
- Under him several Maratha families became prominent and got themselves entrenched in different parts of India.
- He conquered Bassein and
- Salsette from the Portuguese (1739).
- He also defeated the Nizam-ul-Mulk near Bhopal and concluded the treaty of Doraha Sarai by which he got Malwa and Bundelkhand from the latter (1738).
- He said about Mughals: 'Let us strike at the trunk of the withering tree and the branches will fall of themselves'.

Balaji Baji Rao: 1740-61

- Popularly known as Nana Saheb, he succeeded his father at the age of 20.
- After the death of Shahu (1749), the management of all state affairs was left in his hands.
- In an agreement with the Mughal emperor Ahmad Shah, the Peshwa was to protect the Mughal empire from internal and external enemies (like Ahmad Shah Abdali) in return for Chauth (1752).
- Third battle of Panipat (Jan 14, 1761) resulted in the defeat of the Marathas by Ahmad Shah Abdali and the death of Viswas Rao & Sadashiv Rao Bhau. This event shocked the Peshwa Balaji Baji Rao and after six month he also died. This battle ended the Maratha power.

QUESTIONS

1. Who was the first person to unite the Marathas ? Ans. Shivaji.
2. Who was the founder of Marathas empire ? Ans. Shivaji.
3. What was the dream of Shivaji ? - Ans. To establish a vast Marathas empire and drag foreigners out of the country.
4. By whom was shivaji greatly impressed ? - Ans. His mother Jija Bai.
5. What was Shivaji's first Military achievement ? Ans. His first military achievement was the capturing of the Torna Fort of Bijapur in 1446 AD.
6. When and where Shivaji made his capital ? Ans. 1656 AD, Raigarh.
7. When did Shivaji fight a war with Bijapur state ? Ans. In 1659 AD, Afzal Khan of Bijapur was killed in this war . and Shivaji got a huge looty.
8. Aurangzeb sent whom against Shivaji ? - Ans. Shaista Khan, but he had to flee from the battle field.
9. Shivaji plundered which city of Gujarat and when ? Ans. Surat, in 1664 AD.
10. To crush whom did Aurangzeb send Raja Jaisingh of Amber ? Ans. Shivaji. Raja Jai Singh captured many Marathas forts and compelled him to make peace.
11. Between whom the treaty of Purandara was singned? Ans. Shivaji and Aurangzeb.
12. When did Shivaji attend the court of Aurangzeb ? Ans. In 1666 AD.
13. When was Shivaji imprisoned in the court of Aurangzeb ? Ans. In 1666 AD.
14. When did Shivaji again loot Surat ? - Ans. In 1670 AD.
15. When did Shivaji celebrate his coronation ? Ans. In 1674 AD.
16. Which of his son did Shivaji send in the service of Aurangzeb ? Ans. Shambhaji.
17. By how many ministers Shivaji was assisted Ans. Eight ministers.
18. The council of eight ministers of Shivaji was known by which name ? Ans. Ashtha Pradhan.
19. Which was the most important post in Shivaji's council ? Ans. Peshwa (Prime Minister).
20. Which was the second most important post in Shivaji's council ? Ans. Amatya (Finance Minister).
21. What was the tax system of Shivaji ? - Ans. The land revenue was fixed at 2/5th of the total produce. The Chauth and the Sardeshmukhi were also the main source of income of the state.
22. What was the Chauth ? - Ans. Shivaji used to plunder the neighboring states and small principalities. They were always in fear of Shivaji's raid. They entered into an agreement with Shivaji and he assured them not to attack and plunder them by paying a tax called Chauth. The Chauth was l/4th of the standard revenue.
23. What was Sardeshmukhi ? - Ans. Sardeshmukhi was also a tax paid by the territories and principalities so that Marathas might also fight for them and save them from other invaders. Sardeshmukhi was charged 1/4th the standard revenue.
24. Aurangzeb called whom by the name of "Pahari Chuha" ? Ans. Shivaji.
25. In which war strategy Marathas were very popular ? Ans. Guerilla war.
26. Which title did Shivaji assume and swear for the protection of Brahmans ? - Ans. Hindu Padshahi and saviour of the religion.
27. When did Shivaji die ? Ans. In 1680 AD.

THE HINDU REVIEW : NOVEMBER 2016

1. Prime Minister Narendra Modi has inaugurated Chhattisgarh's 16th foundation day celebrations in Naya Raipur. Mr Modi unveiled the statue of Pandit Deendayal Upadhyaya in Naya Raipur.
2. Rishi Jaitly, Twitter's India head who helped popularise the adoption of the micro-blogging website among government departments to respond to citizen queries, has quit the company.
3. Kerala has become the third Open Defecation Free (ODF) state in the country. Earlier, Himachal Pradesh and Sikkim had declared themselves Open Defecation Free.
4. Central Vigilance Commission has now made it mandatory for the public-sector banks to report to it all such matters involving funds over Rs. one crore.
5. The finance ministry released first installment of special assistance of Rs 1,093.34 crore for repair and permanent restoration of damaged public buildings in Jammu and Kashmir in pursuance of the announcement made by the Prime Minister last November.
6. India and Palestine signed a MoU for setting up a Palestine-India Techno Park in Ramallah, Palestine.
7. The joint military training exercise “Sampriti-2016” will be conducted between India and Bangladesh at Tangail, Dhaka, Bangladesh.
8. Leading global professional network LinkedIn has signed an agreement with the human resource development ministry to create more job opportunities for Indian students.
9. Ministry of Railways appointed Dr. Bindeshwar Pathak, the founder of Sulabh International, as a Brand Ambassador for Swachh Rail Mission.
10. Renowned South Korean director Im Kwon Taek will be honoured with the Lifetime Achievement Award at the upcoming 47th International Film Festival of India (IFFI) in Goa.
11. Indian actress Rekha will be honoured by the upcoming Dubai International Film Festival with a Lifetime Achievement Award.
12. South Korea's presidential office named a new prime minister and finance minister. Kim Byong-joon, a senior former presidential secretary is expected to replace Hwang Kyo-ahn as prime minister.
13. The Blue House named Financial Services Commission Chairman Yim Jong-yong as finance minister and deputy prime minister.
14. Indian shuttler Pratul Joshi won the men’s singles title of the Bahrain International Challenge badminton tournament.
15. Prime Minister Narendra Modi inaugurated the Asian Ministerial Conference on Disaster Risk Reduction in New Delhi. The Aim of the 3-day conference is to find ways for better management of disaster risk.
16. The Centre, along with state-run power entities NTPC, REC and PFC, will soon launch a USD 2 billion clean energy equity fund to support the government's ambitious target of adding 175 GW renewable energy generation capacity by 2022.
17. The second edition of its three-day National Children's Film Festival (NCFF), with the theme of "Make in India", held in Jaipur from November 14, coinciding with the Children's Day.
18. Maharashtra is the first state in the country to have a cyber police station in each district simultaneously. The state is converting 42 state-of-the-art cyber crime labs into police stations.
19. 7th Session of the Conference of Parties (COP7) to World Health Organization, WHO Framework Convention on Tobacco Control (FCTC) will be held from 7th to 12th of this month at Greater Noida.
20. GST Council approved a four-tier GST tax structure of 5%, 12%, 18% and 28%, with lower rates for essential items and the highest for luxury and de-merits goods that would also attract an additional cess. Goods and Services Tax is a proposed system of indirect taxation in India merging most of the existing taxes into single system of taxation.
21. Minister of Railways Shri Suresh Prabhakar Prabhu has inaugurated the International Conference on Decarbonisation of Indian Railways – Mission Electrification in New Delhi. It was organised by Institution of Railways Electrical Engineer (IREE) in partnership with ASSOCHAM India.
22. Former Jammu and Kashmir Deputy Chief Minister Mangat Ram Sharma died, after a prolonged illness. He was 85 years old.
23. President Pranab Mukherjee approved the 2% hike in Dearness Allowance to central government employees, a move that could benefit 50.68 lakh employees and 54.24 lakh pensioners. DA is provided to employees and pensioners to minimise the impact of price rise on their earnings.
24. Paris climate change agreement, the first ever deal involving

all the world's nations in the battle against global warming, came into force. The deal seeks commitments to cap the use of fossil fuels like coal and oil.

25. China has selected historical-adventure film Xuanzang, which co-stars Bollywood actor Sonu Sood, as its official entry for the 89th Academy Awards. The project is a part of the three-film agreement signed between India and China.

26. Two days after Twitter India head Rishi Jaitly announced his exit, the microblogging network's MD for India Parminder Singh has resigned.

27. Saudi Arabia has awarded 8 scientists the Prince Sultan Bin Abdulaziz International Prize for Water at a ceremony at the United Nations headquarters in New York.

28. India's Private sector lender Yes Bank has launched "Yes Mobile 2.0". The app will allow customers to undertake most transactions on the app including NetBanking registration, thereby eliminating the need to visit the website or a banking branch.

29. An Indian lawyer won an election in the United Nations General Assembly for membership to its top body of legal experts. 33-year-old Aniruddha Rajput is among the 34 individuals elected by the General Assembly as members of the International Law Commission.

30. American multinational technology company, Google has tied up with Archaeological Survey of India for 360-degree virtual tour of 280-odd monuments across the country.

31. Legendary Sri Lankan singer and composer Pandit Amaradeva, recipient of many international honours, including Padma Shri, for his contribution to music, died after a heart attack.

32. Odisha Government has signed an MoU with the Software Technology Parks of India (STPI) for setting up of four more centres in the State.

33. Prime Minister Narendra Modi will inaugurate the first ever International Agro-biodiversity Congress, IAC in New Delhi

34. The U.S. Agency for International Development (USAID) and Mumbai-based RBL Bank announced a new loan portfolio guarantee that will facilitate up to $75 million for lending to small and medium enterprises (SMEs) operating in off-grid, solar rooftops, and energy efficiency sectors.

35. Government has slapped a nearly 10,000 crore rupee fine on Reliance Industries Limited (RIL) and its partners BP and Niko for pumping out gas that flowed to the Krishna Godavari-D6 Block from an adjoining field owned by ONGC.

36. In view of Prime Minister Narendra Modi's vision of nurturing entrepreneurship, Confederation of Indian Industry has launched a unique platform called 'Startup Mentorship Circle' to help in connecting start-ups with the global marketplace.

37. India and Sri Lanka have signed an agreement under which a hotline will be set up between officials of the two countries to address the fishermen crisis

38. National Security Advisors of India and Japan held bilateral consultations in New Delhi. During their discussions, Mr. Shotaro Yachi and Mr. Ajit Doval expressed satisfaction at the implementation of important understandings reached during the visit of Japanese Prime Minister Shinzo Abe to India in December last year.

39. In Boxing, Manny Pacquiao reclaims the World Boxing Organisation (WBO) welterweight title for the third time.

40. Indian Women's hockey team has lifted the Asian Champions Trophy 2016 in Singapore. In a thrilling summit clash, India defeated China 2-1.

41. Bollywood actor Ranveer Singh has been named the first Indian ambassador for Switzerland Tourism. Mr. Singh will now be in charge of promoting Switzerland Tourism's campaign for 2017 – "Nature wants you back!"

42. Czech Republic's Petra Kvitova on 6 November 2016 has won the 2016 WTA Elite Singles Trophy. She defeated Ukrainian Elina Svitolina 6-4, 6-2 to grab the title at Zhuhai, China.

43. The Reserve Bank has appointed M Rajeshwar Rao as Executive Director (ED) following G Mahalingam's voluntary retirement from the central bank.

44. The Indian army has successfully completed its task of laying an irrigation pipeline in the Demchok region of Eastern Ladakh.

45. The Union Government launched Pradhan Mantri Surakshit Matritva Abhiyan to provide free health check-ups to pregnant women at government health centres and hospitals.

46. The Reserve Bank of India has issued the Clarifications on hedging for External Commercial Borrowings (ECB). The Clarifications were issued under section 10(4) and 11(1) of the Foreign Exchange Management Act, 1999.

47. BJP Vice President Avinash Rai Khanna is all set to be appointed as a member of National Human Rights Commission (NHRC) by a high-level selection panel headed by Prime Minister Narendra Modi clearing his name.

48. The latest Grant Thornton International Business Report for the July-September quarter has placed India 2nd on the global scale for business optimism. Indonesia took the top spot, with the Philippines coming in third.

49. Vice President of India, M. Hamid Ansari released book 'An

Era of Darkness: The British Empire in India' authored by Dr. Shashi Tharoor

50. India's first liquefied natural gas-driven bus has been launched in Kerala. Union Petroleum and Natural Gas Minister Dharmendra Pradhan and Kerala Chief Minister Pinarayi Vijayan jointly flagged off the first pilot run eco-friendly bus.

51. Prime Minister Narendra Modi talked about fighting corruption and black money during his address to the nation. In a major step to check black money, the prime minister announced demonetization of Rs 500 and 100 currency notes from 8th November midnight. The RBI has issued new series of notes for 500 rupees and 2000 rupees denomination with improved features and newer sizes.

52. Bank of Baroda has appointed Ratnesh Kumar as Managing Director and Chief Executive Officer of its wholly-owned investment banking subsidiary, BoB Capital Markets Ltd.

53. Acclaimed Indian American fiction author Amitav Ghosh, 60, has been named for this year's Tata Literature Live! Lifetime Achievement Award, in recognition of his outstanding contribution to the Indian literary space.

54. Syrian freelance journalist Hadi Abdullah was awarded with 'Reporters without Borders (RSF)-TV5 Monde prize' for reporting from some of the most hazardous places in Syria's five years old war.

55. UCO Bank has announced that it would raise Rs.271 crore from Life Insurance Corporation of India in preferential allotment of equal shares at Rs.37.74 apiece.

56. The Asian Development Bank (ADB) and the Government of India signed a $48 million loan dealto help Assam improve its electricity power distribution system.

57. Corporation Bank has signed a memorandum of understanding (MoU) with the Indian Army on the defence salary package.

58. Janet Reno, the first woman to be appointed as Attorney General of US, passed away as a consequence of Parkinson's disease. She was 78.

59. The Government has warned that the cash deposits above 2 lakh 50 thousands rupees threshold under the 50-day window can attract tax plus a 200 percent penalty in case of income mismatch, said Revenue Secretary Hashmukh Adhia.

60. The two -day BRICS Communication Minister's Second meeting chaired by Minister of State for Communication Manoj Sinha held in Bengaluru.

61. Tata sons has appointed Ishaat Hussain as chairman of Tata Consultancy Services in place of Cyrus Mistry who was sacked last month.

62. A record number of 4 Indian-Americans were elected to the US Congress on Wednesday. Among the winners was two-term attorney general from California Kamala Harris, and Pramila Jayapal, the first Indian-American woman to be elected to the House of Representatives. Raja Krishnamoorthi also got elected to the House of Representatives while Ro Khanna also got elected from California.

63. In a big loss to Twitter, the company's Chief Operating Officer (COO) Adam Bain who was in charge of the micro-blogging website's revenue business, has decided to leave the company.

64. China has launched a navigation satellite, which will conduct in-orbit experiments using pulsar detectors to demonstrate new technologies.

65. Uttarakhand Chief Minister Harish Rawat conferred the Uttarakhand Ratna award on his arch rival and former chief minister Narayan Dutt Tiwari on the occasion of the state's 17th foundation day.

66. The 1st International Agro-biodiversity Congress that held in New Delhi concluded with the adoption of Delhi Declaration on Agrobiodiversity Management. The event saw the participation of 900 participants from 60 countries.

67. Gurumoorthy Mahalingam took charge as full-Time Member of SEBI.

68. Maharashtra government has signed an agreement with Canada to implement a joint action plan on urban infrastructure development in the state.

69. Union HRD Minister Prakash Javadekar inaugurated the world's largest digital national building initiative "Smart India Hackathon 2017" by handing over a torch to technology students.

70. India-born Pramila Jayapal won the Washington State Senate seat to become the first Indian-American woman to be elected to the US House of Representatives.

71. Tennis player Maria Sharapova will be reinstated as a UN Goodwill Ambassador, once her reduced 15-month suspension expires in April 2017.

72. Former world number one Roger Federer won the Stefan Edberg Sportsmanship Award at the ATP awards, for the 12th time in his career. The award is given to players who display the "spirit of the sport" on the court.

73. The World Diabetes Day is observed across the world on 14 November. The theme for this year is "Eyes on Diabetes".

74. An Indian-origin man Imtiaz Sooliman from South Africa was awarded the Global Citizen Award for his "innovative and

visionary" contribution to the global community.

75. The International Monetary Fund has approved a three-year $12 billion loan program for Egypt, the largest such package to a Middle East nation.

76. Narinder Batra has become the first Indian to be elected the President of the International Hockey Federation.

77. India will preside the eighth edition of the Conference of Parties (COP) to WHO Framework Convention on Tobacco Control (FCTC) which will be held in Switzerland's Geneva in 2018.

78. Commerce and Industry Minister Nirmala Sitharaman and Bhutan's Economic Affairs Minister Tengye Lyonpo Lekey Dorji has signed a new bilateral trade agreement to enhance trade between the two countries through trade facilitation by improving procedures.

79. Aditi Ashok is an Indian professional golfer who has scripted history as she became the first Indian woman to win a Ladies European Tour title by clinching the Hero Women's Indian Open.

80. Lyricist-writer Gulzar will be honoured with 2016 Tata Literature Live! Poet Laureate Award.

81. The moon arrived at its closest point to the Earth since 1948. The 'supermoon' reached its brightest in Asia on 14 November 2016.

82. To oversee recalibration of ATM machines after the country introduced new banknotes to replace old 500 rupee and 1,000 rupee notes, RBI will set up a task force under Deputy Governor SS Mundra.

83. As part of its efforts to continue the global transition to zero-and-low carbon energy sources, the United States (US) has announced two financial projects worth 95 million US dollars for India.

84. The 2016 Asia-Pacific Economic Cooperation Leaders Week kicked off 14th November in Lima,Peru.

85. Private sector lender YES Bank has appointed Amresh Acharya as Group President and Head of Global Indian Banking.

86. Federal Bank, India's major commercial bank in the private sector has received RBI's permission to open its first international branch at the Dubai International Financial Centre.

87. Hollywood actor Jackie Chan received his little gold statuette, an honorary Oscar for his decades of work in film at the annual Governors Awards.

88. Thiruvananthapuram has been termed as the country's breast cancer capital, with cases at a record high of 40 per lakh of population. 9 lakh women are diagnosed with breast cancer every year.

89. Indian golfer SSP Chawrasia clinched the $1 million (Rs. 6.8 crore) Resorts World Manila Masters in the Philippines, his first ever Asian Tour title outside India.

90. The government has announced that it will present the Union Budget for 2017-18 on February 1 and the budget session may begin in January.

91. President Pranab Mukherjee has inaugurated the India International Trade Fair at Pragati Maidan, New delhi which will see participation of over 150 companies from 27 countries.

92. India and Israel have inked two agreements in the field of water resources management and agriculture. The agreements were signed following delegation level talks between Prime Minister Narendra Modi and visiting Israeli President Reuven Rivlin in New Delhi.

93. Meghalaya became the first state to start India's first Cherry Blossom Festival, which is widely celebrated in Japan.

94. Bihar Chief Minister Nitish Kumar has launched a key programme to provide free electricity connection to about 50 lakh households above the poverty line. The chief minister launched "Har Ghar Bijli Lagataar" programme, which was key development thrust for the Assembly polls.

95. Bulgaria's prime minister Boyko Borisov has handed in his resignation to parliament after his party's candidate Tsetska Tsacheva , failed to win the country's presidential election.

96. The Asian Development Bank (ADB) and the Government of India signed a 500 million US dollar loan to build a 9.8 km long road bridge across the Ganges River. This will be India's longest river bridge.

97. Netherlands-based doctors have performed the first-ever brain implant on a 58-year-old woman paralysed by Lou Gehrig's disease, enabling her to communicate in day-to-day life via a speech computer.

98. Cyrus Mistry was voted out as chairman on 15th November by the board of the Tata Global Beverages. Harish Bhat, a non-executive director, has been appointed chairman of the company.

99. Mota Singh, an Indian-origin Sikh, who became UK's first-ever ethnic minority judge to sit on the English Bench wearing a turban instead of a horse-hair wig, died.

100. Actor-turned-author Twinkle Khanna launched her second book titled 'The Legend of Lakshmi Prasad'. Twinkle's first book was 'Mrs Funnybones: She's Just Like You and a Lot Like Me', which was published in 2015.

101. President Vladimir Putin has signed an executive order removing Russia's signature from the International Criminal Court's founding treaty.

102. The Unique Identification Authority of India has launched a revamped version of its toll-free helpline number 1947. The number is revamped to handle more incoming calls.

103. Chief Minister of Jammu and Kashmir Mehbooba Mufti has launched the Jhelum-Tawi Flood Recovery project, for which World Bank has funded an amount of US $250 million (Rs. 1,600 crore).

104. Maharashtra has become the first state to adopt Fly Ash Utilisation Policy, paving way for prosperity by generating "wealth from waste", and environment protection.

105. Pakistan's Prime Minister Nawaz Sharif inaugurated a trade route linking the south western Gwadar port to Kashgar city in China as part of $46 billion project to jumpstart economic growth in the South Asian country.

106. Reliance Group has partnered with Cisco Jasper for the launch of a venture called Unlimit, which will provide Internet of Things (IoT) services to its enterprise customers in India.

107. A team of women commandos has been inducted for the first time in Central Reserve Police Force (CRPF) to counter Naxal insurgency in Jharkhand.

108. The Defense Research and Development Organization (DRDO) has successfully tested its unmanned combat aerial vehicle, Rustom-2. The medium-altitude long endurance (MALE) category vehicle met all the expectations during the first flight.

109. Debbie Hockley has been elected as president of New Zealand Cricket, becoming the first woman to hold this role in the 122-year history of New Zealand Cricket's national governing body.

110. The 6th Indo-China joint training exercise Hand- in- Hand 2016 commenced at the parade ground in Aundh Military Camp, Pune.

111. Chhattisgarh has become the first state to adopt a resolution welcoming the demonetization of high-value currency notes.

112. Prime Minister of the Republic of Mauritius Anirood Jugnauth has inaugurated an AYUR Herbarium project in North Goa, an initiative by the pharmaceutical major in association with Union AYUSH Ministry.

113. Times Internet, the digital arm of The Times of India group appointed former Twitter India head Rishi Jaitly as the chief executive officer (CEO) of Times Global Partners, a group initiative that supports the launch and expansion of emerging global digital companies in India.

114. Haryana sprinter Dharambir Singh, who was barred from representing the country in the Rio Olympics at the last minute for failing a dope test, has been slapped an eight-year ban by the National Anti-Doping Agency.

115. Telecom operator Bharti Airtel has announced the completion of the merger of its subsidiary unit in Bangladesh with Robi Axiata. This entity will now be the second-largest mobile operator in Bangladesh.

116. HDFC Bank's Aditya Puri has been ranked 36th in the US magazine Fortune's top 50 business persons list for 2016. He is the only Indian among three persons of Indian origin in the global rankings. Facebook's Mark Zuckerburg topped the list by the US magazine.

117. Former Jammu and Kashmir Governor Lt Gen S K Sinha passed away at a hospital this morning after a brief illness.

118. The Indian Navy formally inducted four types of indigenously developed sonars that will boost its underwater surveillance capability. The systems included Abhay, which is a compact hull mounted sonar for shallow water crafts; Humsa UG, which is an upgrade for the Humsa sonar system; NACS, or the Near-field Acoustic Characterisation System; and AIDSS, or the Advanced Indigenous Distress sonar system for submarines.

119. United State president-elect Donald Trump has named Michael Flynn, an ex-army general as his National security adviser. Mr Trump chose Republican Senator Jeff Sessions as his Attorney General and Congressman Mike Pompeo as Director of the Central Intelligence Agency (CIA).

120. Noted flautist Pt Hari Prasad Chourasia has been conferred this year's Sumitra Charat Ram Award for lifetime achievement in the field of Indian classical music.

121. Indian Cricketer Sachin Tendulkar inaugurated projects worth Rs 6 crore at his adopted village of Puttamrajuvari Kandriga in Andhra Pradesh (AP). On this occasion he adopted another Gollapalli village in the same state under Sansad Adarsh Gram Yojna .

122. Federal Bank has tied up with Oxigen to expand the bank's e-collection facility for 3 lakh- retail outlets of Oxigen.

123. India's IT major Tata Consultancy Services has been awarded 'Digital Innovator of the Year' in the Ecosystem Excellence category at GE's Minds + Machines event.

124. The 2016 World Internet Conference concluded on 18 November 2016 in Wuzhen, China.

125. Universal Children's Day is observed on November 20 every

year.

126. Britain's Andy Murray clinched the 2016 ATP World Tour Finals title, after defeating Serbia's Novak Djokovic 6-3, 6-4 in the final in London on 20th November.

127. Spiritual leader Sri Sri Ravi Shankar was honoured with an International peace prize for his efforts in ensuring world peace. The 'Dr Nagendra Singh International Peace Award' was given to him by Home Minister Rajnath Singh.

128. The Reserve Bank of India (RBI) has proposed opening of "Islamic window" in conventional banks for "gradual" introduction of Sharia-compliant or interest-free banking in the country.

129. The 47th International Film Festival of India (IFFI), considered to be Asia's oldest film festival, began in Goa. The Republic of Korea is the focus country of IFFI 2016.

130. Government of India has appointed Justice Jagdish Singh Khehar, as the new Executive Chairman of the National Legal Services Authority (NALSA). He succeeds Justice Anil R. Dave, who retired from the Supreme Court.

131. Prime Minister Narendra Modi has launched Pradhanmantri Grameen Awas Yojna, an ambitious housing scheme meant for rural poor in Agra, Uttar Pradesh.

132. Olympic silver medalist P.V. Sindhu clinched her maiden Super Series Premier title after edging out Sun Yu of China in the finals of the USD 700,000 China Open badminton tournament in Fuzhou, China.

133. Bollywood Parks, Dubai has opened with fanfare, fireworks, dance, music and 4D shows based on hit Hindi-language movies.

134. Telangana government joined hands with Mumbai based IDFC Bank to enable cashless transactions and to solve the change problem.

135. Shaikh Abdullah Bin Zayed Al Nahyan was awarded the prestigious Mother Teresa International Award by the Mumbai-based NGO Harmony Foundation.

136. Eminent writer Amitav Ghosh was on 20th November bestowed with the life-time achievement award at Tata Literature Live, the Mumbai LitFest.

137. The State Bank of Mauritius (SBM) Group has appointed Siby Sebastian as Chief Executive for its India operations.

138. NASA has successfully launched the "next generation" US advanced weather satellites GOES-R from Cape Canaveral Air Force Station in Florida, US on November 20, 2016.

139. The 10-day-festival 'Sangai Festival 2016' inaugurated by Manipur CM Okram Ibobi Singh with the theme: 'Destination Manipur'. The main aim is to celebrate the festival to promote Manipur as a potential tourist destination.

140. Defence Minister Manohar Parrikar commissioned 'INS Chennai', the third indigenously designed guided missile destroyer in the Kolkata class.

141. India has successfully testfired the nuclear-capable Prithvi-II missile. The twin trial was conducted from a test range in Chandipur, off the coast of Odisha.

142. Andhra Pradesh Chief Minister N Chandrababu Naidu commissioned a 5 MW solar power plant on the Polavaram right canal bund at Gollagudem village in West Godavari district.

143. Captain Radhika Menon was bestowed with the 2016 International Maritime Organization (IMO) Award for Exceptional Bravery at Sea at IMO Headquarters in London, United Kingdom.

144. Mahesh Bhalla, former Executive Director of Dell's Consumer & SMB business in India, has been appointed as Chief Mentor of StartupsClub India.

145. The National Aeronautic and Space Administration (NASA) has launched the highly advanced geostationary weather satellite Geostationary Operational Environmental Satellite-R (GOES-R).

146. Indian golfer Gaganjeet Bhullar has won the $300,000 BANK BRI-JCB Indonesia Open for the second time in his career.

147. António Costa, the Indian origin prime minister of the Republic of Portugal will be the chief guest at the 14th Pravasi Bharatiya Divas (PBD) Convention to be held in January.

148. Switzerland has agreed to automatic sharing of information with India on Swiss bank accounts of Indians as of September 2018 and onwards. The Joint Declaration was inked by Chairman of Central Board of Direct Taxes Sushil Chandra and Deputy Chief of Mission of Swiss Embassy in India, Gilles Roduit.

149. Two officials of the Securities and Exchange Board of India (Sebi), Parmod Kumar Nagpal and Amarjeet Singh are elected as chairpersons of two committees set up by IOSCO (International Organisation of Securities Commissions) announced by IOSCO's Asia-Pacific Regional Committee chairman by Mr. Ashley Ian Alder.

150. Pankaj R Patel, chairman & managing director of Cadila Healthcare Ltd (Zydus Cadila) has been elected as the new President of the Federation of Indian Chambers of Commerce & Industry (FICCI) for the year 2017. Patel will take over from Harshavardhan Neotia, Chairman of Ambuja Neotia Group.

151. Senior journalist Akshaya Mukul has been awarded the Shakti Bhatt First Book Prize for his book "Gita Press and the Making of Hindu India".

152. Irish novelist and playwright William Trevor has passed

away at the age of 88.

153. Acclaimed physicist and ex-Chairman of the Indian Space Research Organisation (ISRO), Prof MGK Menon passed away, aged 88 years.

154. Veteran carnatic musician M. Balamuralikrishna passed away in Chennai.

155. Dr Viveki Rai, the renowned Hindi and Bhojpuri litterateur, died.

156. The Union Cabinet chaired by the Prime Minister Shri Narendra Modi has approved the Merchant Shipping Bill, 2016 for introducing it in the Parliament.

157. US President-elect Donald Trump has chosen South Carolina's Indian-American Governor Nikki Haley as US ambassador to the United Nations. Haley will be the first woman to join Trump's administration.

158. Airtel Payments Bank Ltd (Airtel Bank), a subsidiary of the country's largest telecom operator Bharti Airtel, has rolled out a pilot of its banking services in Rajasthan.

159. U.S. President Barack Obama has bestowed the nation's highest civilian honour for the last time as president.

160. The Government has allowed NABARD to disburse Rs 21,000 crore to cash-starved farmers, helping them sow winter crops like wheat ahead of the sowing season.

161. The 13th World Robot Olympiad will be held in India for the first time ever. It will be organised jointly by NCSM under the aegis of Ministry of Culture and India STEM Foundation (ISF).

162. Indian Journalist Malini Subramaniam has been conferred with the International Press Freedom Award for her reporting from Chhattisgarh's Naxal-infested Bastar area.

163. The government has appointed Yudhvir Singh Malik as the Chairman of National Highways Authority of India (NHAI). Malik, an 83 batch Haryana cadre IAS officer, was earlier posted as special secretary in Niti Aayog.

164. In the wake of demonetisation, bank deposits with the Reserve Bank of India have reached a record high of Rs. 4.3 trillion, beating the earlier record of Rs. 1.7 trillion in May 2009. The RBI accepts money from various banks by offering government securities as collateral. The Indian banking system had collected deposits worth Rs. 5.12 trillion as of 18 November.

165. Turkey will chair the Energy Club of the Shanghai Cooperation Organisation (SCO) in 2017.

166. China has successfully launched the Tianlian I-04 satellite from the Xichang Satellite Launch Centre in Sichuan province of Southwest China. This data satellite was launched on a Long March-3C carrier rocket.

167. Chief Minister of Andhra Pradesh, N Chandrababu Naidu has launched the 'Smart Water Distribution Monitoring' web portal, which will enable the people to track the status of drinking water in the nearby water tanks.

168. Cabinet Committee on Economic Affairs, chaired by the Prime Minister, Shri Narendra Modi gave approval for opening of Jawahar Navodaya Vidyalaya in each of the 62 uncovered districts for which an amount of Rs.2,871 crore has been allocated.

169. Garo tribals People of Meghalaya celebrated the harvest festival of Wangala to marks the end of a period of toil for farmers wanting a good output from their fields.

170. Australia's former women's captain Karen Rolton has been inducted into the ICC's Hall of Fame.

171. PM Narendra Modi is leading the TIME Person of the Year Reader's Poll with 11% of the vote to date. The title, will be announced on Dec. 7.

172. Shri Narendra Kumar Sinha, Secretary, Ministry of Culture released a Commemorative Non-Circulation Coin of Rs.500 and a Circulation Coin of Rs.10 to mark a year-long celebration of "500th Anniversary of Shri Krishna Chaitanya Mahaprabhu's Coming to Vrindavan".

173. Indian Railways all set to launch "Tri-Netra(Terrain Imaging for diesel drivers infrared, enhanced optical and radar assisted system)" to check collisions between tracks. Tri-Netra system is made up of a high-resolution optical video camera, high-sensitivity infrared video camera and a radar-based terrain mapping system.

174. Celebrated Indian boxer M C Mary Kom is all set to add another honour to her glittering career when she receives the 'Legends Award' from the International Boxing Association (AIBA) on its 70th anniversary.

175. Indian actor Manoj Bajpayee has won the best actor performance award by an actor at the 10th Asia Pacific Screen Awards beating Nawazuddin Siddiqui,who was awarded a special mention in the same category.

176. NVS and Associates Managing Partner, N V Srinivasan is elected as its National President of Trade body Indo-American Chamber of Commerce for the period 2016-17 by the committee of the Chamber during the meeting held in Mumbai.

177. Kerala based South Indian Bank has launched contactless debit card which is based on Near Field Communication (NFC) technology.

178. Eminent freedom fighter Bhikari Charan Mohanty passed away in Bhubaneswar, Odisha. He was 94.

179. Noted journalist and former Editor-in-Chief of the 'Times of India', Dilip Padgaonkar passed away.

CURRENT AFFAIRS ZINGER : OCTOBER 2016

1ST SEPTEMBER TO 7TH OCTOBER

1. India's latest communication satellite _____ was successfully launched early by a heavy duty rocket of Arianespace from the spaceport of Kourou in French Guiana.
2. With which country India have shared their concerns at the spread of cross-border terrorism in the region recently?
3. Antonio Guterres is poised to become the next Secretary General of the United Nations. He was the former Prime Minister of which country?
4. In which city, the annual India Economic Summit has begun?
5. What is the full form of PDMC?
6. The World Teachers' Day (WTD) 2016 is being observed across the world on 5 October. The theme for the World Teachers' Day 2016 is .....?
7. Which country has been debarred from the kabaddi world cup 2016, which will kick off in India?
8. The Union Cabinet has approved the setting up of country's first Medipark by public sector undertaking HLL Lifecare which will come up in.....?
9. Which company launched a new premium smartphone named 'Pixel' which will rival with the likes of Apple and Samsung?
10. The powerful typhoon Chaba hit which countries recently?
11. IMF raised projections for India's economic growth to _____ for 2016-17.
12. The Union Govt has made Aadhaar card mandatory for availing cooking gas (LPG) subsidies after Nov 2016. The Aadhaar is a _____ unique number issued by the UIDAI.
13. Name the Social networking site, which is collaborating with the Election Commission of India in five states which are going to polls next year?
14. The International Astronautical Federation's renowned space scientist _____ has been inducted into its Hall of Fame for his contribution to development of India's space technology.
15. Name the Indian girl, who won the girls' U-16 title at the World Youth Chess Championship in Russia.
16. CCEA gave nod to acquisition of how much per cent stake in Russian oil company JSC Vankorneft, by ONGC Videsh Limited, OVL for 930 million dollars?
17. With which country, India signed three agreements, including two in the area of skill development?
18. Name the Malayali Sculptor artist, who passed away recently?
19. Who has resigned as the Chief Executive Officer (CEO) of Prasar Bharati Corporation?
20. GST Council has decided that businesses in rest of India (excluding those in Northeastern and hill states) with annual turnover below _____ would be out of the GST net.
21. As decided by the RBI, the statutory liquidity ratio (SLR) of banks will come down 0.25 per cent every quarter till Jan 2017. What is the present SLR?
22. Who received the Nobel Prize in Physics for 2016 for their discovery of a mathematical framework in the field of topography?
23. Who has been appointed Chevalier de l'Ordre National du Mérite (Knight in the National Order of Merit) of the French govt?
24. Fiscal deficit in the first five months of the current fiscal stood at Rs 4.08 lakh cr, which was _____ of Budget estimates for 2016-17.
25. Who has been awarded the 2016 John F. Richards Prize for her book Ashoka in Ancient India?
26. Who has been appointed as the next chairman of the Central Board of Direct Taxes (CBDT)?
27. Who is present Union Road Transport and Highways Minister in India?
28. The Union Cabinet gave its approval for the signing of MoU between India and _____ in the field of water resources.
29. Who received the Nobel Prize in Chemistry for 2016 for developing molecular machine?
30. Ranil Wickramasinghe is the present Prime Minister of Which country?
31. Which state has become the first state in the country to implement Direct Benefit Transfer in Kerosene?
32. The BRICS Business Council will also be simultaneously held in New Delhi on October 13-14, while the first BRICS trade fair, focusing on 20 key sectors, will be hosted in.....?
33. Lee Hsien Loong, who visited New Delhi recently, is the present Prime Minister of.....?
34. What is the new interest rate for Five-Year Senior Citizens Savings Scheme?
35. Name the 16-year-old Indian-origin South African teen, who has won a $50,000 scholarship, the grand prize at the annual Google Science Fair.
36. World Space Week is an annual event that is observed from 4-10 October every year in various parts of the world including Europe and Asia. World Space Week, 2016 is being observed with theme.....?
37. Name the eminent Carnatic vocalist and playback singer, who has now the brand ambassador of its ambitious 'Haritha Keralam' (Green Kerala) project.
38. The Reserve Bank of India (RBI) has decided to cut its key

policy rate, or the repo rate, by 25 basis points in 4th Bi-monthly Policy Statement for the year 2016-17. what is the current Repo Rate?

39. Human Resources Development Ministry has decided to set up a three-member committee to examine the causes behind large number of seats remaining vacant in leading technical institutes including the IITs and the NITs this year. The committee, which will be headed by?

40. The Odisha government has decided to facilitate the stay of tourists and pilgrims coming to Puri from other states. Who is the present Chief Minister Odisha?

41. The World Bank has said, India's GDP growth will remain strong at _____ percent in 2016 and _____ percent in 2017 respectively.

42. Which states's wildlife wing of forest Department is celebrating wildlife week recently?

43. At which place, the first edition of the BRICS Under-17 Football tournament has begun?

44. Who is the new CEO Of Reliance Nippon Life Insurance?

45. Dassault Aviation has entered into a partnership with Reliance group to execute offsets for the recently concluded deal for 36 Rafale fighter jets. Dassault Aviation is an international aircraft manufacturer of which country?

46. Name the Crown Prince of Abu Dhabi, who will be the chief guest at the 2017 Republic Day parade, India?

47. Indian golfer _____ won his 6th Asian Tour title, winning the Korea Open 2016 in Incheon, South Korea.

48. India formally joined the Paris Climate Change Agreement by submitting its instrument of ratification in New York (UN Headquarter). India became the _____ country to ratify the agreement.

49. Which UT has launched a mobile application for senior citizens to enable them to reach out to the police quickly in emergency situations.

50. Who has been concurrently accredited as the Ambassador of India to the Republic of Guinea recently?

51. Who has received the 2016 Noble Prize for Medicine?

52. Young filmmaker Katyayan Shivpuri, from Maharashtra, has won the first prize at the Swachh Bharat Short Film Festival (SBSFF) for his work in.....?

53. Which states were declared Open Defecation Free on the birth anniversary of the 'Father of the Nation'?

54. The Union Govt has appointed S Sivakumar as a full-time Member of the 21st Law Commission of India. The chairman of the Commission is.....?

55. Which international airport of India has become the first carbon neutral airport in Asia-Pacific?

56. Which private sector bank has announced that it had picked up 9.99 per cent stake in Varanasi-based Utkarsh Microfinance Ltd?

57. Which country has gone top of the ICC Test rankings after their victory against New Zealand?

58. Name the public sector Bank of India, which has announced its entry into Myanmar by opening a branch in the capital city of Yangon, becoming the first domestic lender to do so?

59. Who has won the 2016 Malaysian Grand Prix held at the Sepang International Circuit in Selangor, Malaysia?

60. World Bank target of ending extreme poverty by.....?

61. The Centre has given a year extension to _____ as the Chairman of State Bank of India, first time in the history of the country's largest lender.

62. Which country has officially postponed the 8-nation SAARC summit 2016 , after 5 countries dropped out of it?

63. Every year 1st October is observed as International day of Older Persons (IDOP). This year (2016), the theme is.....?

64. Which Airport has been awarded as "Best Tourist Friendly Airport" under the category for "State Annual Excellence Awards (2015-16)" by Andhra Pradesh Tourism?

65. Who will be joining Aditya Birla Retail as chief executive officer (CEO)?

66. The Government has decided to raise the Employees Provident Fund (EPF) investment in Exchange Traded Funds (ETF) from present 5 per cent to .....?

67. Which city has been conferred with the title of the 'Cleanest Tourist Destination' in India?

68. The Centre has constituted a four-member Insolvency and Bankruptcy Board of India (IBBI) under the Chairmanship of.....?

69. Who became the first Indian to complete the Spartathlon, widely described as the "world's toughest race"?

70. 900-year-old Rani ki Vav (the Queen's Stepwell) has been named as the 'Cleanest Cultural Heritage Site' in the nation. Rani ki Vav is located at?

71. Which District has been declared as the cleanest district in the very first survey of sanitation standards which was conducted in 75 districts of rural India?

72. Which city were felicitated for 'Clean Cities in million plus population category?

73. Who has taken over as the Chairman and Managing Director (CMD) of state-run Power Finance Corporation (PFC) with immediate effect?

74. International Monetary Fund, IMF, has said India is embarking on significant reforms and will grow at more than _____ per cent.

75. Who has been appointed as Executive Director of Indian Overseas Bank?

76. The International Translation Day is being observed on 30th September across The world with the theme.....?

77. Russian and Cuba have signed an agreement on cooperation in the field of peaceful atomic energy use. The currency of Cuba is?

78. According to HSBC, Inflation is likely to remain below the Reserve Bank's early 2017 target of _____ for the next 12 months, opening up space for monetary easing.

79. Name the player, who has smashed National records and became first Indian woman to cross 60m mark?

80. Name the companies have joined hands to announce a historic partnership on artificial intelligence (AI) and machine learning recently?

81. Which Metro is introducing a travel card facility for its Airport Express Line commuters that would allow them to avail a maximum of 10 trips on a concessional rate within 15 days (Starting October 1, 2016)?

82. Who was honoured with the 29th Moortidevi Award 2015 for his novel Ananta Jeevanam?

83. The world's first child with genes from three people was born to a _____ couple.

84. Name the Bangladeshi author, who had passed away in Dhaka recently?

85. Which country has colts put up a mesmerising performance against Bangladesh to win the U18 Asia Cup 2016 hockey tournament?

86. The 2016 BRICS Labour & Employment Ministerial Meet was held in?

87. The Union Cabinet has given its approval to ratify the Paris Agreement (on Climate Change) on Gandhi Jayanti i.e. on 2nd October 2016. The Paris Agreement was adopted by _____ nations in December 2015.

88. The Banks Board Bureau (BBB) has sought expanded mandate for appointing non-official directors and shape governance in PSBs. The present Chairman of the BBB is?

Answer:

1. GSAT-18
2. Sri Lanka
3. Portugal
4. New Delhi
5. Public Debt Management Cell
6. Valuing Teachers, Improving their Status
7. Pakistan
8. Chennai
9. Google
10. Japan & South Korea
11. 7.6%
12. 12-digit
13. Facebook
14. UR Rao
15. Aakanksha Hagawane
16. 11 per cent
17. Singapore
18. Yusuf Arakkal
19. Jawhar Sircar
20. Rs 20 lakh
21. 20.75 per cent
22. David J Thouless, Duncan M Haldane, J Michael Kosterlitz
23. Prajna Chowta
24. 76.4 per cent
25. Nayanjot Lahiri
26. Sushil Chandra
27. Nitin Gadkari
28. European Union
29. Jean-Pierre Sauvage, Sir J Fraser Stoddart, Bernard L Feringa
30. Sri Lanka
31. Jharkhand
32. Goa
33. Singapore
34. 8.5 per cent
35. Kiara Nirghin
36. Remote Sensing: Enabling our Future
37. K J Yesudas
38. 6.25 per cent
39. Partha Pratim Chakraborty
40. Naveen Patnaik
41. 7.6 percent, 7.7 percent
42. Himachal Pradesh
43. Goa, India
44. Ashish Vohra
45. France
46. Sheikh Mohamed bin Zayed Al Nahyan
47. Gaganjeet Bhullar
48. 62nd
49. Delhi
50. R Ravindra
51. Yoshinori Ohsumi, Japan
52. Murga
53. Gujarat & Andhra Pradesh
54. Balbir Singh Chauhan
55. Indira Gandhi International Airport, New Delhi
56. RBL Bank
57. India
58. State Bank of India
59. Daniel Ricciardo
60. 2030
61. Arundhati Bhattacharya
62. Pakistan
63. Take a Stand Against Ageism
64. Tirupati Airport
65. Mohit Kampani
66. 10 per cent
67. Gangtok, Sikkim
68. MS Sahoo
69. Kieren Dsouza
70. Gujarat
71. Sindhudurg, Maharashtra
72. Chandigarh & Mysore
73. Rajeev Sharma
74. 7 per cent
75. R Subramania Kumar
76. Translation and Interpreting: Connecting Worlds
77. Peso
78. 5 per cent
79. Annu Rani
80. Microsoft, Facebook, Google & Amazon
81. Delhi Metro
82. Prof Kolakaluri Enoch
83. Jordanian couple
84. Syed Shamsul Haq
85. India
86. New Delhi
87. 185 Nations
88. Vinod Rair Teresa

8th SEPTEMBER TO 22nd OCTOBER

1. Indian shooter _____ clinched a silver medal in the 50 metre pistol event of the ISSF World Cup.
2. Who has appointed as an Honourary Consul of Germany in Hyderabad?
3. Arundhati Roy has announced the release of her next novel titled _____ in June 2017.
4. Which bank has introduced digital banking on its mobile app 'Pockets'?
5. Which bank has appointed Parvez Ahmed as Chairman & CEO of the bank?
6. Name the president of Colombia, who has been awarded the Nobel Peace Prize for his efforts to end the 52-year conflict with left-wing rebels?
7. Pawan Chamling has been honoured with prestigious "Sustainable Development Leadership Award" is the Chief Minister of which state?
8. Name the professional mountaineer, who has became the youngest in the world to scale the Mount Cho Oyu.
9. President Pranab Mukherjee inaugurated the first edition of World Sustainable Development Summit (WSDS) in.....?
10. The Reserve Bank of India (RBI) Internal Working Group (IWG) on Rationalisation of Branch Authorisation Policy has proposed easing bank branch norms. It was chaired by.....?
11. Which country hosted the 2016 Asian Ministerial Conference for Disaster Risk Reduction (AMCDRR)?
12. Who has been elected as Indian Banks' Association (IBA) Chairman?
13. The Union Minister for Power _____ announced launch of a special scheme for states to fund capital investments to achieve 100 per cent rural household electrification in villages.
14. How much amount has approved under HRIDAY scheme for improving infrastructure facilities around core heritage sites in five cities recently?
15. Which day has observed annually on 08th October across India?
16. Which currency has saw a sudden collapse in intra-day trade, plunging over 6% ?
17. India's first centre for international arbitration has inaugurated in which city?
18. Doordarshan, public service broadcaster & _____ have entered into an agreement for transmission of four Gyan Darshan educational channels.
19. Name the player, who has defeated World No. 1 Hou Yifan of China to be at joint fourth position in the Isle of Man international Chess tournament?
20. Which state government has organised the traditional state festival of 'Bathukamma'?
21. Who has appointed as China's new ambassador to India by Chinese President Xi Jinping?
22. Union Power Minister Piyush Goyal assured that India would have 100 per cent electrification for all by.....?
23. World Post Day is celebrated on 9 October with the theme?
24. Name the Sprinter, who has bagged the 24th Ekalabya Award for the year 2016 in recognition of her sporting excellence?
25. Rashtriya Ispat Nigam Ltd (RINL), the corporate entity of Vizag Steel, has roped _____ as its brand ambassador.
26. The 18th edition of Maruti Suzuki Raid de Himalaya, the world's highest arena rally was flagged off from .....?
27. World Mental Health Day is observed on 10th October with the theme?
28. Who has won his first China men's Open title & the 40th of his career?
29. India's 19-year-old shuttler _____ Gadde won the women's singles title at the Russian Open in Vladivostok.
30. Who have been awarded the 'Sveriges Riksbank Prize in Economic Sciences in Memory of Alfred Nobel' for their contributions to contract theory?
31. Name the American boxer, who has passed away recently?
32. Who has been appointed as the next Ambassador of India to Austria?
33. Which state will participate in the BRICS Trade Fair in New Delhi to showcase the business opportunities in the State?
34. Which foreign lender Bank has announced a tie-up with Uber under which its credit cardholders will get a cash-back of up to 25 per cent for hailing cabs from the app?
35. What is the name of China's central Bank?
36. Name the player, who has awarded 'Champion of Champions' title by International Shooting Sport Federation (ISSF).
37. The world's first Cybathlon Championship for Athletes with Disabilities organised by the Swiss Federal Institute of Technology ETH Zurich debuted on Saturday at the SWISS Arena in Kloten, canton Zurich. It is Popularly known as.....?
38. International Day of the Girl Child is observed annually on

11 October; it is also called the Day of the Girl. The theme for this year's International Day of the Girl (11 October) is.....?

39. Which countries have agreed to intensify military & intelligence contacts after a meeting in Istanbul?

40. Which state has decided to launch a scheme-'Lalima Abhiyan'- that will be effective from November 1, 2016?

41. Who has been appointed for another term as PM of Morocco?

42. Indian captain _____ was presented with the ICC Test Championship mace for leading his team to the top of the Test Team Rankings.

43. Which country has holdings of the US government bonds touched a high of $123.7 billion in July 2016, making it the 12th largest holder, US Treasury Department's latest data showed?

44. Which company has entered into an agreement with Telangana Government outlining plans for setting up a body building unit which will entail an outlay of Rs 500 crore?

45. India ranked _____ out of 118 countries on the International Food Policy Research Institute's (IFPRI) Global Hunger Index (GHI) in 2016.

46. Name the Oscar-winning Polish film director, who has died at the aged 90?

47. Name the philantropist & wife of Godrej group chairman Adi Godrej, who has passed away?

48. Who has been given the outstanding contribution to British theatre prize at the UK Theatre Awards recently?

49. Who is the present PM of Russia?

50. At which city the first BRICS Trade Fair & Exhibition has began?

51. Nearly two-and-half years after it came into existence as India's 29th state, _____ map was redrawn on 11 October 2016 with the creation of 21 new districts.

52. Name the actress-turned-author, who has shared the first look of her second book titled 'The Legend Of Lakshmi Prasad'.

53. The central bank of which of the following countries ordered shutting down of Falcon bank unit over Malaysia's 1MDB scam recently?

54. Every Nobel Prize in 2016 will be worth 8 million krona, or about $930,000. Krona is the currency of-

55. Name the Pune-based innovator, who has been awarded the the Excellence in Technical Innovation by the International Society of Automation.

56. The First World Tsunami Awareness Day will be observed on _____ during the upcoming Asian Ministerial Conference for Disaster Risk Reduction (AMCDRR) 2016.

57. Which bank has become the first Indian lender to complete a banking transaction using Blockchain technology?

58. Which state's tourism department has added another attraction for tourists in the coastal state with the launch of a vessel, that can run on both land & water?

59. Name the noted industrialist & former Regional Chairman of All India Manufacturers' Association, has been elected as the National President of the body.

60. Who has been appointed as Whole-Time Member of market regulator SEBI?

61. Ramesh Pokhriyal Nishank was the Chief Minister of which state?

62. Which Bank has renewed its corporate agency tie-up with United India Insurance Company (UIIC) recently?

63. The Union Cabinet has approved the establishment of Indian Institute of Management (IIM) at.....?

64. Name the player, who reclaimed the number one spot in Test rankings for bowlers?

65. How much amount India has donated to the Nelson Mandela Foundation?

66. The Arena by TransStadia in _____, venue of the ongoing Kabaddi World Cup, is India's first convertible stadium.

67. International Day for Disaster Reduction is observed annually on 13 October. This year (2016) theme is.....?

68. The CRA to deal with any short-term balance of payments pressures the grouping's member nations face of BRICS nations became operational recently. CRA stands for?

69. Who won the women's singles title of the 2016 China Open?

70. A committee appointed by the Central Electricity Regulatory Commission (CERC) has suggested an overhaul in transmission planning to facilitate transfer of power on economic principles. The committee, headed by.....?

71. Which bank has sealed a principal sponsorship contract with badminton Olympians P V Sindhu & K Srikanth recently?

72. Which bank has been conferred with the Export Excellence Award 2014-15 in the Best Financial Institution Category (Southern Region), in recognition of the bank's Forex Earnings & Services to Exporters.

73. The Union Cabinet gave its nod for Exim Bank of India to enter into a memorandum of understanding (MoU) with which bank?

74. The Union Cabinet gave its nod for signing of an agreement with _____ for cooperation in the field of water resources, including innovations in irrigation technology.

75. Who has won the 2016 Nobel Prize in Literature "for having created new poetic expressions within the great American song tradition"?

76. India & which country has commenced their second coordinated patrol & bilateral maritime exercise in the Andaman Sea?

77. Home Minister Rajnath Singh has inaugurated the 10-day 'Rashtriya Sanskriti Mahotsav' (RSM) in which city?

78. Which country's Department of Transportation has banned Samsung Galaxy Note 7 phones on flights after reports of the device catching fire?

79. Who has appointed as the Director General of Foreign Trade (DGFT)?

80. India has received the first parcel of crude oil from _____ to partly fill the strategic storage in southern India as part of the Strategic Petroleum Reserves (SPRs) storage.

81. Name the player, who has been apponited as brand ambassador of Valvoline Cummins India recently?

82. Where is the headquartered of WHO?

83. Who has appointed as the next Secretary-General of the United Nations by the General Assembly recently?

84. Name the King of Thailand, who has died aged 88, ending seven decades on the throne.

85. Expanding their cooperation in civil nuclear energy, India & _____ are collaborating to set up integrated irradiation centres in India to reduce agricultural losses.

86. The Minister of Women & Child Development, Smt Maneka Sanjay Gandhi has inaugurated 'Women of India Festival 2016' of organic products by women in.....?

87. Name the Indian actress, who has joined media mogul Oprah Winfrey & pop star Jennifer Lopez in Variety magazine's 'Power of Women Impact' List?

88. World Standards Day is observed annually on 14 October. The theme for World Standards Day 2016 is.....?

89. Which country has announced to quit commonwealth group calling as "unjust" the grouping's decision to penalise the island nation over the ouster of its previous President in 2012?

90. Which country has lifted the 1st BRICS U-17 Football Tournament 2016 held at Goa after defeating the South Africa in the title clash with 5-1?

91. Name the Indian scientist, who has been awarded the prestigious IAFP Young scientist scholarship award for his research work on "development of novel oxygen absorbing package in the field of active packaging for oxygen sensitive food products.

92. Which company named as India's most valuable company according to BSE Data on the basis of market capitalization?

93. Which country is the safest place in the world by the World Economic Forum (WEF) on 'Safety & Security?

94. India & _____ formally inked the agreement for five S-400 Triumf air defence systems & four stealth frigates & a joint venture to manufacture Kamov-226T helicopters in India.

95. Who has clinched the men's singles Badminton title at the Chinese Taipei Open after defeating Malaysia's Daren Liew in the summit clash of the USD 55,000 Grand Prix tournament?

96. Which country has became first team to play 900 ODIs?

97. According to the data released by the RBI ,India' banking system reported total deposits of _____ for the first time ever in September month of this year.

98. India's ranked _____ as the least safe countries in the world by the World Economic Forum (WEF) on 'Safety & Security.

99. The mines ministry has came out with MSS, a pan-India surveillance network using latest satellite technology, to check illegal mining. MSS stands for?

100. Name the Jamaican athlete, who has confirmed that he is going to retire after the 2017 World Championships in London, UK.

101. World Food Day is celebrated every year around the world on 16 October. What is the theme for World Food Day 2016?

102. Which Airport has been rated the best in Southern region & third among all the 52 airports in the country?

103. The Saraswati river, so far considered mythical, did exist, a government-constituted expert committee has found. who has led the this panel?

104. Name the Eminent writer, who has been selected for the Mathrubhumi Literary Award in recognition of his contribution to the field of literature?

105. Uttar Pradesh cabinet has approved the construction of an International theme park at.....?

106. Which country has successfully launched a spacecraft carrying two astronauts, in its longest-ever manned space

mission, who would later join its experimental space lab orbiting the Earth as the country moved a step closer to establish its permanent space station by 2022?

107. Name the Indian boxer, who has outpunched Australia's Ben Kite to retain the World Boxing Championships (WBC) welterweight Asia title in New Delhi.

108. Name the country, which has commissioned its largest, most expensive & technologically advanced destroyer, Zumwalt recently?

109. Who has been appointed as the next Ambassador of India to the UN Conference on Disarmament, Geneva, announced by the Ministry of external affairs?

110. Which Indian organisation has announced their support to small & medium enterprises in Sri Lanka during a delegation-level visit to Colombo last week?

111. The BRICS Bank or the New Development Bank will ramp up lending to $2.5 billion in 2017. The present chairman of NDB is-

112. The ___BRICS summit was held in Goa from 15th to 16th Oct.2016.

113. The BRICS summit was held in Goa from 15th to 16th October 2016. The theme for the summit was.....?

114. What does MCLR stands for?

115. The National Summit on Fortification of Food was recently inaugurated in _____to address interventions in combating micro-nutrient malnutrition in the country.

116. Which insurance company has announced launch of three solutions that guarantee a customer option to choose regular monthly income, among others?

117. Name the Tennis player, who has became world No.1 for the first time in the ATP rankings?

118. Kigeli V Ndahindurwa, who passed away recently, was the king of which country?

119. Who has taken charge as the member of the ICC's powerful Finance & Commercial Affairs committee?

120. Prime Minster Narendra Modi has inaugurated three hydropower projects of 1,752 MW capacity in.....?

121. PM Narendra Modi has present the national MSME awards to 225 industrialists at _____ in _____.

122. The World Bank has pledged to provide how much US Dollar aid to Bangladesh over the next three years to fight child malnutrition?

123. Name the Indian shuttler, who has been appointed as a member of the International Olympic Committee's (IOC) Athletes' Commission.

124. The International Cricket Council (ICC) has decided to organise the first ever ICC Women's World T20 event in-

125. The Indian pharmaceutical major Cipla has signed a memorandum of agreement for the first biosimilars manufacturing facility to be set up at a cost of nearly USD 91 mn in which among the following countries?

126. Which automakers in India launched 'Circuit' Series first electric bus made in India recently?

127. The BRICS grouping recently agreed to set up which of the following in its efforts to challenge western hegemony?

128. Who has been appointed India's new Ambassador to United Arab Emirates (UAE)?

129. The Government of India has formally granted a license to which company to set up 3,500 petrol pumps in India?

130. Who has been appointed as Member Secretary of Law Commission of India recently?

131. Name the bollywood actress, who has been honoured with ET Panache's Trendsetter Awards 2016?

132. Which country opened up the first sanctuary in Latin America for elephants previously in captivity, an idyllic retreat that could eventually house as many as 50 of the giant animals?

133. Telecom gear maker_____ has bagged a multi-million-dollar 4G network technology deal from Bharti Airtel to deploy services in nine circles.

134. Russia's state-controlled oil giant Rosneft & its partners took over Indian oil firm _____ recently in an all-cash deal valued at about $13 billion.

135. Name the person, who has recipient the 44th Chaplin Award recently?

136. India & _____ have agreed for close security coordination in border areas keeping in view the sensitivity of each other's strategic interests recently.

137. The World Bank has pledged how much US dollars aid to Bangladesh to tackle climate change?

138. Who has appointed as a Deputy Superintendent of Police (DSP) in Haryana Police recently?

139. _____ Express was presented the "Signum Virtutis", the seal of Excellence, from the Seven Star Luxury Hospitality & Lifestyle Awards.

140. The Indian Navy has commissioned a highly manoeuvrable fast attack craft _____, which will now be deployed along the eastern coast for patrolling.

141. PM Narendra Modi has launched the SC/ST hub to provide support to entrepreneurs from the community in .....?

142. Who has been elected as the new President of the North Zone of Urology Society of India?

143. Name the chief executive of the Renault-Nissan alliance, is to become the chairman of Mitsubishi Motors?

144. Which bank has bagged awards for excellence in MSE Lending , Lending to Micro Enterprises (2013-14 & 2014-15) & in the field of Khadi & Village Industries?

145. Which company has acquihired KountMoney, an online lending marketplace for personal loans?

146. Which bank has declared Silchar as its 5th zone in North East after Guwahati, Shillong, Dibrugarh & Jorhat?

147. South African struggle icon & Gandhian activist _____has died at the age of 83 after a prolonged illness.

148. Which Indian city was confirmed as a venue for next year's under-17 football World Cup with the delegation from the sport's world body FIFA?

149. Which public sector bank recently said it was re-issuing over 600,000 debit cards because of a potential security breach?

150. Which state has launched Kaushalya SETU (Self-Employment & Talent Utilisation) initiative?

151. The government will launch the sixth tranche of Sovereign Gold Bonds (SGB) scheme on 24th of October in which people can buy securities worth up to .....?

152. India's keen desire to initiate a joint venture arrangement with _____ for a multi-billion dollar fertilizer plant.

153. The Indian & Chinese armies held a successful second joint exercise under the Sino-India Cooperation 2016 as a sequel to the first joint exercise held on February 6 in the area of Border Personnel Meeting Hut in.....?

154. Name the person, Who has awarded inaugural recipient of the International Prize in Statistics recently.

ANSWERS

1. Jitu Rai
2. BVR Mohan Reddy
3. The Ministry of Utmost Happiness
4. ICICI Bank
5. Jammu and Kashmir Bank
6. Juan Manuel Santos
7. Sikkim
8. Arjun Vajpai
9. New Delhi
10. Lily Vadera
11. India
12. Rajeev Rishi
13. Piyush Goyal
14. Rs.114 crore
15. Indian Air Force
16. Pound
17. Mumbai
18. Indira Gandhi National Open University (IGNOU)
19. Harika Dronavalli
20. Telangana
21. Luo Zhaohui
22. May 1, 2017
23. Innovation, Integration and Inclusion
24. Srabani Nanda
25. PV Sindhu
26. Mandi, Himachal Pradesh
27. Psychological First Aid
28. Andy Murray
29. Ruthvika Shivani
30. Oliver Hart (UK) & Bengt Holmstrom (Finland)
31. Aaron Pryor
32. Renu Pall
33. Uttar Pradesh
34. Standard Chartered Bank
35. People's Bank of China
36. Jitu Rai
37. Bionic Olympics
38. Girls' Progress = Goals' Progress: What Counts for Girls
39. Russia and Turkey
40. Madhya Pradesh
41. Abdelilah Benkirane
42. Virat Kohli
43. India
44. Ashok Leyland
45. 97th
46. Andrzej Wajda
47. Parmeshwar Godrej
48. Sir Ian McKellen
49. Dmitry Medvedev
50. New Delhi, India
51. Telangana
52. Twinkle Khanna
53. Singapore
54. Sweden
55. Satish Pathak
56. November 05
57. ICICI Bank
58. Goa
59. K E Raghunathan
60. Gurumoorthy Mahalingam
61. Uttarakhand
62. Bank of Maharashtra
63. Jammu, Jammu & Kashmir
64. Ravichandran Ashwin
65. Rs. 9.3 million
66. Ahmedabad
67. Live to Tell: Raising Awareness, Reducing Mortality
68. Contingent Reserve Arrangement
69. Agnieszka Radwanska
70. Mata Prasad
71. Bank of Baroda
72. South Indian Bank
73. New Development Bank (NDB)
74. Hungry
75. Bob Dylan
76. Indonesia
77. New Delhi
78. USA
79. Ajay Kumar Bhalla
80. Iran
81. Viart Kohli
82. Geneva, Switzerland
83. Antonio Guterres
84. Bhumibol Adulyadej
85. Answer. Russia
86. New Delhi
87. Priyanka Chopra
88. Standards Build Trust
89. Maldives
90. Brazil
91. Kirtiraj Kundlik Gaikwad

92. ONGC
93. Finland
94. Russia
95. Sourabh Verma
96. Answer. India
97. Answer. Rs 100 lakh crore
98. Answer. 13th
99. Answer. Mining Surveillance System
100. Answer. Usain Bolt
101. Answer. Climate is changing. Food and agriculture must too
102. Answer. Mangaluru International Airport (MIA)
103. Answer. Professor K S Valdiya
104. Answer. C Radhakrishnan
105. Answer. Ayodhya
106. Answer. China
107. Answer. Neeraj Goyat
108. Answer. USA
109. Amandeep Singh Gill
110. Confederation of Indian Industry (CII)
111. KV Kamath
112. 8th
113. Building Responsive, Inclusive and Collective Solutions
114. Marginal Cost of Funds Based Lending Rate
115. New Delhi
116. Tata AIA Life
117. Novak Djokovic
118. Rwanda
119. Anurag Thakur
120. Himachal Pradesh
121. Ludhiana, Punjab
122. 01 billion USD
123. Saina Nehwal
124. 2020
125. South Africa
126. Ashok Leyland
127. BRICS Rating Agency
128. Navdeep Singh
129. British Petroleum
130. Sanjay Singh
131. Sonam Kapoor
132. Brazil
133. Nokia
134. Essar Oil
135. Robert De Niro
136. Myanmar
137. 02 billion USD
138. Geeta Phogat
139. Maharaja
140. INS Tihayu
141. Ludhiana, Punjab
142. S P Yadav
143. Carlos Ghosn
144. Canara Bank
145. Fintech startup
146. State Bank of India
147. Mewa Ramgobin
148. Kochi, Kerala
149. State Bank of India
150. Maharashtra
151. 500 grams
152. Answer. Algeria
153. Answer. Ladakh
154. Answer. Sir David Cox

23rd OCTOBER TO 31st OCTOBER

1. Name the scheme has been launched to get more people to fly in the smaller towns?
2. FVCIs stands for?
3. The first ever global conference to strengthen Arbitration and Enforcement in India held in?
4. Who won the World Railway Shooting Championship Cup held at Saint Mandrier, France?
5. The Indian football team achieved its best FIFA ranking in over six years when the side jumped 11 places to be _____ in the latest list.
6. Name the activist who has launched a political party named People's Resurgence and Justice Alliance (PRJA) to contest upcoming assembly elections in native state.
7. NABARD has sanctioned loan of how much amount to the National Water Development Agency (NWDA), under the Ministry of Water Resources, River Development & Ganga Rejuvenation, towards the Centre's share in 50 identified irrigation projects from 11 States?
8. Banknotes of the denomination of ____ will be in circulation. RBI has very nearly completed preparations for introducing this new high-value currency.
9. What is the name of Culture and Tourism Minister, who has chaired the first meeting of the Reconstituted Central Advisory Board on Culture (CABC)?
10. Prime Minister Narendra Modi has inaugurated the integrated terminal building of which airport?
11. After eight years of harnessing olive saplings brought from Israel, which state is all set to launch next month its own brand olive oil, which it claims, will be the country's first indigenously-produced brand?
12. The Centre unveiled a regional connectivity scheme, known as UDAN with flights priced at Rs.2,500 for one hour of flying time to and from regional airports. UDAN stands for?
13. Which country has defeated Iran 38-29 to win their third successive Kabaddi World Cup 2016?
14. Name the veteran Punjabi actor, who has acquired legendary status with his comic roles, passed away at a hospital in Mount Abu, Rajasthan?
15. Which country has won the 2016 FIFA U-17 Women's World Cup after defeating Japan on penalties in the final of the tournament in Jordan.
16. Which company has signed a mega USD 12.9-billion asset sale in its oil business, three top lenders ICICI Bank, Axis Bank and StanChart, have got back an estimated USD 2.5 billion as part of the first payment for their debt exposure to the Ruias-led conglomerate?
17. Aditya Birla Group Chairman Kumar Mangalam Birla has pledged an investment of how much amount for Madhya Pradesh in sectors like retail, telecom and cement?

18. What is the name of the campaign which was launched by PM Narendra Modi through which people can send their Diwali greetings and messages to the soldiers?

19. President Pranab Mukherjee has Inaugurated Sevashram Hospital and Sardar Patel Hospital & Heart Institute in.....?

20. Who has won the 2016 United States Grand Prix?

21. Name the doctors, who have been selected for the prestigious Dr B C Roy Award for excellence in the field of medicine?

22. _____ is celebrated as United Nations Day since 1948.

23. Name the person, who was a 1960s anti-war activist and one of the era's most prominent, counter-culture radicals has died recently?

24. Which company has launched its first cybersecurity engagement center in India in the heart of Delhi, which will help the government and the private sector organisations to deal with cyber attacks?

25. Which state government has signed an agreement with the Monetary Authority of Singapore to promote innovation in financial services in their respective markets?

26. Which among the following police has celebrated its 55th raising day on 24th October, 2016?

27. Who was sacked as Chairman of India's largest conglomerate Tata Group and replaced by his predecessor Ratan Tata in the interim?

28. The Union Govt has signed $650-mn loan agreement with the _____ for construction of the Eastern Dedicated Freight Corridor (EDFC)-III project.

29. PM Narendra Modi has recently launched a 1,500-km-long gas pipeline costing Ra 51,000 cr called “Urja Ganga” in the city of?

30. Prime Minister Narendra Modi has inaugurated first National Tribal Carnival in which city?

31. Which city has became the fifth Indian city to be ratified as a venue for next year's Under-17 football World Cup?

32. Which state government has named 54 persons for the coveted 'Yash Bharti' awards, given away annually by the state, for the year 2016-17?

33. Almatti dam, one of the largest reservoirs in _____, was chosen for the World Bank’s Award of Excellence for best utilisation of funds for renovation to enhance the strength of the dam.

34. Name the author, who has became the first author from the United States (US) to be awarded the Man Booker prize, for his book, 'The Sellout'?

35. India has moved a place up but is still _____ in the World Bank's ease of doing business ranking for 2017.

36. What is the name of Brazilian football great, who has died aged 72 following a heart attack recently?

37. Which country has dethroned Singapore to become the easiest country in the world to do business, according to the World Bank's latest 'Doing Business' report?

38. India has climbed 21 spots to rank 87th on the World Economic Forum's Global Gender Gap Report 2016. Which country has top the latest rankings?

39. Who is the present Prime Minister of New Zealand?

40. India and _____ have moved closer on Farzad-B gas field deal.

41. Who has appointed as Chief Executive Officer (CEO) of International Hockey Federation recently?

42. Which bank has unveiled a virtual assistant called ‘Erica’ which uses artificial intelligence?

43. NN Vohra, who appointed as the chairperson of the State Human Rights Commission, is the present governor of?

44. Tiangong-2 is the experimental space lab of which country successfully launched a micro-satellite, Banxing-2?

45. Which state government has decided to observe 2017 as the "Garib Kalyan Varsh", with a host of schemes to be rolled out next year for the poor?

46. The Centre had appointed the committee, under the Chairmanship of retired Chief Justice of Patna High Court _____, to look into the anomalies, if any, arising out of implementation of OROP.

47. Who has been appointed as the next High Commissioner of India to Australia?

48. Which company has signed an agreement to acquire Indian IT firm Sanovi Technologies that deals in cloud computing-related software?

49. Which country has ordered a national census on the sources of pollution, as it seeks to bring down the high pollution level affecting several of its main cities?

50. Name the Kashmiri legendary singer who has passed away recently?

51. Which High Court has ordered a complete ban on the sale of whitener in the state following the death of a teenager from sniffing an excess of it for a kick in the district?

52. The government has notified a new DTAA between India and South Korea, which was signed by Prime Minister Narendra Modi. DTAA stands for?

53. Public sector major _____ has joined hands with HDFC Bank, ICICI Bank and Andhra Bank to retail gold coins with a new buyback option.

54. Who has been elected as GSMA (Global System Mobile Association) Chairman for a two-year period from January 2017 through December 2018?

55. Who is the present Union Minister of Youth Affairs and Sports?

56. India and which country have agreed to double the range of the BrahMos supersonic cruise missile from 290 km to over 600 km?

57. In which city, technology giant Microsoft has launched its first full-scale Cyber security Engagement Center (CSEC)?

58. The Europe's top human rights award, the Sakharov prize, has been won by?

59. The National Ayurveda Day was recently observed on-

60. _____ has became champions in the National Cadet Corp (NCC) National Games?

61. Who has been appointed as chief of Enforcement Directorate(ED), the agency entrusted with probing money laundering cases?

62. Name the world's oldest royal, who has passed away recently in Japan?

63. Indian defender _____ has been suspended for two matches after being found guilty of a serious foul in the ongoing Asian Champions hockey Trophy.

64. Which country won its First Ever International Medal in Roller Skating at Asian Championships?

65. Which country has arrested more than 900 fishermen and deployed the army to patrol its waterways after introducing a temporary ban on catching hilsa in an effort to save the hugely popular fish?

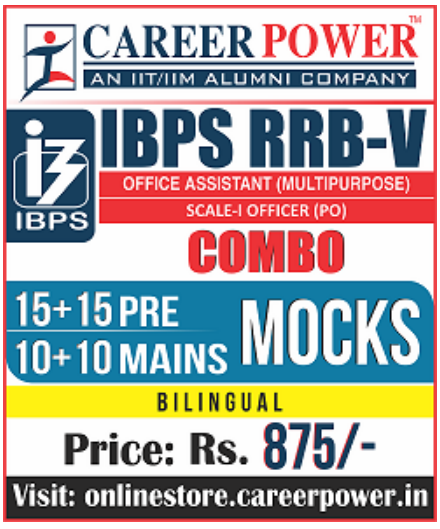
66. Which state has come up with a new scheme to provide legal assistance to the deprived sections of the society at the grassroots level in all its 6,812 gram panchayats across the state?

67. India has ranked very poorly at _____ in a new Global Youth Development Index compiled by the Commonwealth Secretariat on the countries' prospects for young people in employment, education, health, civic and political spheres.

68. India's first 'Design Yatra' has been conducted in which city between October 29-31, 2016 during which competitions, heritage walk, talks and interaction with students will be conducted?

Answers

1. Regional air connectivity scheme
2. Foreign Venture Capital Investors
3. New Delhi
4. Indian Railways
5. 137th
6. Irom Sharmila
7. Rs.19,702 crore
8. Rs.2000
9. Mahesh Sharma
10. Vadodara Airport
11. Rajasthan
12. Ude Desh ka Aam Nagrik
13. India
14. Mehar Mittal
15. North Korea
16. Essar Group
17. Rs. 20,000 crore
18. #Sandesh2Soldiers
19. Gujarat
20. Lewis Hamilton
21. Randeep Guleria & C S Yadav
22. 24th October
23. Tom Hayden
24. Microsoft
25. Andhra Pradesh
26. Indo-Tibetan Border Police
27. Cyrus Mistry
28. World Bank
29. Varanasi
30. New Delhi
31. Guwahati
32. Uttar Pradesh
33. Karnataka
34. Paul Beatty
35. 130th
36. Carlos Alberto
37. New Zealand
38. Iceland
39. John Key
40. Iran
41. Jason McCracken
42. Bank of America
43. Jammu and Kashmir
44. China
45. Haryana
46. L Narasimha Reddy
47. Dr. Ajay M Gondane
48. IBM
49. China
50. Raj Begum
51. Uttarakhand High court
52. Double Taxation Avoidance Agreement
53. MMTC
54. Sunil Mittal
55. Vijay Goel
56. Russia
57. New Delhi
58. Lamiya Aji Bashar & Nadia Murad Basee
59. 28 October
60. Punjab Directorate
61. Karnal Singh
62. Prince Mikasa
63. Surender Kumar
64. India
65. Bangladesh
66. Odisha
67. 133rd
68. Kozhikode, Kerala



Twisted Ones for Banking Exams: Reasoning

Directions (1-6): Study the following information carefully and answer the questions given below:

Ten friends J, K, L, M, N, O, P, Q, R and S are sitting at a rectangular table in such a way that four of them sit at the corners, two each on the longer sides and one each on the smaller sides, but not necessarily in the same order. Some of them are facing the centre while the rest are not facing the centre. Not more than two friends sitting together face the same direction.

- J sits on one of the smaller sides and third to the right of O.
- R is not an immediate neighbor of J, K or O, but sits on the immediate right of L, who is not facing the centre.
- Only two among four sitting on the corners face outward.
- Q and M are sitting on the immediate left and third to the left of S respectively.
- One of the four friends sitting on the corner is R.
- N sits on the immediate left of M and is not an immediate neighbor of L. J and N face the same direction.
- M and P sit diagonally and face opposite directions.
- Five of them face the same direction.

Note: Facing the same direction means if one person faces the centre then the other person also faces the centre and if one person faces outward then the other person also faces outward. Facing the opposite direction means if one person faces the centre then the other person faces outward and vice versa.

1. Which of the following groups sit on the corners of the rectangular table?
   (a) MRQS (b) SMRP (c) QMPR
   (d) QMPL (e) None of the above
2. Who among the following sits third to the right of N?
   (a) P (b) Q (c) J
   (d) S (e) None of the above
3. What is the position of M with respect to J?
   (a) Immediate right (b) Second to the right
   (c) Fourth to the right (d) Can't be determined
   (e) None of the above
4. Who among the following sits opposite Q?
   (a) R (b) K (c) M
   (d) N (e) None of the above
5. Four of the following five are alike in a certain way and hence form a group. Which is the one that does not belong to that group?
   (a) OL (b) JN (c) RN
   (d) QK (e) MS
6. How many persons are not facing the centre?
   (a) Three (b) Four (c) Five
   (d) Six (e) None of the above

Directions (7-12): Study the following information carefully and answer the questions given below:

Twelve friends A, B, C, D, E, F, G, H, I, J, K and L are sitting in a row facing east. J sits third to the left of E, who sits sixth to the right of A. G sits fourth to the right of L, who is not an immediate neighbor of C. B sits fifth from the right end and H sits second to the left of D. E is not an immediate neighbor of I or F, but sits second to the right of B. There are two friends between C and K. K is not an immediate neighbor of J.

7. What is the position of F with respect to H?
   (a) Third to the right (b) Second to the left
   (c) Seventh to the left (d) Can't be determined
   (e) None of the above
8. If K is an immediate neighbor of I then who among the following is on the immediate right of D?
   (a) F (b) E (c) L
   (d) A (e) None of the above
9. How many persons are there between G and E?
   (a) Two (b) Three (c) Four
   (d) Five (e) None of the above
10. If F is immediate neighbor of L then who among the following sit on the extreme ends of the line?
    (a) KD (b) LI (c) HF
    (d) IF (e) None of the above
11. Who among the following sits third to the right of the eighth from the right end?
    (a) B (b) H (c) E
    (d) F (e) None of the above
12. Four of the following five are alike in a certain way and hence form a group. Which is the one that does not belong to that group?
    (a) CA (b) BC (c) JH
    (d) EB (e) KL

Directions (13-15): In each question three statements followed by three conclusions numbered I, II and III have been given. You have to take the given statements to be true even if they seem to be at variance with commonly known facts and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts.

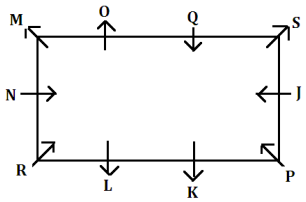
13. **Statements:** No pen is a pin.
    All needles are pins. Some copies are pens.
    Conclusions: I. No copy is a pin.
    II. At least some pens are copies.
    III. At least some needles are pens.
    (a) Only I follow (b) Only II follows
    (c) Only II and III follow (d) None follows
    (e) None of the above
14. **Statements:** Some frames are pictures.
    All pictures are images. No image is a paper.
    Conclusions:
    I. All images being frames is a possibility.
    II. All images are pictures.
    III. No picture is a paper.
    (a) Only I and III follow (b) Only II and III follow

(c) Only I and II follow (d) All I, II and III follow
(e) None of the above

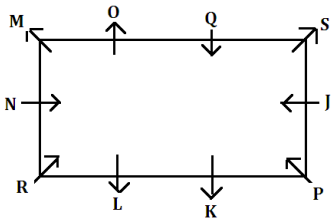
15. **Statements:** All deserts are roads.
Some rivers are deserts.
Some hills are rivers.
Conclusions: I. At least some hills are deserts.
II. All roads being hills is a possibility.
III. All rivers being roads is a possibility.
(a) Only I follow (b) Only II follows
(c) Only II and III follow (d) All I, II and III follow
(e) None of the above

Solutions:

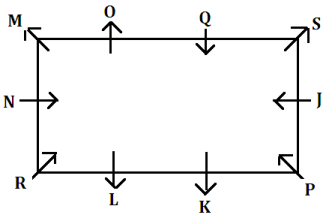
1. (b)



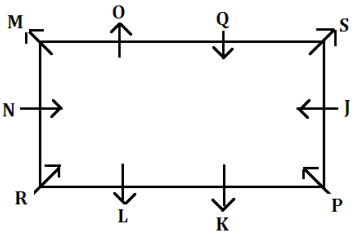
2. (e)



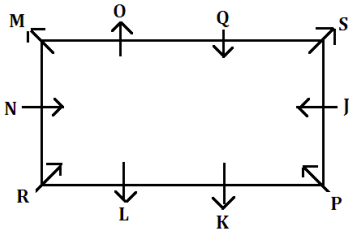
3. (c)



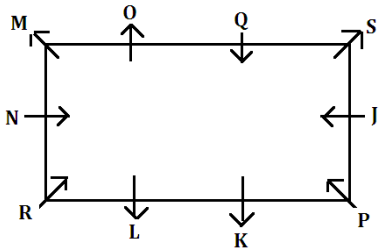
4. (b)



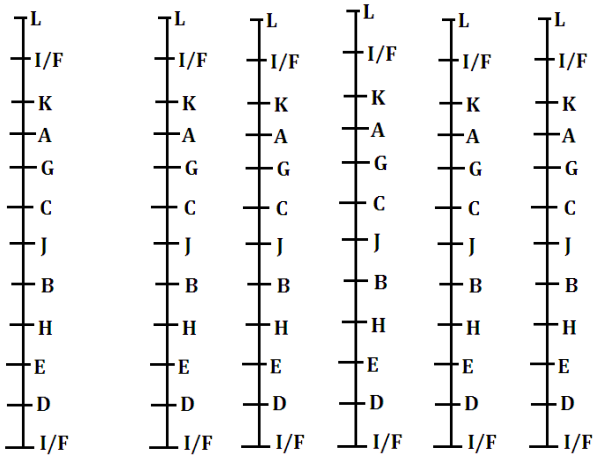
5. (d); In all others both face the same direction



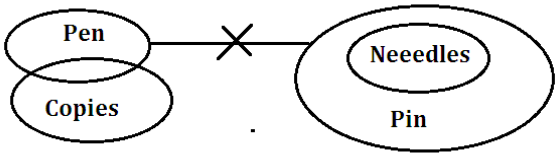
6. (c);



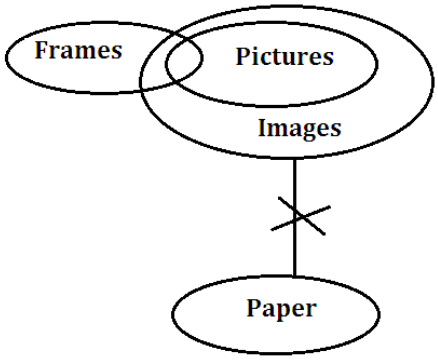
7. (d) 8. (a) 9. (c) 10. (b) 11. (a) 12. (c)



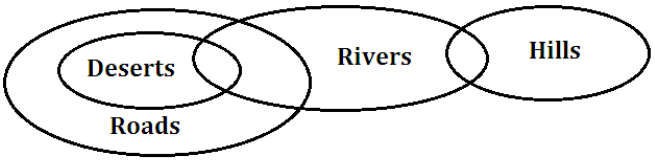
13. (b)



14. (a)



15. (c)



Twisted Ones for Banking Exams: Quant

1. If $x = (16^3 + 17^3 + 18^3 + 19^3)$, then x divided by 70 leaves a remainder of:
   (a) 0 (b) 1 (c) 69
   (d) 35 (e) None of these
2. A chemical plant has four tanks (A, B, C and D), each containing 1000 litres of a chemical. The chemical is being pumped from one tank to another as follows.
   From A to B @ 20 litres/min
   From C to A @ 90 litres/min
   From A to D @ 10 litres/min
   From C to D @ 50 litres/min
   From B to C @ 100 litres/min
   From D to B @ 110 litres/min
   Which tanks gets emptied first, and how long does it take (in minutes) to get empty after pumping starts?
   (a) A, 16.66 (b) C, 20 (c) D, 20
   (d) D, 25 (e) None of these
3. A jogging park has two identical circular tracks touching each other, and a rectangular track enclosing the two circles. The edges of the rectangles are tangential to the circles. Two friends, A and B, start jogging simultaneously from the point where one of the circular tracks touches the smaller side of the rectangular track. A jogs along the rectangular track, while B jogs along the two circular tracks in a figure of eight. Approximately, how much faster than A does B have to run, so that they take the same time to return to their starting point?
   (a) 3.88 per cent (b) 4.22 per cent (c) 4.44 per cent
   (d) 4.76 per cent (e) None of these
4. In a chess competition involving some boys and girls of a school, every student had to play exactly one game with every other student. It was found that in 45 games both the players were girls, and in 190 games both were boys. The number of games in which one player was a boy and the other was a girls is
   (a) 200 (b) 216 (c) 235
   (d) 256 (e) None of these

Directions (5-6): Answer the questions on the basis of the information given below:

Ram and Shyam run a race between points A and B, 5 km apart Ram starts at 9 am from A at speed of 5 km/h, reaches B, and returns to A at the same speed, Shyam starts at 9.45 am from A at a speed of 10 km/h, reaches B and come back to A at the same speed.

5. At what time do Ram and Shyam first meet each other?
   (a) 10 am (b) 10.10 am (c) 10.20 am
   (d) 10.30 am (e) None of these
6. At what time does Shyam over take Ram?
   (a) 10.20 am (b) 10.30 am (c) 10.40 am
   (d) 10.30 am (e) None of these

Directions (7-8): Answer the questions independently of each other.

7. If $R = \frac{30^{65} - 29^{65}}{30^{64} + 29^{64}}$, then
   (a) $0 < R \leq 0.1$ (b) $0.1 < R \leq 0.5$ (c) $0.5 < R \leq 1.0$
   (d) $R > 1$ (e) None of these
8. For which value of k does the following pair of equations yield a unique solution of x such that the solution is positive?
   $x^2 - y^2 = 0$ and $(x - k)^2 + y^2 = 1$
   (a) 2 (b) 0 (c) $\sqrt{2}$
   (d) -2 (e) None of these
9. The digits of a three-digit number of A are written in the reverse order to form another three-digit number B. If B > A and B-A is perfectly divisibly by 7, then which of the following is necessarily true?
   (a) $100 < A < 299$ (b) $107 < A < 300$ (c) $112 < A < 311$
   (d) $118 < A < 317$ (e) None of these
10. For a positive integer n, let p_n, denote the product of the digits of n and S_n,denote the sum of digits of n. The number of integers between 10 and 1000 for which $p_n + s_n = n$ is
    (a) 81 (b) 16 (c) 18
    (d) 9 (e) None of these
11. Let S be a set of positive integers such that every element n of S satisfies the conditions:
    I. $1000 \leq n < 1200$
    II. Every digit in n is odd
    Then how many element of S are divisibly by 3?
    (a) 9 (b) 10 (c) 11
    (d) 12 (e) None of these
12. Let $x = \sqrt{4 + \sqrt{4 - \sqrt{4 + \sqrt{4 - \cdots \infty}}}}$, then x equals
    (a) 3 (b) $\left(\frac{\sqrt{13} - 1}{2}\right)$ (c) $\left(\frac{\sqrt{13} + 1}{2}\right)$
    (d) $\sqrt{13}$ (e) None of these
13. A telecom service provider engages male and female operators for answering 1000 calls per day. A male operator can handle 40 calls per day whereas a female operator can handle 50 calls per day. The male and the female operators get a fixed wage of Rs 250 and Rs 300 per day respectively. In addition, a male operator gets Rs 15 per call he answers and female operator gets Rs 10 per call she answers. To minimize the total cost, how many male operators should the service provider employ assuming he has to employ

more than 7 and maximum 12 number of the females?
(a) 15 (b) 14 (c) 12
(d) 10 (e) None of these

14. Three Englishmen and three Frenchmen work for the same company. Each of them knows a secret not known to others. They need to exchange these secrets over person-to-person phone calls so that eventually each person known all six secrets. None of the Frenchmen knows English, and only one Englishmen knows French. What is the minimum number of phone calls needed for the above purpose?
(a) 5 (b) 10 (c) 9
(d) 15 (e) None of these

15. A rectangular floor is fully covered with square tiles of identical size. The tiles on the edges are white and the tiles in the interior are red. The number of while tiles is the same as the number of red tiles. A possible value of the number of titles along one edge of the floor is
(a) 10 (b) 12 (c) 14
(d) 16 (e) None of these

Solutions

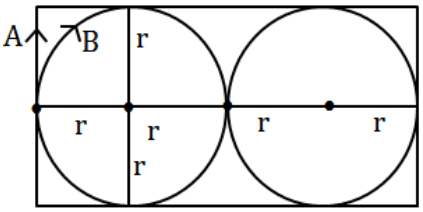
1. (a); $\frac{a^n + b^n}{a + b}$ is divisible for all the odd values of n.
Hence, option (a) is the answer.

2. (c)

A	B	C	D
-20	20		
90		-90	
-10			10
		-50	50
	-100	100	
	110		-110
Total+60	30	-40	-50

From the table, D tank will get emptied first in (1000/50) = 20 minutes

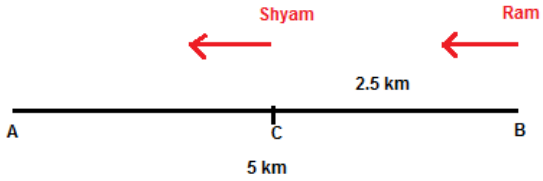
3. (d)



A covers 2r + 2r + 4r + 4r = 12r
B covers $2\pi r + 2\pi r = 4\ \pi r$ distance
$\frac{4\pi r}{S_B} = \frac{12r}{S_A} \Rightarrow S_B = \frac{\pi}{3} S_A$
$\frac{S_B - S_A}{S_A} \times 100 = \frac{\pi - 3}{3} 100 = 4.76$ per cent

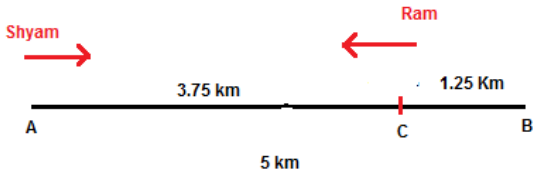
4. (a); Let there be m boys and n girls
${}^nC_2 = 45 \Rightarrow n(n - 1) = 90 \Rightarrow n = 10$
${}^mC_2 = 190 \Rightarrow \frac{m(m-1)}{2} = 190 \Rightarrow m(m-1) = 380$
$\Rightarrow m = 20$
Number of games between one boy and one girl
$= {}^{10}C_1 \times {}^{20}C_1 = 10 \times 20 = 200$
Hence, option (a) is the answer.

5. (b); Obvious Ram and Shyam shall meet each other between C and B, sometime after 10:00 am. At 10:00 am they are moving as shown below:



From now, time taken to meet $= \frac{2.5}{(10+5)} \times 60$ min = 10 minutes.
So, they meet each other at 10:10 am

6. (b); Obvious form the diagram that at 10:30, Shyam over takes Ram
Alternate: At 10:15 the situation is as shown:



Time taken for Shyam to overtake Ram $= \frac{3.75}{(10+5)} \times 60 = 15$ min.
Shyam overtakes Ram at 10:30 am.

7. (c)
Sol.
$\frac{30^{65} - (30-1)^{65}}{30^{64} + (30-1)^{64}}$
$= \frac{30^{65} - 30^{65}\left(1 - \frac{1}{30^{65}}\right)}{30^{64} + 30^{64}\left(1 - \frac{1}{30^{64}}\right)}$
Or $R = 30\left\{\frac{\left(1 - \left(1 - \frac{1}{30}\right)^{65}\right)}{\left(1 + \left(1 - \frac{1}{30}\right)^{64}\right)}\right\}$
$R = 30\left\{\frac{1 - (0.96)^{65}}{1 + (0.96)^{64}}\right\}$
Numerator is only slightly less than 1 and denominator is only slightly more than 1. R is slightly less than 1.

8. (c)
Sol. $y^2 = x^2$
$2x^2 - 2kx + k^2 - 1 = 0$
D = 0
$\Rightarrow 4k^2 = 8k^2 - 8$
$\Rightarrow 4k^2 = 8$
$k^2 = 2$
$k^2 = 2 \Rightarrow k = \pm\sqrt{2}$ with $k = \pm\sqrt{2}$
the equation is $2x^2 + 2\sqrt{2x} + 1 = 0$ roots is:

$\frac{-b}{2a} = +\frac{1}{\sqrt{2}}$ but with $k = -\sqrt{2}$, the equation is $-\frac{1}{\sqrt{2}}$

As this root is -ve will reject $k = -\sqrt{2}$, only answer is:

$\Rightarrow k = +\sqrt{2}$ only.

9. (b)

Sol. Let A = abc, then B = cba

Given B > A which implies c > a …(i)

As B - A = (100c + 10b + a) - (100a +10b + c)

B - A = 100 (c - a) + (a - c)

B - A = 99 (c - a) and (B - A) is divisible by 7; and 99 is not divisible by 7 (no factor like 7 or 7^2) therefore, (c - a) must be divisible by i.e. (c - a) must be 7, 7^2, etc.) as c and a are single digits (c - a) must be 7 only, the possible values (c, a) {with c > a} are (2) and (8, 1) with this we can write A as A: abc = 1b 8 or 2b 9.

As b can take values from 0 to 9, the smallest and largest possible values of A are:

$A_{min} = 108$

And $A_{max} = 299$

Only option (b) satisfies. So, option (b) is the answer.

10. (d)

Sol. 10 < n < 1000

Let n is two digit number

n = 10a + b $\Rightarrow p_n = ab, s_n = a + b$

Then ab + a + b = 10a + b

$\Rightarrow$ ab = 9a $\Rightarrow$ b = 9

There are 9 such numbers 19, 29, 33, … 99

Then, let n is three digit number

$\Rightarrow$ n = 100a + 10b + c $\Rightarrow p_n = abc, s_n = a + b + c$

Then, ab + a + b + c = 100a + 10b + c

$\Rightarrow$ abc = 99a + 9b

$\Rightarrow$ bc = $99 + 9\frac{b}{a}$

But the minimum value for bc = 81 (i.e. when both b and c are 9)

And RHS is more than 99. Hence no such number is possible.

Hence, option (d) is the answer.

11. (a); The 100th and 1000th position value will be only 1.

Now the possibility of unit and tens digits are (1, 3), (1, 9), (3, 1), (5, 5), (7, 3), (7, 9), (9, 1), (9, 7)

12. (c)

Sol. $x = \sqrt{4 + \sqrt{4 - x}} \Rightarrow x^2 = 4 + \sqrt{4 - x}$

$(x^2 - 4) = \sqrt{4 - x}$

Now put the values from options. Only 3rd option satisfies the condition

13. (d)

Sol. Let us form both equations first:

40m + 50f = 1000

250 m + 300 f + 40 × 15 m + 50 × 10 × f = A

850m + 8000 f = A

When M and F are the number of Males and Females and A is the amount paid by the service provider.

Then the possible values of F are 8, 9, 10, 11, 12

If F = 8, then, M = 15

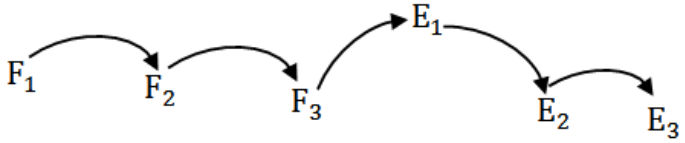
If F = 9, 10, 11 then M will not be an integer while F = 12 then M will be 10.

By putting F = 8 and M = 15, A = 18800. When F = 12 and M = 10, then A = 18100.

Hence the number of males will be 10.

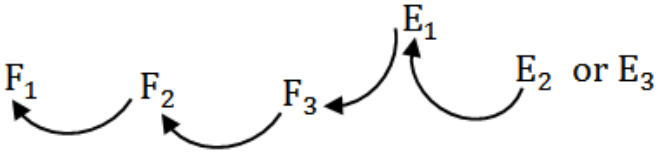
14. (c); Frenchmen: F_1, F_2, F_3

Let E_1 knows French 1 round of calls:



Persons	Secrets know after I-round
F_1	F_1, F_2
F_2	F_1, F_2, F_3
F_3	F_1, F_2, F_3, F_4
E_1	F_1, F_2, F_3, E_2
E_2	$F_1, F_2, F_3, E_1, E_2, E_3$ — all known
E_3	$F_1, F_2, F_3, E_1, E_2, E_3$ — all known

In the 6th call E_1 knows all the secrets. Similarly, after 9th, call everybody know all secrets.



15. (b)

Sol. Let the rectangle has m and n tiles along its length and breadth respectively.

The number of while titles

W = 2 m + 2 (n - 2) = 2(m + n - 2)

And the number of red tiles

R = mn - 2(m + n - 2)

Given

W = R $\Rightarrow$ 4 (m + n - 2) = mn

$\Rightarrow$ mn - 4m - 4n = -8

$\Rightarrow$ (m - 4) (n - 4) = 8

As m and n are integers so (m - 4) and (n - 4) are both integers. The possibilities are (m - 4, n - 4) = (1 , 8) or (2, 4) giving, (m, n) as (5, 12) or (6, 8) so the edges can have 5, 12, 6 or 8 tiles. Answer is (b) only.

Twisted Ones for Banking Exams: English Language

Directions (1-5): Fill in the blanks choosing the word that is most appropriate in the context of the passage.

In fact, we all are coming to learn that lesson the hard way: digital information almost never goes away, even if we wish that it would. The result is the _____(1)_____ of the past in the present. This fact is one of the biggest challenges that society will face as computers and the Internet become more a part of everyday life. For millennia, _____(2)_____ information was costly and time-consuming, and to forget was a natural part of being human. In the digital age, the opposite is true: cheap computer storage, powerful processors, and ubiquitous Internet access have made remembering the norm. Consider this: we tend to _____(3)_____ our rough drafts, years of e-mail traffic, and thousands of ghastly digital snapshots on our hard drives, not because we have decided that they are worth remembering, but because keeping them is now the _____(4)_____ way of doing things. By contrast, deciding what to _____(5)_____ is costly. It actually requires much more time and effort to shed data than to keep it. So we click "save" just in case.

1. (a) insistence (b) permanency (c) transience (d) relevance (e) intransigence
2. (a) getting (b) spreading (c) remembering (d) forgetting (e) generating
3. (a) delete (b) forget (c) recycle (d) retain (e) polish
4. (a) default (b) only (c) anticipated (d) predictable (e) other
5. (a) remember (b) understand (c) reconcile (d) merge (e) delete

Directions (6-10): In each of the following sentences, parts of the sentence are left blank. Beneath each sentence, five different ways of completing the sentence are indicated. Choose the best alternative from among the five options.

6. As the consequences of climate change become more _____, increasing numbers of people have come to _____ that the longer we hesitate, the more expensive the problem becomes.
   (a) severe, reminisce (b) visible, evaluate
   (c) evident, reconcile (d) visible, recognize
   (e) pronounced, imagine
7. In the past, universities have been created in times of _____, typically to encourage people to think beyond their immediate need for survival to more edifying spiritual or national _____.
   (a) poverty, wealth (b) distress, well being
   (c) plenty, goals (d) prosperity, interests
   (e) scarcity, goals
8. In academic freedom, affordable in a time of economic crisis? There remains a nagging sense that universities are _____ now that ordinary people are _____ to make ends meet.
   (a) free, living (b) luxuries, struggling
   (c) useless, surviving (d) unnecessary, studying
   (e) exuberances, able
9. The new knowledge produced by original research is an instance of social capital formation. Hence, the university's unique institutional mission is to manufacture knowledge as a/an _____.
   (a) social institution (b) intellectual property
   (c) consumable (d) utility (e) public good
10. Contrary to the hopes of many, the end of the Second World War and the shock of the Nazi atrocities did not mean the end of war and genocide; the decades following it have been _____ with bloody conflicts in which entire population groups have been _____.
    (a) marred, involved (b) riddled, involved
    (c) rife, murdered (d) rife, associated
    (e) marred, compromised

Directions (11-15): The following sentences contain an error part. Each sentence is following by five different ways of wording the part that contains the error. Answer choice (A) always repeats the original; the other four choices are different. If you think that the original sentence displays the best way of wording the incorrect part, choose answer (A); otherwise, select the best alternative.

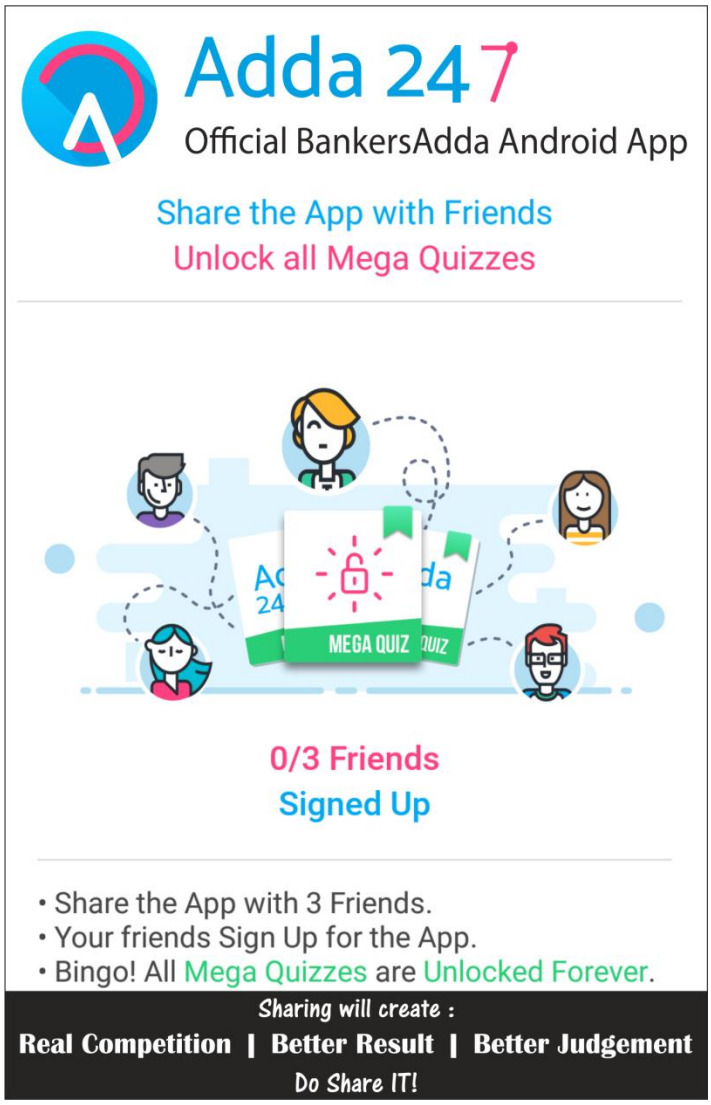
11. Although today it is cost-effective to make perfumes with synthetic ingredients, they used to make **the classic fragrances from flowers** only and other natural essences.
    (a) they used to make the classic fragrances from flowers only
    (b) the classic fragrances used to be made from flowers
    (c) the classic fragrances used to be made by them only from flowers
    (d) the classic fragrances used to be made from flowers only

(e) only flowers used to make the classic fragrances

12. **Appearing to be** the only candidate whose views would be acceptable to its membership, the youth Caucus endorsed George Avery for City
    (a) Appearing to be (b) Seeming to be
    (c) Because he appeared to be
    (d) Because he seemed (e) being
13. Modern theories of criminal justice view rehabilitations as the goal of the penal system and aim at **restoration of the offender to society rather as** merely punishing him
    (a) restoration of the offender to society rather as
    (b) restoring of the offender to society rather than
    (c) restoring the offender to society rather as
    (d) restoring the offender to society rather than
    (e) restoration of the offender to society rather as
14. Approximately 20,000 meteors enter the earth's atmosphere every day, **but very few of them reach the earth's surface on the grounds that they** are consumed by frictional heat long before they reach the earth.
    (a) but very few of them reach the earth's surface on the grounds that they
    (b) but very few of them reach the earth's surface because most
    (c) but very few of them reach the earth's surface
    (d) with very few of them reaching the earth's surface on account of they
    (e) since very few of them reach of earth's surface because most
15. The major national leaders **consulted consider solar power economically infeasible** at present but that it will be so in the future.
    (a) that it will be so (b) that it would be so
    (c) believe that it will be so
    (d) believe that solar power will not be economically feasible
    (e) believe that economic feasibility will be achieved

Solutions

1. (b); Permanency- fits in the context of the sentence correctly.
2. (c); Remembering- fits in the context of the sentence correctly.
3. (d); Retain- fits in the context of the sentence correctly.
4. (a); Default- fits in the context of the sentence correctly.
5. (e); Delete- fits in the context of the sentence correctly.
6. (d); visible, recognize fits in the context correctly.
7. (c); plenty, goals- fits in the context correctly.
8. (b); luxuries, struggling fits in the context correctly.
9. (e); public good - fits in the context correctly.
10. (c); rife, murdered- fits in the context correctly.
11. (b); the classic fragrances used to be made from flowers
12. (c); Because he appeared to be
13. (d); restoring the offender to society rather than
14. (b); but very few of them reach the earth's surface because most
15. (d); believe that solar power will not be economically feasible



One More Oppurtunity to be a Banker: 1500 Vacancies in IDBI BANK

IDBI BANKS EXECUTIVE 2016 NOTIFICATION FAQS

Dear Readers,

IDBI Banks today released it's notification for recruitment of "Executive" in various offices of the Bank. IDBI's recruitment of **Executive** will be conducted tentatively on 6th January 2017. Selection for the post will be through a country-wide competitive Examination in one phase i.e. Online written examination followed by Document Verification.

- **What are the posts available under this recruitment project for freshers?**
  The post which will be available in this recruitment project is Executive.

- **When will be the exam conducted?**
  IDBI's recruitment of Executive will be conducted tentatively on **January 6, 2016.**

- **How many vacancies are there?**
  The number of vacancies are **500** for IDBI Banks Executive post. Click on the image below to view the complete break up of vacancies.

Post	Essential Qualification	Age (years) as on October 01, 2016	Tentative Date of Written Test	Vacancies	Reserved for				
					SC	ST	OBC	PWD S VI	OH
Executive	A Graduate from a recognized university with minimum 60% marks (55% for SC/ST/PWD)*	Minimum - 20 Maximum- 25	06.01.2017**	500 #	85	40	130	19	7

Will the exam be conducted online or offline (OMR Based)?
Common Written Exam for IDBI Banks Executive will be conducted in online mode.

What is the Structure of Examination?
The selection process for the post of Executive will comprise of an Online Test.

Sr. No.	Name of Tests (Objective)	No. of Questions	Maximum Marks	Time
1.	Working English Language	50	50	Composite time of 90 minutes
2.	Quantitative Aptitude	50	50	
3.	Reasoning Ability	50	50	
Total		150	150	

Will there be any interview after the written result?
No, there will be no interview process for Executive.

What is the age criteria to apply in this common written exam?
Age (as on October 01, 2016): Minimum: 20 Years Maximum 25 years.
i.e. the applicant must have been born not earlier than October 02, 1991 and not later than October 01, 1996 (both dates inclusive)

What is the educational qualification required for various posts in this recruitment process?

Educational Qualifications:
A Graduate from a recognized university with minimum 60% marks (55% for SC/ST/PWD)

What is the application Fee?
Application Fees/ Intimation Charges [Payable from 16.11.2016 to 30.11.2016 (both dates
inclusive)] shall be as follows –
- 150/- for SC/ST/PWD candidates
- 700/- for all others.

When will the registration start?
Registration will start from 16.11.2016 and will end on 30.11.2016

Is the exam Bilingual?
The tests except the Test of English Language in Mains exam all others will be available bilingually, i.e. English and Hindi.

What is the cut-off for being recruited?
There is no fixed cut-off. It depends on the performance of the candidates. Each candidate will be required to obtain a minimum score in each test of Online Mains Examination and also a minimum total score to be considered for further process.

Is there a criterion for negative marking?
There is negative marking of ¼ marks for every wrong answer.

What will be the pay scale for this post?

Consolidated remuneration	₹17,000 per month in the first year ₹18,500 per month in the second year and ₹20,000 per month in the third year of service

IDBI BANK ASSISTANT MANAGER 2016 NOTIFICATION FAQS

Dear Readers,

IDBI Banks yesterday released it's notification for recruitment for admissions in Manipal School of Banking, Bengaluru for 1 year Post Graduate Diploma in Banking and Finance (PGDBF) comprising of 9 months of classroom studies at MGES Bengaluru and 3 months internship at IDBI Bank's branches.

IDBI's recruitment of **Assistant Manager Grade 'A'** will be conducted tentatively on 3rd February 2017. Selection for the post will be through a country-wide competitive Examination in two phases i.e. Online written examination followed by Interview.

- **What are the posts available under this recruitment project for freshers?**
  The post which will be available in this recruitment project is Assistant Manager Grade 'A'.
- **When will be the exam conducted?**
  IDBI's recruitment of Assistant Manager Grade 'A' will be conducted tentatively on **3rd February 2017.**
- **How many vacancies are there?**
  The number of vacancies are 10**00** for IDBI Banks Assistant Manager Grade 'A' post. Click on the image below to view the complete break up of vacancies.

Number of Seats	Reserved for				
	SC	ST	OBC	PWD S	
				VH	OH
1000 #	138	108	285	26	15

Will the exam be conducted online or offline (OMR Based)?

Common Written Exam for IDBI Banks Assistant Manager will be conducted in online mode.

What is the Structure of Examination?

The selection process for the post of Assistant Manager will comprise of an Online Test.

Sr. No.	Name of Tests (Objective)	No. of Questions	Maximum Marks	Time
1.	English Language	50	50	Composite time of 2 Hours
2.	Quantitative Aptitude	50	50	
3.	Reasoning Ability	50	50	
4.	General Awareness (With Special Reference to Banking)	50	50	
Total		200	200	

- **Will there be any interview after the written result?**
  Yes, there will be interview process for Assistant Manager. The applicants, who are successful in the On-line test, would be called for a personal interview.

NOTE: During interview candidates will have the option to answer the questions in Hindi or English.

- **What is the age criteria to apply in this common written exam?**
  Age (as on October 01, 2016): Maximum 28 years.
- **What is the educational qualification required for various posts in this recruitment process?**

Educational Qualifications:

A Graduate from a recognized university with minimum 60% marks (55% for SC/ST/PWD)

- **What is the application Fee?**
  Application Fees/ Intimation Charges [Payable from 25.11.2016 to 09.12.2016 (both dates inclusive)] shall be as follows –
  - 150/- for SC/ST/PWD candidates
  - 700/- for all others.
- **When will the registration start?**
  Registration will start from 25.11.2016 and will end on 09.12.2016
- **Is the exam Bilingual?**
  The tests except the Test of English Language in Mains exam all others will be available bilingually, i.e. English and Hindi.
- **What is the cut-off for being recruited?**
  There is no fixed cut-off. It depends on the performance of the candidates. Each candidate will be required to obtain a minimum score in each test of Online Mains Examination and also a minimum total score to be considered for further process.
- **Is there a criterion for negative marking?**
  There is negative marking of ¼ marks for every wrong answer.
- **What is the Programme fees for this course?**
  Programme fees for this Course will be Rs 3,50,000/- (Rs. Three lakh fifty thousand only) plus service taxes, as applicable, to be paid by the students in instalments as per a fixed schedule during the 1 year programme (inclusive of course fees, lodging, boarding and other fees, etc.).
- **What will be the Career Prospects and Emoluments for this post?**
  Stipend (during the training):
  During the Training Period (9 Months) - Rs 2500/- per month
  During the Internship Period (3 Months) - Rs 10000/- per month
  After joining the Bank's services as Assistant Manager Grade 'A' on successful completion of the course: The extant basic pay applicable to Assistant Managers in Grade A is Rs. 14,400/- per month in the pay scale of Rs 14400-1000(19)-33400-1250(6)-40900 (26 years).
- **Is there any Service Bond?**
  Yes, there is a service bond of 2 lakh for three years for this post.

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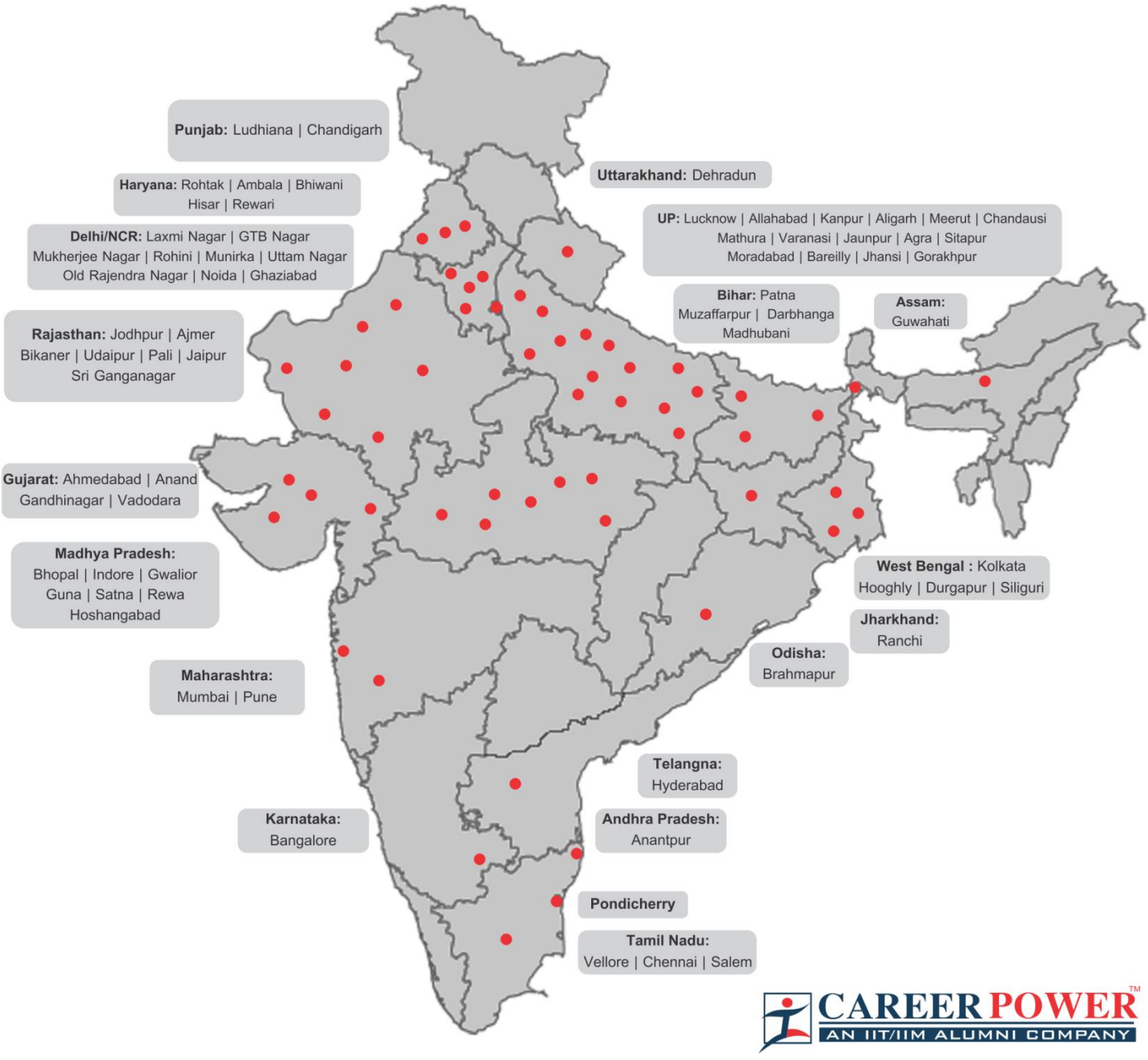

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SSC CHSL 10+2 (LDC)– PRACTICE SET

REASONING

Directions (1-3) : In each of the following questions, a series is given, with one/two term missing, Choose the correct alternative from the given ones that will complete the series.

1. A D _ P Y
(a) G (b) M
(c) I (d) L

2. 4, 7, 16, ____, 133
(a) 43 (b) 83
(c) 33 (d) 73

3. ACDE : AAAA :: GHJK ::
(a) AAAA (b) LLLL
(c) FFFF (d) SSSS

Directions (4-6) : In each of the following questions, find the odd number/letters/number pair from the given alternatives.

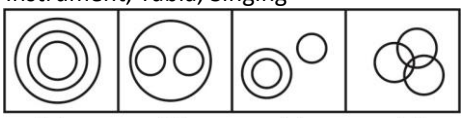
4. (a) 11222 (b) 17351
(c) 13451 (d) 12448

5. (a) Neelam Sanjiva Reddy (b) Giani Zail Singh
(c) Shankar Dayal Sharma (d) Varahagiri Venkata Giri

6. (a) V (b) M
(c) S (d) Q

Directions (7) : In the following question, identify the diagram that best represents the relationship among classes given below:

7. Instrument, Tabla, Singing



Directions (8-9) : In each of the following questions, select the related word/letters/number from the given alternatives.

8. 17231 : 14 : : 22948 : ?
(a) 22 (b) 28
(c) 25 (d) 21

9. Whale : Largest Ocean Carnivore : : ? : Largest Land Carnivore
(a) Lion (b) Polar Bear
(c) Tiger (d) Green Anaconda

10. Select the correct combination of mathematical signs to replace * signs and to balance the given equation.
2 * 4 * 3 * 8 * 16 * 14
(a) + × = –÷ (b) ÷× ÷ – =
(c) × – ÷+ = (d) × + ÷ × =

11. If PKROK is coded as 72962 and KRRPK as 29972 then how can NJMLZ be coded ?
(a) 51483 (b) 51488
(c) 51438 (d) 51338

Directions (12–14) : Solve the Matrix and choose the correct option.

12. 24 20 37
48 18 ?
26 36 19
(a) 54 (b) 144
(c) 78 (d) 100

13. 6 52 4
7 74 5
5 61 6
8 3 ?
(a) 70 (b) 48
(c) 73 (d) 56

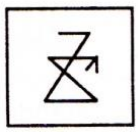
14. What is the number missing from the third target ?

5	9	15
16	29	6
59	223	?

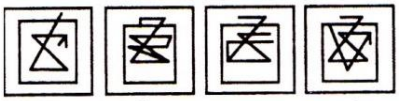
(a) 69 (b) 48
(c) 84 (d) 54

15. From the given answer figures, select the one in which the question figure is hidden/embedded.

Question Figure



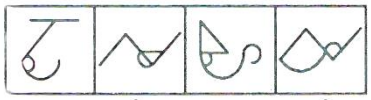
Answer Figure



16. From the given answer figures, select the one in which the question figure is hidden/embedded in the same direction.

Question Figure

Answer Figure



17. A word is represented by only one set of numbers as given in any one of the alternatives. The sets of numbers given in the alternatives are represented by two classes of alphabets as in two matrices given below. The columns and rows of Matrix I are numbered from 0 to 3 and that of Matrix II are numbered from 4 to 7. A letter from these matrices can be represented first by its row and next by its column, e.g., 'A' can be represented by 00, 33, 21, etc. and 'M' can be represented by 22, 30, 13, etc. Identify the set for the word "**TIME**"

Matrix – I

	0	1	2	3
0	A	M	T	I
1	T	I	A	M
2	I	A	M	T
3	M	T	I	A

Matrix - II

	4	5	6	7
4	E	B	L	U
5	L	U	E	B
6	U	E	B	L
7	B	L	U	E

(a) 13,44,23,46 (b) 31,03,13,65
(c) 23,32,01,56 (d) 23,32,12,77

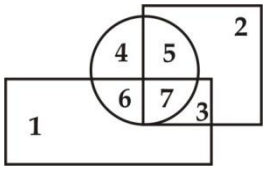
18. A stands for +, B for –, C for × and D for ÷
Premises : (3B5A2) D4A8
(a) 3 (b) 4
(c) 8 (d) 6

19. Arrange are following words as per order in the dictionary:
1. Terminate 2. Tremble
3. Transparent 4. Territory 5. Travel
(a) 2, 5, 3, 4, 1 (b) 5, 3, 1, 2, 4
(c) 1, 2, 3, 5, 4 (d) 1, 4, 3, 5, 2

Directions (20): A statement is given followed by two conclusions I and II. You have to consider the statement to be true even if it seems to be at variance from commonly known facts. You have to decide which of the given conclusions, if any, follows from the given statement.

20. Statement : Tension is detrimental to physical and mental health.
Conclusions :
I. To be healthy one should be free from tension.
II. Mental health depends upon the tension one experiences.
(a) Only I follows (b) Only II follows
(c) Neither I nor II follows (d) Both I and II follow.

21. In the following diagram, Square represents Doctors, Circle represents Players and Rectangle represents Artists. Which number represents those who are not Artist but are Players as well as Doctor ?

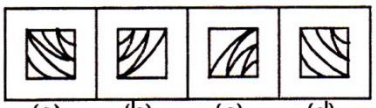


(a) 5 (b) 2
(c) 3 (d) 6

Directions (22) : In the following question, which answer figure will complete the pattern in the question figure?

22. Question Figure :

Answer Figure :



23. Salman drives his car 6 km towards North, then turns left and drives 3 km and again turns left and drives 3 km. Find out the final direction of the man from his original position.
(a) South-West (b) North-West
(c) North-East (d) South-East

24. Which letter is the 8th letter to the right of the letter which is 10th to the left of the last but one letter from the right?
(a) V (b) X
(c) W (d) I

25. Arrange the following according to the stages in the life cycle of a butterfly :
1. Butterfly 2. Caterpillar
3. Eggs 4. Cocoon
(a) 1, 2, 3, 4 (b) 3, 2, 4, 1
(c) 3, 4, 2, 1 (d) 1, 4, 2, 3

General Knowledge

26. Who of the following was sent as an ambassador to the royal court of Jahangir by James -I, the then king of England?
(a) William Hawkins (b) William Todd
(c) Sir Thomas Roe (d) Sir Walter Raleigh

27. A new coin called the 'Rupiya' was issued for the first time by
(a) Ala-ud-din Khilji (b) Muhammad Shah Tughlaq
(c) Sher Shah Suri (d) Akbar

28. Begum Hazrat Mahal led the 1857 Revolt from
(a) Lucknow (b) Kanpur
(c) Banaras (d) Allahabad

29. After the Chauri-Chaura incident, Gandhiji suspended the
(a) Civil Disobedience Movement
(b) Khilafat Movement
(c) Non-Cooperation Movement
(d) Quit India Movement

30. The Panama canal links
(a) Pacific and Atlantic Ocean (b) Atantic and Arctic Ocean
(c) Pacific and Indian Ocean
(d) Antarctic and Atlantic Ocean

31. To which group does the black cotton soil of India belong?
(a) Laterite (b) Podzol
(c) Chernozem (d) Alluvial

32. Khetri in Rajasthan is famous for ?
(a) Copper mines (b) Mica mines
(c) Bauxite mines (d) Limestone mines

33. Which of the following is called 'brown paper'?
(a) Jute (b) Cotton
(c) Rubber (d) Tea

34. Which Schedule of the Constitution deals with the disqualification of elected members on the ground of defection?
(a) 8th (b) 9th

(c) 10^{th} (d) 11th

35. Which article of the Indian Constitution stipulates that Directive Principles of State Policy (DPSP) shall not be enforceable by any court?
(a) Article 31 (b) Article 38
(c) Article 37 (d) Article 39

36. Which of the following writs can lie only against a person holding a public office?
(a) Habeas corpus (b) Mandamus
(c) Prohibition (d) Certiorari

37. Excise duty on a commodity is payable with reference to its
(a) production (b) production and sale
(c) production and transportations
(d) production, transportation and sale

38. Which of the following are not fixed costs?
(a) Rent on land (b) Municipal taxes
(c) Wages paid to workers (d) Insurance charges

39. Government securities are considered liquid because they are
(a) backed by the government treasury
(b) convertible into other types of saving deposits
(c) quickly and easily marketable
(d) stable in value

40. Which of the following taxes is levied by the Union and collected and appropriated by the states?
(a) Service tax (b) Stamp duty
(c) Property tax (d) Passenger and freight duty

41. Which of the following groups suffer the most from inflation?
(a) Debtors (b) Creditors
(c) Business class (d) Holders of real assets

42. Which of the following produces more severe burns?
(a) Boiling water (b) Hot water
(c) Steam (d) Melting icebergs

43. Daltonism (Protanopia) is the form of colour blindness in which the patient cannot see
(a) green colour (b) red colour
(c) blue colour (d) All of the above

44. The best material for the core of a transformer is
(a) stainless steel (b) mild steel
(c) hard steel (d) soft iron

45. X-rays region lies between
(a) ultraviolet and visible region
(b) visible and infrared region
(c) Gamma-rays and ultraviolet region
(d) Short radiowaves and long radiowaves

46. Water is an excellent solvent because its molecules are
(a) highly polar (b) non-polar
(c) light weight (d) neutral

47. Pyorrhoea is a disease of the
(a) Nose (b) Gums
(c) Heart (d) Lungs

48. An ant can see the objects all around it due to the presence of
(a) Eyes over the head (b) well developed eyes
(c) Compound eyes (d) simple eyes

49. Which of the following structures present in mammalian skin directly helps in keeping the body warm?
(a) Pigmented cells (b) Sweat glands
(c) Lymph vessels (d) Blood capillaries

50. PDA stands for
(a) Personal Digital Assistant
(b) Personal Development Agency
(c) Personal Data Authority
(d) Personal Data Array

QUANTITATIVE APTITUDE

51. The sum of the squares of three consecutive natural numbers is 2030, then find out the middle number.
(a) 28 (b) 27
(c) 26 (d) 25

52. A is three times more efficient worker than B and is, therefore, able to complete a work in 60 days less than B. The number of days, that A and B together will take to complete the work is
(a) $22\frac{1}{2}$ days (b) 25 days
(c) $27\frac{1}{2}$ days (d) 30 days

53. The sum of 9 + 16 + 25 + 36 + ……. + 100 is equal to-
(a) 380 (b) 350
(c) 420 (d) 400

54. What annual instalment will discharge a debt of Rs. 6450 due in 4 years at 5% simple interest?
(a) Rs. 1500 (b) Rs. 1950
(c) Rs. 1935 (d) Rs. 1835

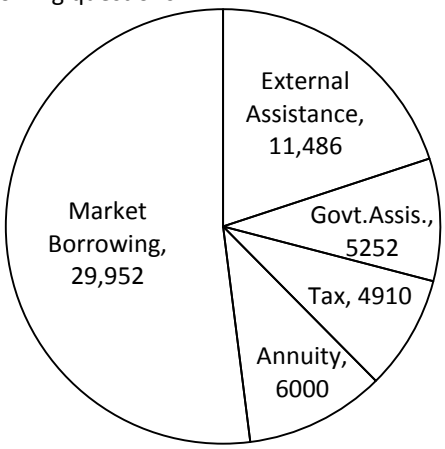
55. A, B and C complete a work costing Rs. 1800. A worked for 6 days, B for 4 days and C for 9 days. If their daily wages are in the ratio 5 : 6 : 4, how much amount will be received by A?
(a) Rs. 750 (b) Rs. 800
(c) Rs. 600 (d) Rs. 900

56. A starts business with Rs. 3500 and after 5 months, B joins A as his partner. After a year, the profit is divided in the ratio 2 : 3. What is B's contribution in the capital?
(a) Rs. 7000 (b) Rs. 8000
(c) Rs. 8500 (d) Rs. 9000

57. Two boats A and B start towards each other from two places, 108 km apart. Speeds of the boats A and B in still water are 12 km/hr and 15 km/hr respectively. If A proceeds down and B up the stream, they will meet after-
(a) 4 hours (b) 5.6 hours
(c) 7 hours (d) 4.5 hours

Directions (58-59) : The following pie-chart shows the sources of funds (In Rs. crores) to be collected by the PUBLIC WORKS

DEPARTMENT (PWD) for its projects. Study the pie-chart and answer the following questions :



58. If the tax is to be collected through an outsourced agency by allowing a maximum 10% commission, how much amount should be permitted to be collected by the outsourced agency, so that the project is supported with Rs. 4,910 crores ?
(a) Rs. 6,213 crores (b) Rs. 5,827 crores
(c) Rs. 5,401 crores (d) Rs. 5,316 crores

59. If PWD could receive a total of Rs. 9,695 crores as External Assistance, by what percent (approximately) should it increase the Market Borrowing to arrange for the shortage of funds?
(a) 4.5% (b) 7.5%
(c) 6% (d) 8%

60. Four years ago, the ratio of the ages of Dinesh and Kartik was 2 : 3 and after four years it will become 5 : 7. Find their present ages.
(a) 32 years and 48 years (b) 40 years and 56 years
(c) 36 years and 40 years (d) 36 years and 52 years

61. If sin 17° = $\frac{x}{y}$, then the value of (sec 17° – sin 73°) is-
(a) $\frac{x^2}{\sqrt{y^2-x^2}}$ (b) $\frac{y^2-x^2}{xy}$
(c) $\frac{x^2}{y\sqrt{y^2-x^2}}$ (d) $\frac{x^2}{y\sqrt{y^2+x^2}}$

62. If 0 < x < $\frac{\pi}{2}$ and sec x = cosec y, then the value of sin (x + y) is-
(a) 1 (b) 0
(c) $\frac{1}{2}$ (d) $\frac{1}{\sqrt{3}}$

63. The length of a chord of a circle is equal to the radius of the circle. The angle which this chord subtends in the major segment of the circle is equal to-
(a) 60° (b) 30°
(c) 45° (d) 90°

64. The side AB of a parallelogram ABCD is produced to E in such a way that BE = AB. DE intersects BC at Q. The point Q divides BC in the ratio
(a) 2 : 3 (b) 1 : 1
(c) 2 : 1 (d) 1 : 2

65. A conical vessel whose internal radius is 12 cm and height 50 cm is full of liquid. The contents are emptied into a cylindrical vessel with radius (internal) 10 cm. The height to which the liquid rises in the cylindrical vessel is-
(a) 25 cm (b) 20 cm
(c) 24 cm (d) 22 cm

66. A wire when bent in the form of a square encloses an area of 484 sq.cm. What will be the enclosed area when the same wire is bent in the form of a circle? $\left[Take\ \pi = \frac{22}{7}\right]$
(a) 539 sq. cm. (b) 462 sq. cm.
(c) 693 sq. cm. (d) 616 sq. cm

67. If for non-zero x, $x^2 - 4x - 1 = 0$, the value of $x^2 + \frac{1}{x^2}$ is
(a) 4 (b) 10
(c) 12 (d) 18

68. The minimum value of $2\sin^2\theta + 3\cos^2\theta\ is -$
(a) 3 (b) 2
(c) 1 (d) 0

69. One flies a kite with a thread 150 metre long. If the thread of the kite makes an angle of 60° with the horizontal line, then the height of the kite from the ground (assuming the thread to be in a straight line) is-
(a) 50 metre (b) $75\sqrt{3}$ metre
(c) $25\sqrt{3}$ metre (d) 80 metre

70. The simplified value of
$(\sec A - \cos A)^2 + (\text{cosec } A - \sin A)^2 - (\cot A - \tan A)^2$ is-
(a) 0 (b) $\frac{1}{2}$
(c) 1 (d) 2

71. In a regular polygon, the exterior and interior angles are in the ratio 1 : 4. The number of sides of the polygon is
(a) 10 (b) 12
(c) 15 (d) 16

72. If the lengths of the three sides of a triangle are 6 cm, 8 cm and 10 cm, then the length of the median to its greatest side is
(a) 8 cm (b) 6 cm
(c) 5 cm (d) 4.8 cm

73. The circumcentre of a triangle ABC is O. If $\angle BAC = 85°$ and $\angle BCA = 75°$, then the value of $\angle OAC$ is
(a) 40° (b) 60°
(c) 70° (d) 90°

74. In an examination 80% candidates passed in English and 85% candidates passed in mathematics. If 73% candidates passed in both these subjects, then what percent of candidates failed in both the subjects?
(a) 35% (b) 27%
(c) 15% (d) 8%

75. What is the 507th term of the sequence 1, –1, 2, –2, 1, –1, 2, –2, 1, –1, …….
(a) 1 (b) –1
(c) 2 (d) –2

ENGLISH LANGUAGE

Directions (76-78): 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**.

76. The rustics **were taken to the cleaners** when ventured into the city.
(a) Lost all their money in business/gambling
(b) were thoroughly beaten up
(c) were frightened
(d) were made to feel diffident

77. I do not think the law will interfere with us as we are just trying to **turn an honest penny**
(a) make a legitimate living
(b) make a good living
(c) have dealings in white money
(d) become more honest

78. The boy **turned a deaf ear** to the pleadings of all his well-wishers.
(a) listened carefully (b) was deadly opposed
(c) posed indifference (d) did not pay any attention

Directions (79-80): In these questions, out of the four alternatives, choose the one which best expresses the **meaning** of the word given in **bold**.

79. RETORTION
(a) Rejoinder (b) empathy
(c) Alliance (d) concord

80. ABSTEMIOUS
(a) Licentious (b) Miserly
(c) Sparing (d) Fastidious

Directions (81-82): In these questions, out of the four alternatives choose the word **opposite** in meaning to the word given in **bold.**

81. EFFERVESCENT
(a) cadent (b) nuptial
(c) phlegmatic (d) mettlesome

82. PANDEMONIUM
(a) Amusement (b) Indolence
(c) Declaration (d)Tranquillity

Directions (83-85): In the following questions, out of the four alternatives choose the one which can be substituted for the given words/sentence.

83. Place where birds are kept
(a) Zoo (b) Apiary
(c) Armoury (d) Aviary

84. One who does not care for literature or art
(a) Barbarian (b) Philistine
(c) Illiterate (d) Primitive

85. A man of odd habits
(a) Eccentric (b) Cynical
(c) Introvert (d) Moody

Directions (86): In these questions, four words are given out of which only one is **incorrectly spelt**. Find that **incorrectly spelt** word

86. (a)impertinent (b) condemn
(c) consangunity (d)prevaricate

Directions:**(87-89):** 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.

87. There was no structural _____ in passenger fares and freight tariff during 2011-12.
(a) management (b) change
(c) advancement (d) differences

88. Since tourism does not fall under a single heading in India's National Accounts Statistics, its contribution has to be _____.
(a) appraised (b) guessed
(c) conclude (d) estimated

89. The commodity futures market _____ the price discovery process and provides a platform for price risk management in commodities.
(a) distinguishes (b) forwards
(c) simplifies (d) facilitates

Directions: **(90-92):** 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.)

90. The former Special commissioner (a)/was transfer in December and has (b)/ not been given a posting till date(c)/.No error (d)

91. The idea was that the committee would have (a)/all the powers, but as all groups would be represented (b)/on it, it would not be accused of partiality.(c)/No error(d)

92. Whatever happens this year, a formula can now(a)/ increasing emerge in U.S. politics for the creation(c)/ of charismatic, populist demagogues No error (d)

Directions (93-95): In these questions, a sentence or a part of sentence is underlined. Below are given alternatives to the underlined part which may **improve the sentence**. Choose the correct alternative. In case no improvement is needed, your answer is (D).

93. The moment we came to know about his actions, we decided to **get rid of these worker.**
(a) gets rid of this worker (b) got rid of this worker
(c) get rid of this worker (d) No improvement

94. He **had even venturing into** areas that he had shunned.
(a) had even venturing into
(b) even is being venture into
(c) has even been venturing into
(d) No improvement

95. I am glad to hear that you narrowly escaped **being run over by** a speeding car yesterday.
(a) be being run over by (b) to turn over by

(c) run over down by (d) No Improvement

Directions (96-100): Read the passages carefully and choose the best answer to each question out of the four alternatives.

In modern times Abraham Lincoln stands as the model of a compassionate statesman. He showed this quality not only in striving for the emancipation of the American blacks but in the dignity with which lie conducted the American Civil War. Lincoln did not fancy himself as a liberator. He thought it would be better for all if emancipation was a gradual process spread over many years. He proposed compensation for slave-owners in US bonds and grants for the rehabilitation of blacks— **'colonisation'** as he called it. But fate was to deem' otherwise. The haste with which the South wanted to break away from the Union with the North, compelled him to move faster than he expected. Perhaps more than most men of his time he had thought through the issue of slavery. 'We must free the slaves', he said, 'or 'be ourselves subdued'. Before reading his first draft of the Proclamation of Emancipation, he told his colleagues, 'In giving freedom to the slaves, we assure freedom to the free'. On September 22, 1862, Lincoln set his hand on the Proclamation of Emancipation declaring that on the first day of January 1863, all persons held as slaves within any State 'shall be then, and forever free'. Lincoln's revulsion for slavery left him without any moral indignation or passion against the slave-owners. The guilt of the slave-owners, he felt, should be shared by the whole country the North and the South, for it seemed to him that everyone in the nation was an accomplice in perpetuating system. To have whipped up any hatred against slave-owners would, to him, have been an act of malice. I shall do nothing in malice', he wrote, what I deal with is too vast for malicious dealing'. As the Civil War was coming to a successful conclusion, a Northerner demanded of Lincoln : 'Mr. President, how are you going to treat the Southerners when the war is over ?' Lincoln replied : 'As if they never went to war?' When the news came of the victory of the Northern against the Confederate forces, someone suggested that the head of the Confederation Administration, Jefferson Davies, really ought' to be hanged. 'Judge not, that ye be not judged', Lincoln replied, As to the demand for the prosecution of rebels, Lincoln replied: 'We must extinguish our resentments if we expect harmony and union'. This was his last recorded utterance.

96. What came in Lincoln's way of carrying out emancipation as a gradual process?
- (a) The haste of the South to break away from the Union with the North.
- (b) The inadequate compensation given to slave-owners.
- (c) His own over-enthusiasm to complete the process fast.
- (d) His proposition

97. The term **'colonisation'** as used in the passage means
- (a) making separate dwelling arrangements for slave-owners.
- (b) rehabilitation arrangements made for slave-owners.
- (c) efforts made by American blacks to free themselves.
- (d) None of these.

98. The incidents in the passage prove that Lincoln was
- (a) not a firm administrator.
- (b) afraid of the majority of slaves.
- (c) unduly concerned for the safety of the rebels.
- (d) sympathetic and kind-hearted statesman, unreasonably in favour of slaves.

99. The author of the passage seems to **be**
- (a) a staunch and biased critic of Abraham Lincoln.
- (b) an advocate of the system of slavery. .
- (c) indifferent to Lincoln's remarkable achievements.
- (d) impressed with Lincoln's good qualities.

100. Which of the following statements is 'TRUE' in the context of the passage?
- (a) Lincoln hailed the demand of hanging Jefferson Davies.
- (b) Lincoln turned down the demand of the prosecution of rebels.
- (c) Lincoln wondered how mere compassion could lead to harmony.
- (d) The Civil War was fought by the Northerners and Southerners against the enemies.

Solutions:

1. (c); Alphabets are placed according to the square of numbers 1,2,3,4, and 5.

2. (a); $4 \times 1.5 + 1 = 7$
$7 \times 2 + 2 = 16$
$16 \times 2.5 + 3 = 43$

3. (a); Opposite of letters A, C, D, E⇒ Z, X, W, V
Position of reverse letters and position of initial letters ⇒ 26+1, 24+3, 23+4, 22+5 = AAAA

4. (c); 11×2=22, 17×3=51
12×4=48, 13×4=$\boxed{52}$

5. (d); He remains the only person to have held office both as a president and acting president.

6. (a); Except 'V' all others have prime position

7. (c);

8. (c); addition of numbers

9. (b); The polar bear is the largest land carnivore.

10. (d);

11. (c);

12. (d); (2+4)×(2+6)= 48
(3+7)×(1+9)= 100

13. (c); $6^2 + 4^2 = 52$
$8^2 + 3^2 = 73$

14. (a); $16 \times 5 = 80 - (16 + 5) = 59$, similarly
$15 \times 6 = 90 - (15 + 6) = 69$

15. (d);

16. (d);

17. (c);

18. (c); $(3 - 5 + 2) \div 4 + 8 = 8$

19. (d);

20. (d); Both I and II follow

21. (a); 5

22. (d);

23. (b); North-West

24. (c); W

25. (b) ; Eggs $\underset{3}{\rightarrow}$ Caterpillar $\underset{2}{\rightarrow}$ Cocoon $\underset{4}{\rightarrow}$ Butterfly $\underset{1}{}$

26	a	**31**	c	**36**	b	**41**	b	**46**	a
27	c	**32**	a	**37**	a	**42**	c	**47**	b
28	a	**33**	a	**38**	c	**43**	d	**48**	c
29	c	**34**	c	**39**	c	**44**	d	**49**	c
30	a	**35**	c	**40**	b	**45**	c	**50**	a

51. (c); Let x be the middle number.
$\Rightarrow (x-1)^2 + x^2 + (x+1)^2 = 2030$
$\Rightarrow 3x^2 = 2028$
$x = 26$

52. (a);
A : B
3 : 1 → Efficiency
1 : 3 → Time
ATQ, Time = $(x - 60)$ days, x days
$\Rightarrow \frac{x-60}{x} = \frac{1}{3} \Rightarrow x = 90$
$\Rightarrow$ Time taken by (A + B) = $\frac{90\times30}{90+30}$ days $= 22\frac{1}{2}$ days

53. (a); $9 + 16 + 25 + 36 +$ ..... $+ 100$
$3^2 + 4^2 + 5^2 + 6^2 +$.....10^2
$= (1^2 + 2^2 + 3^2 + 4^2 +. \ldots\ldots\ldots. + 10^2) - (1^2 + 2^2)$
$= \frac{10 \times 11 \times 21}{6} - 5 = 385 - 5 = 380$

54. (a); Let x = Required installment
$\Rightarrow 4x + (3 + 2 + 1) \times 5\%$ of $x = 6450$
$\Rightarrow 4x + \frac{30}{100} \times x = 6450$
$\Rightarrow \frac{43}{10}x = 6450 \Rightarrow x = 1500$

55. (c);

	A	:	B	:	C
Time →	**6**	:	**4**	:	**9**
Daily wages →	$\frac{5}{30}$	:	$\frac{6}{24}$	:	$\frac{4}{36}$
	= **5**	:	**4**	:	**6**

$\Rightarrow$ amount received by A $= \frac{5}{15} \times 1800 = 600$ Rs.

56. (d). Let x = Required contribution of B.

	A	:	B
Ratio of capital →	3500	:	x
Time →	12	:	7

Ratio of profit = 12 × 3500 : 7x
$\Rightarrow \frac{12\times3500}{7x} = \frac{2}{3}$
$x = \text{Rs. } 9000$

57. (a); Req. time $= \frac{\text{Distance b/w A and B}}{\text{Relative speed of boats}}$
$= \frac{108}{(12+S_c)(15-S_c)} = \frac{108}{27} = 4$ hrs.

58. (c); If amount permitted be Rs. x then
$x \times \frac{100}{110} = 4910$
$x = \frac{4910\times110}{100} = \text{Rs. } 5401$

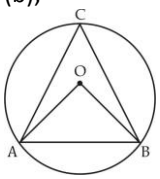
59. (c); Diff. Rs (11486 – 9695) Cr.
If increase be x% then
$29952 \times \frac{x}{100} = 1791$
$x = 6\%$

60. (d); Ages four years ago = 2x & 3x
A.T.Q, Four years after,
$\frac{2x+8}{3x+8} = \frac{5}{7}$
$x = 16$ years
$\Rightarrow$ Present age of Dinesh = 36 years
Present age of Kartik = 52 years

61. (c); $\text{Sec}17° - \text{Sin}73°$
$= \frac{1}{\text{Cos}17°} - \text{Cos}17°$
$= \frac{\text{Sin}^2 17}{\sqrt{\text{Cos}^2 17}} = \frac{\text{Sin}^2 17°}{\sqrt{1-\text{Sin}^{17°}}}$
$= \frac{\left(\frac{x}{y}\right)^2}{\sqrt{1-\left(\frac{x}{y}\right)^2}} = \frac{x^2}{y\sqrt{y^2-x^2}}$

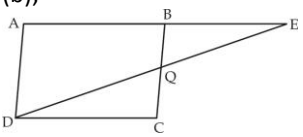
62. (a); Sec x = cosec y
Or, $\frac{1}{\text{Cos}\,x} = \frac{1}{\text{Sin}\,y}$
$\Rightarrow \text{Cos}\,x = \text{Sin}\,y$
$\Rightarrow 90 - x = y$
$\Rightarrow x + y = 90$
$\Rightarrow \text{Sin}\,(x + y) = 1$

63. (b);



Let AB be the chord.
$\Rightarrow OA = AB = OB$
OAB is a equilateral Δ
$\angle OAB = \angle AOB = \angle OBA = 60°$
$\Rightarrow \angle ASB = \frac{1}{2} \times \angle AOB = \frac{1}{2} \times 60° = 30°$

64. (b);



In || gram ABCD
AB = CD
AB = BE
CD = BE
Δ DQC and Δ EQB are Congurent triangles
So, $\frac{BQ}{QC} = \frac{1}{1} = 1:1$

65. (c); Volume of liquid in conical vessel = Volume of liquid in cylinder
$\Rightarrow \frac{1}{3}\pi \times 12 \times 12 \times 50 = \pi \times 10 \times 10 \times h$
$\Rightarrow h = 24$ cm.

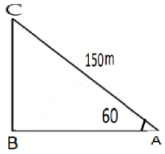
66. (d); Area of square = 484 sq.m
Each side = 22 cm

Length of wire = 22× 4 = 88 cm.
Circumference of circle = 88 cm.
$2\pi r = 88$ cm.
$r = 14$ cm.
Req. area = $\frac{22}{7} \times 14 \times 14 = 616$ sq.m.

67. (d); $x^2 - 4x - 1 = 0$
$x - \frac{1}{x} = 4$
On squaring.
$x^2 + \frac{1}{x^2} = 18$

68. (b); $2\text{Sin}^2\theta + 3\text{Cos}^2\theta$
$= 2(1 - \text{Cos}^2\theta) + 3\text{Cos}^2\theta$
$= 2 + \text{Cos}^2\theta$
$\because$ Min. Value of $\text{Cos}^2\theta = 0$
$\Rightarrow$ The minimum value of $2 + \text{Cos}^2\theta = 2$

69. (b);

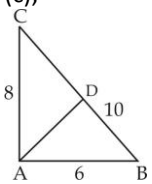


$\text{Sin}60° = \frac{BC}{AC}$
$\frac{\sqrt{3}}{2} = \frac{BC}{150}$
$BC = 75\sqrt{3}$

70. (c); 1

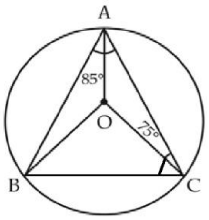
71. (a); Let each exterior angle = $\theta°$
So, each interior angle = 4 $\theta°$
Now, in any polygon at any vertex
Exterior angle + interior angle = 180°
$\theta + 4\theta = 180°$
$\theta = 36°$
$\Rightarrow$ No. of exterior angles = $\frac{360°}{36} = 10$
No. of sides $= 10$

72. (c);



D is the mid point of BC
So, ABC is a right angle Δ
AD = BD = DC
$= \frac{1}{2} \times 10 \text{ cm} = 5 \text{ cm}.$

73. (c);



$\angle BOA = 2 \times \angle BCA$
= 150°
OA = OB
$\angle OAB = \angle OBA$
$= \frac{1}{2} \times (180° - 150°)$
$= 15°$
$\angle OAC = 85° - \angle OAB = 85° - 15°$
$= 70°$

74. (d); n (E) = 80%
n (M) = 85%
n (E∩M) = 73%
$\Rightarrow$ No. of students failed in both the subjects = 100 – n (EUM)
$= 100\% - \{80\% + 85\% - 73\%\}$
$= 100 - 92 = 8\%$

75. (c); There are 4 types of numbers in this series 1, –1, 2, –2
$\Rightarrow \frac{507}{4}$; Remainder = 3
So, the 507^{th} term = 2

76. (a)

77. (a)

78. (d)

79. (a); **RETORTION** -a sharp, angry, or witty reply. **Rejoinder –** a reply, especially a sharp or witty one.

80. (c); **ABSTEMIOUS-** indulging only very moderately in something, especially food and drink.
Sparing- something done in a frugal manner

81. (c); **EFFERVESCENT** - vivacious and enthusiastic.
Phlegmatic- having an unemotional and stolidly calm disposition

82. (d) **Pandemonium**– wild and noisy disorder or confusion; uproar.; **Tranquillity**- the quality or state of being tranquil; calm.

83. (d)

84. (b)

85. (a)

86. (c) **Consanguinity** is the correct answer.

87. (b)

88. (d)

89. (d)

90. (b) Replace 'transfer' with 'transferred'

91. (d)

92. (c) Replace 'increasing' with 'increasingly'

93. (c)

94. (c)

95. (d)

96. (a)

97. (d)

98. (d)

99. (d)

100. (b)

IPPB SCALE 1– PRELIMS : PRACTICE SET

REASONING ABILITY

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

B, M, T, R, K, H and D are travelling in a train compartment with III-tier sleeper berth. Each of them has a different profession of Engineer, Doctor, Architect, Pharmacist, Lawyer, Journalist and Pathologist. They occupied two lower berths, three middle berths and two upper berths. B, the Engineer is not on the upper berth. The Architect is the only other person who occupies the same type of berth as that of B. M and H are not on the middle berth and their professions are Pathologist and Lawyer, respectively. T is a Pharmacist. D is neither a Journalist nor an Architect. K occupies same type of berth as that of the Doctor.

1. What is D's profession?
   (a) Doctor (b) Engineer (c) Lawyer
   (d) Pharmacist (e) Data inadequate
2. Which of the following group occupies middle berth?
   (a) DKR (b) DHT (c) HKT
   (d) DKT (e) None of these
3. Which of the following combination of person-berth-profession is correct?
   (a) R-Lower-Journalist (b) R-Lower-Architect
   (c) D-Upper-Doctor (d) K-Upper-Lawyer
   (e) All correct
4. Which of the following pairs occupy the lower berth?
   (a) BD (b) BK (c) BT
   (d) Data inadequate (e) None of these
5. Who is the Architect?
   (a) D (b) H (c) R
   (d) Data inadequate (e) None of the above

Directions (6-10): In each of the questions below are given four statements followed by four Conclusions I, II, III and IV. 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.

6. **Statements:** Some phones are radios.
   Some radios are rivers. Some rivers are mirrors.
   All mirrors are chalks.
   Conclusions: I. All mirrors are not phones.
   II. All chalks are rivers.
   III. All rivers being phones is a possibility.
   IV. At least some chalks are radios.
   (a) None follows (b) Only I follows
   (c) Only II follows (d) Only III follows
   (e) Only IV follows
7. **Statements:** All kitchens are rooms.
   All rooms are baskets.
   All baskets are buses.
   Some buses are lanterns.
   Conclusions: I. Some lanterns are definitely rooms.
   II. Only buses are kitchens.
   III. At least some buses are not rooms.
   IV. All kitchens are baskets.
   (a) I, II and III follow (b) II, III and IV follow
   (c) I, III and IV follow (d) All follow (e) None of these
8. **Statements:** Some bikes are buses.
   All buses are trains. Some trains are boats.
   All boats are ships.
   Conclusions: I. Some boats being buses is a possibility.
   II. Many ships are buses.
   III. All bikes are trains.
   IV. Some ships are not trains.
   (a) I and II follow (b) I and III follow
   (c) I and IV follow (d) II and IV follow
   (e) None of these
9. **Statements:** All chairs are sofas.
   All sofas are books. All books are nets.
   All nets are gardens.
   Conclusions: I. All nets are sofas.
   II. Some garden being books is a possibility.
   III. Some nets are definitely chairs.
   IV. All books are gardens.
   (a) I, II and III follow (b) III and IV follow
   (c) II, III and IV follow (d) All follow
   (e) None of these
10. **Statements:** All monkeys are donkeys.
    No donkey is crow. Some crows are horses.
    All horses are tigers.
    Conclusions: I. At least some tigers are donkeys.
    II. Some crows are not monkeys.
    III. No tiger is donkey.
    IV. All horses are donkeys
    (a) None follows (b) Only II follows
    (c) Either I or III and II follow (d) Only I follows
    (e) Either I or III follows

Directions (11-13): Study the following information carefully and answer the questions below.

'M × Q' means 'M is brother of Q'.

'M – Q' means 'M is mother of Q'.

'M + Q' means 'M is father of Q'.
'M ÷ Q' means 'M is sister of Q'.

11. Which of the following means 'Z is niece of N'?
(a) Z × R – N (b) N ÷ J + Z ÷ D
(c) N ÷ J + Z (d) N × J – Z (e) More than three

12. Which of the following means 'D is grandfather of F'?
(a) D + J – F (b) D – J + F (c) D × T – F
(d) D ÷ T + F (e) None of the above

13. How is M related to X in the expression 'A + X ÷ T × M'?
(a) Son (b) Daughter (c) Uncle
(d) Data inadequate (e) None of these

Directions (14-18): Study the following information carefully and answer the questions given below:
There are seven person P, Q, R, S, T, U and V are going to the different cities i.e. Delhi, Patna, Bangalore, Ranchi, Goa, Mumbai and Chennai, but not necessarily in the same order also all of them work on different posts in their companies. The companies are; T.C.S, HCL, Tech Mahindra, Infosys, Aegis, Wipro and Toubro Infotech, but not necessarily in the same order. Also they are sitting in an order from top to bottom, but not necessarily in the same order.

- There are two person sits between the person who work in Aegis and the one who is immediate above the one, who is going to Chennai.
- Neither V nor T is going to Chennai and Patna. The person, who works in HCL, is going to Goa. The person work in Wipro sits above the person work in Infosys (but not immediate above).
- Only One person sits between the person work in T.C.S and Aegis, who is going to Delhi. There are three person sit between the one who is going to Goa and V. The person, who works in Tech Mahindra, is going to Patna and sits immediate above the person who works in Aegis.
- U works in Wipro and he is not going to Bangalore and Ranchi. V is going to Ranchi and he does not work in T.C.S. Two person sit between U and T.
- T is not going to that city, which is immediate below Delhi. Four person sits between R and S. Q sits below R and two place above U.

14. How many person sit between R and The person who works in T.C.S?
(a) Three (b) Five (c) Two
(d) One (e) None of these

15. The person, who works in Toubro Infotech, is going which of the following city?
(a) Patna (b) Bangalore (c) Ranchi
(d) Delhi (e) Chennai

16. T works in which of the following company?
(a) Aegis (b) HCL (c) Toubro Infotech
(d) Infosys (e) Tech Mahindra

17. Four of the following five are alike in a certain way and hence they form a group. Which one of the following does not belong to that group?
(a) Tech Mahindra (b) HCL (c) T.C.S
(d) Wipro (e) Infosys

18. If Q related to Wipro in the same way as U related to Infosys. Which of the following is P related to, following the same pattern?
(a) Tech Mahindra (b) Toubro Infotech
(c) Infosys
(d) T.C.S (e) None of these

Directions (19-23): In the following questions, the symbols @, δ, ★, % and © are used with the following meaning as illustrated below.
'P ★ N' means 'P is not greater than N'.
'P @ N' means 'P is neither greater than nor equal to N'.
'P © N' means 'P is not smaller than N'.
'P % N' means' P is neither smaller than nor greater than N'.
'P δ N' means 'P is neither smaller than nor equal to N'.
Now in each of the following questions assuming the given statements to be true, find which of the three Conclusions I, II and III given below them is/are definitely true and give your answer accordingly.

19. **Statements:** R © K, K δ M, M ★ J
Conclusions: I. J δ K II. M @ R III. M%R
(a) None is true (b) Only I is true (c) Only II is true
(d) Either II or III is true (e) Only III is true

20. **Statements:** W © K, K δ R, R % N
Conclusions; I. N @ K II. R @ W III. W δ N
(a) I and II are true (b) Either II or III true
(c) II and III are true (d) I and III are true (e) All are true

21. **Statements:** D @ K, K % F, F © B
Conclusions: I. F δ D II. B @ K III. B % K
(a) I is true (b) II is true (c) III is true
(d) Either II or III is true (e) Either II or III and I true

22. **Statements:** R δ B, B © N, N @ T
Conclusions: I. N @ R II. T δ B III. T δ R
(a) None is true (b) Only I is true
(c) Only II is true (d) Only III is true
(e) I and II are true

23. **Statements:** H ★ W, W @ N, N % R
Conclusions: I. R δ W II. N δ W III. H @ R
(a) I and II are true (b) II and III are true
(c) I and III are true (d) All are true (e) None of these

Direction (24-28): Study the following information carefully and answer the questions given below:
Eight persons A, B, C, D, E, F, G and H are sitting around a rectangular table facing the centre. Three persons are sitting on

each bigger side and one on each smaller side. Each person likes different dishes, viz Paneer Tikka, Sahi Korma, Daal Makhani, Rajma, Pasta, Manchurian, Chili Potato and Noodles.

G sits on the smaller side and to the right of the one who likes Chili Potato. Persons, who like Pasta and Rajma, are not on the same side of the table. B sits opposite the person who likes Paneer Tikka. E sits third to the left of the person who likes Manchurian. F and G are sitting opposite to each other. C sits diagonally opposite the person who likes Chili Potato. The person likes Rajma is second to the right of the person who likes Pasta and second to the left of A, who is not adjacent to the one who likes Chili Potato. D is second to the right of the one who likes Noodles. F does not like Daal Makhani. The person who likes Manchurian is not a neighbour of the one who likes Daal Makhani. Neither A nor D like Sahi Korma.

24. A likes which of the following dishes?
(a) Sahi Korma (b) Daal Makhani (c) Manchurian
(d) Can't be determined (e) None of these

25. Which of the following combinations is true?
(a) H–Daal Makhani (b) D–Manchurian
(c) E–Sahi Korma (d) A–Paneer Tikka
(e) None of these

26. Who among the following sits third to the right of the one who likes Manchurian?
(a) H (b) The one who likes Noodles
(c) The one who likes Chili Potato
(d) A (e) None of these

27. Who among the following sits diagonally opposite D?
(a) A (b) E (c) B
(d) C (e) None of these

28. Which of the following person like Sahi Korma?
(a) E (b) B (c) D
(d) H (e) None of these

29. Arun walked 20m towards North, took a left turn and walked 10 m, then took a right turn and walked 20m, again took a right turn and walked 10m. How far is Arun from his starting point?
(a) 50 m (b) 60 m (c) 40 m
(d) Can't be determined (e) None of these

30. In a row of 40 girls, when Kamal was shifted to her left by 4 places her number from the left end of the row became 10. What was the number of Sujata from the right end of the row if Sujata was three places to the right of Kamal's original position?
(a) 22 (b) 26 (c) 25
(d) 23 (e) None of these

Directions (31-35): Study the following information carefully to answer the given questions.

In a certain code, 'she is waiting there' is written as 'la pa ro ta', 'there is the bus' is written as 'zo ro ji la', 'waiting at the station' is written as 'ma ta fu ji' and 'is this a station' is written as 'fu bi ro vi'.

31. What is the code for 'she'?
(a) la (b) pa (c) ro
(d) ta (e) Either la or zo

32. What does 'la' stand for?
(a) is (b) bus (c) waiting
(d) the (e) there

33. Which of the following represents 'the bus station'?
(a) zo la ma (b) fu ji ta (c) fu ji zo
(d) ro zo fu (e) Cannot be determined

34. What is the code for 'at'?
(a) ma (b) ji (c) fu
(d) ta (e) Cannot be determined

35. Which of the following may represent 'guard is waiting'?
(a) ro ta zo (b) ta ki ro (c) fu zo ki
(d) ta ro ji (e) la ma ro

QUANTITATIVE APTITUDE

Directions (36-40): What should come in place of question mark (?) in the following question?

36. $\{\sqrt{2} \times (79)\}^2 + \{\sqrt{2} \times (49)\}^2 = ?$
(a) 15484 (b) 16384 (c) 17284
(d) 18184 (e) 19484

37. $(343)^{\frac{2}{3}} \div (512)^{\frac{-2}{3}} = 56 \times ?$
(a) 49 (b)56 (c) 64
(d) 66 (e)72

38. $\frac{7}{8}$ of $616 \times 12 \div 16 + ? = 17 \times 19 + 81 + \frac{4}{3} \times ?$
(a) $\frac{3}{5}$ (b) $\frac{2}{5}$ (c) $\frac{4}{5}$
(d) $\frac{3}{4}$ (e) $\frac{4}{3}$

39. 16% of 1400 + 115% of 1210 = ?
(a) 1270 (b) 1350.5 (c) 1490
(d) 1530.4 (e) 1615.5

40. $\sqrt{1225} \times 16 + \sqrt{4761} = ?$
(a) 610 (b) 620 (c) 629
(d) 640 (e) 650

41. The ratio of the radii of two right circular cylinders (A and B) is 2 : 5. The ratio of the heights of cylinders A to B is 3 : 1. What is the ratio of the volumes of cylinders A to B ?
(a) 12 : 25 (b) 9 : 25 (c) 9 : 20
(d) 3 : 5 (e) 12 : 35

42. Raja gives 30% of his salary to his mother, 40% of the

remaining salary he invests in an insurance scheme and PPF in the ratio of 4 : 3 and the remaining he keeps in his bank account. If the difference between the amount he gives to his mother and that he invests in insurance scheme is Rs. 8400, how much is Raja's salary ?

(a) Rs. 60,000 (b) Rs. 62,000 (c) Rs. 64,000
(d) Rs. 65,000 (e) Rs. 54,000

43. C is 40% less efficient than A. A and B together can finish a piece of work in 10 days. B and C together can do it in 15 days. In how many days can A alone finish the same piece of work ?

(a) 18 (b) 12 (c) 14
(d) 20 (e) 15

Directions (44-48): What approximate value will come in place of question mark (?) in the given questions ? (You are not expected to calculate the exact value.)

Q44. $619.002 - 134.99 \div 14.998 - (9.01)^2 = ?$

(a) 720 (b) 530 (c) 650
(d) 690 (e) 490

45. $439.97 \div 15.02 + 208.08 \div 8.01 - 16.01 = ?$

(a) 120 (b) 60 (c) 100
(d) 80 (e) 40

46. $4^{?} \times \sqrt{226} = 245.998 \div 8.001 + 929.99$

(a) 4 (b) 5 (c) 2
(d) 3 (e) 1

47. $?\,\%$ of $(140.06 \times 7.99 - 679.92) = 330.01$

(a) 75 (b) 90 (c) 80
(d) 50 (e) 60

48. 40% of 859 + 86.01÷ 7.99 = ?

(a) 398 (b) 286 (c) 412
(d) 215 (e) 355

49. In a bag there are 7 red balls and 5 green balls. Three balls are picked at random. What is the probability that two balls are red and one ball is green in colour ?

(a) $\frac{29}{44}$ (b) $\frac{21}{44}$ (c) $\frac{27}{44}$
(d) $\frac{23}{44}$ (e) $\frac{19}{44}$

50. Shyama invested Rs. P for 2 years in scheme A, which offered 11% pa simple interest. She also invested Rs. 600 + P in scheme B, which offered 20% compound interest (compounded annually) for 2 years. If the amount received from scheme A was less than that received from scheme B by Rs. 1216 then what is the value of P ?

(a) Rs. 1,500 (b) Rs. 1,400
(c) Rs. 2,000 (d) Rs. 1,600
(e) Rs. 1,800

51. A vessel contains 180 litres of a mixture of milk and water in the ratio of 13 : 5. Fifty-four litres of this mixture was taken out and replaced with 6 litres of water. What is the approximate percentage of water in the resultant mixture?

(a) 41 (b) 31
(c) 24 (d) 9
(e) 17

52. A started a business with an investment of Rs. 28,000. After 5 months from the start of the business, B and C joined with Rs, 24,000 and Rs. 32,000 respectively and A withdrew Rs. 8000 from the business. If the difference between A's share and B's share in the annual profit is Rs. 2,400, then what was the annual profit received ?

(a) Rs. 15,600 (b) Rs. 14,400
(c) Rs. 14,040 (d) Rs. 15,360
(e) Rs. 13,440

Directions (53-57): Study the following information carefully and answer the questions given below :

Game School	Total number of students enrolled in the school	Percentage of enrolled students who are enrolled in Football Game	Ratio of male to female students enrolled in Football Game
Playway Angels School	450	30	7 : 8
Govt. Inter College	200	38	9 : 10
MPVM	500	24	5 : 19
DPS	400	18	5 : 7

53. What is the ratio of the total number of male students enrolled for Football game in Playway Angels School and DPS together to the total number of female students enrolled for Football Games in the same schools together ?

(a) 30 : 37 (b) 31 : 38 (c) 31 : 44
(d) 36 : 37 (e) 36 : 39

54. In Govt. Inter College, out of the total number of students (both male and female) enrolled for Football Game, 1/19 are below 15 years of age. If out of the total students who are below 15 years of age, 50% are females, then what is the number of female students enrolled for Football game who are 15 years or above ?

(a) 34 (b) 29 (c) 36
(d) 25 (e) 38

55. What is the difference between the total number of male students enrolled for Football Game in Govt. Inter College and MPVM together and the total number of female students enrolled in the same in the same schools together ?

(a) 65 (b) 74 (c) 88
(d) 66 (e) 84

56. What is the average number of students not enrolled in Football Game in school Playway Angels School, Govt. Inter College and MPVM ?
(a) 289 (b) 297 (c) 285
(d) 283 (e) 273

57. The number of students (both male and female) who are enrolled for Football Game in Govt. Inter College and DPS together is approximately what per cent less than the number of students (both male and female) who are enrolled in the same Game in Play way Angels School and MPVM together ?
(a) 18 (b) 42 (c) 22
(d) 51 (e) 33

58. At present, Akki is seven years younger than Binny. Binny's age sixteen years hence will be equal to twice that of Akki two years ago. What will be the sum of their present ages?
(a) 72 years (b) 61 years (c) 54 years
(d) 62 years (e) 46 years

59. Raman scored 456 marks in an exam and Seeta got 54% marks in the same exam which is 24 marks less than Raman. If the minimum passing marks in the exam is 34%, then how much more marks did Raman got than the minimum passing marks?
(a) 184 (b) 196 (c) 190
(d) 180 (e) None of these

60. In an examination there are 30 questions. 1 marks is given for each correct answer and 0.25 is deducted for every incorrect answer. Ankur attempted all the questions and scored 13.75. How many incorrect answer did he have?
(a) 10 (b) 11 (c) 12
(d) 15 (e) None of these

61. A man can row 24 km upstream and 54 km downstream in 6 hours. He can also row 36 km upstream and 48 km downstream in 8 hours. What is the speed of the man in still water?
(a) 18.75 kmph (b) 19.25 kmph (c) 17.65 kmph
(d) 15.55 kmph (e) 22.75 kmph

62. In how many ways can the letters of the word IMAGINARY be arranged in such a way that all the vowels never come together?
(a) 95040 (b) 94050 (c) 93070
(d) 86400 (e) 98090

63. 6 boys and 6 girls sit in a row at random.The probability that all the girls sit together is?
(a) $\frac{1}{432}$ (b) $\frac{12}{432}$ (c) $\frac{1}{132}$
(d) $\frac{12}{332}$ (e) $\frac{12}{21}$

64. A number is such that when it is multiplied by '8', it gives another number which is as much more than 153 as the original number itself is less than 153. What is 25% of the original number ?
(a) 8 (b) 7.5 (c) 10
(d) 8.5 (e) 6.5

Directions (65-69): What will come in place of questions mark (?) in the given number series ?

65. 24 536 487 703 678 ?
(a) 768 (b) 748 (c) 764
(d) 742 (e) None of these

66. 224 576 752 840 884 ?
(a) 960 (b) 890 (c) 906
(d) 908 (e) None of these

67. 12, 30, 60, 108, 180, 282, ?
(a) 366 (b) 420 (c) 444
(d) 496 (e) 504

68. 2, 14, 18, 46, ?, 174, 338
(a) 82 (b) 80 (c) 84
(d) 86 (e) 78

69. 11 14 13 18 15 27 17 ?
(a) 43 (b) 19 (c) 45
(d) 41 (e) 23

70. The percentage profit earned when an article is sold for Rs. 546 is double the percentage profit earned when the same article is sold for Rs. 483. If the marked price of the article is 40% above the cost price, then what is the marked price of the article ?
(a) Rs. 588 (b) Rs 608 (c) Rs. 616
(d) Rs. 596 (e) Rs. 586

ENGLISH LANGUAGE

Directions (71–80); Read the following passage carefully and answer the questions given below it. Certain words/phrases have been printed in **bold** to help you locate them while answering some of the questions.

Once upon a time, there was a royal elephant which used to reside in the premises of the king's palace. The elephant was very dear to the king, so he was well-fed and well treated. There was also a Dog who lived near the Elephant's shed. He was very weak and skinny. He was always fascinated by the smell of rich sweet rice being fed to the royal elephant.

One day, the Dog could no longer **resist** the aroma of the rice and somehow managed to sneak into the Elephant's shed. He ate the grains of sweet rice that fell from the Elephant's mouth. He liked the rice so much, that he started going there daily to eat the rice. For days, the huge Elephant didn't notice the small dog as he was busy enjoying the delicious food. Gradually, the

Dog grew bigger and stronger eating such rich food. Finally the Elephant noticed him and allowed him access to the food.

he Elephant enjoyed the company of the Dog and started sharing his food with him. They also started spending time with each other and soon became good friends. They ate together, slept together and played together. While playing, the Elephant would hold the Dog in his trunk and swing him back and forth. Soon neither of them was happy without the other. They became great friends and didn't want to be **separated** from each other.

Then one day, a man saw the Dog and asked the Elephant-keeper, "I want to buy this Dog. What price do you want for it ?" The Elephantkeeper didn't own the Dog but sold it and **extracted** a sum of money from this deal. The man took the Dog to his home village, which was quite far away. The King's Elephant became very sad after this incident. He missed his friend a lot and started neglecting everything. He didn't want to do anything without his dear friend, so he stopped eating, drinking and even bathing.

Finally, the Elephant-keeper reported this to the King; however he didn't mention anything about the Dog. The King had a wise minister, who was known for his keen understanding of animals. The King ordered the minister, "Go to the Elephant shed and find out the reason for the Elephant's condition". The intelligent minister went to the Elephant shed and found the Elephant very sad. He examined the Elephant and asked the Elephantkeeper, "There is nothing wrong with this Elephant's body, then why does he look so sad ? I think this Elephant is grief stricken, possibly due to the loss of a dear friend. Do you know if this Elephant shared a close friendship with anyone ?

The Elephant-keeper said, "There was a Dog who used to eat, sleep and play with the Elephant. He was taken by a stranger three days ago". The minister went back to the King and said, "Your majesty, in my opinion, the royal Elephant is not sick, but he is lonesome without his dear friend, the Dog". The King said, "You're right, friendship is one of the most wonderful things of life. Do you know where that Dog is ?"

The Minister replied, "Elephantkeeper has informed me that a stranger took him away and he doesn't know his whereabouts". The King asked, "How can we bring back my Elephant's friend and make him happy again?" The Minister suggested, "Your Majesty, make a **declaration** that whoever has the dog that used tolive at the royal Elephant's shed will be penalized". The King did the same and the man who had taken the dog, instantly turned him loose when he heard the proclamation. As soon as he was freed, the Dog ran back as fast as he could to the Elephant's shed. The Elephant was so delighted to see the Dog that he picked his friend up with his trunk and swung him back and forth. The Dog wagged his tail, while the Elephant's eyes sparkled with happiness. The King was content to see the Elephant happy once again and rewarded the Minister for his wise judgment.

71. What was the Minister's diagnosis of the Elephant's condition ?
    (a) The Elephant hated his keeper
    (b) The Elephant was lonely
    (c) The Elephant was starving
    (d) The Elephant had hurt his leg and as in pain
    (e) None of these
72. What method did the Minister suggest to the King to get back the Dog ?
    (a) To declare that whoever had that particular Dog would be punished
    (b) To keep a bowl of rice for the dog in the Elephant's shed so that he could be lured back to the palace
    (c) To command the Elephantkeeper to look for the Dog in the village
    (d) To persuade the Elephant to call out to the Dog
    (e) None of these
73. Why had the Elephant become very sad ?
    (a) He no longer got his daily bowl of rice
    (b) He was unhappy with the King for having sold the Dog
    (c) He missed his friend, the Dog
    (d) He was sold to an unknown man by his keeper
    (e) None of these
74. What did the Elephant-keeper do to the Dog ?
    (a) He sold the Dog to an unknown man for a price
    (b) He hit the Dog as the Dog was eating the Elephant's food
    (c) He killed the Dog
    (d) He complained to the King about the Dog
    (e) None of these
75. Which of the following would be the most appropriate title for the passage ?
    (a) Friends and Enemies (b) The Playful Dog
    (c) The King and the Minister (d) The Elephant-keeper
    (e) The Bond of Friendship
76. Why was the Elephant taken care of ?
    (a) He was a very special Elephant as he could talk to Dogs
    (b) He was a very loyal Elephant
    (c) He was the strongest Elephant in the Kingdom
    (d) He was weak and the King had a lot of sympathy for him
    (e) None of these

Directions (77–78): Choose the word/group of words which is **most similar** in meaning to the word/group of words printed in **bold** as used in the passage.

77. EXTRACTED

(a) Pulled (b) Inserted (c) Wing
(d) Dug out (e) Received

78. **DECLARATION**
(A) Pact (B) Praise (C) Announcement
(D) Writ (E) Resolve

Directions (79–80) Choose the word/group of words which is **most opposite** in meaning to the word/group of words printed in **bold** as used in the passage.

79. **RESIST**
(A) Give in (B) Please (C) Struggle
(D) Try out (E) Defy

80. **SEPARATED**
(A) Stuck (B) United (C) Estranged
(D) Bound (E) Joined

Directions (81-85): Rearrange the following seven sentences (A), (B), (C), (D), (E) and (F) in the proper sequence to form a meaningful paragraph then answer the questions given below them.

(A) These are: our economic reforms, the nuclear tests and the international security paradigm shift.
(B) The first was the result of reaction to our reaching the brink of insolvency.
(C) Three developments in the last decade give rise to optimism regarding India's future as a global player.
(D) The next few years will tell us whether that was the beginning of new thinking and strategic culture in India or just an aberration.
(E) The third is also an external phenomenon to which as of today we have adjusted reasonably well.
(F) The nuclear tests were the only deliberately voluntary acts of this country.

81. Which sentence should be the FOURTH in the paragraph?
(a) A (b) B (c) C (d) D (e) E

82. Which sentence should be the LAST in the paragraph?
(a) A (b) B (c) C (d) D (e) E

83. Which sentence should be the FIRST in the paragraph?
(a) A (b) F (c) E (d) D (e) C

84. Which sentence should be the SECOND in the paragraph?
(a) A (b) F (c) E (d) D (e) C

85. Which sentence should be the THIRD in the paragraph?
(a) A (b) B (c) C (d) D (e) E

Directions (86-90): Find out the error, if any. If there is no error, the answer is (e), i.e. No error. (Ignore the errors of punctuation, if any.)

86. The scheme failed because (a)/ some states could not (b)/ mange not to raise (c)/ the necessary funds.(d)/ No error (e).

87. Real estate prices in the (a)/ business district of the city (b)/ are expected to rise (c)/ at 15% this year. (d)/ No error (e).

88. By so early as next year (a)/ the leading investment bank (b)/ has plans to open (c)/ an office in New Delhi. (d)/ No error (e).

89. There is lots of (a)/ supports from the employees for (b)/ the proposal to (c)/ merge with the parent company. (d)/ No error (e).

90. Experts have recommended that (a)/ the government reconsidered (b)/ restrictions imposed on foreign (c)/ investment in real estate. (d)/ No error (e).

Directions (91-95); In each of the following sentences, there are two blank spaces. Below each sentence there are five pairs of words denoted by numbers (a), (b), (c), (d) and (e). Find out which pair of words can be filled up in the blanks in the sentence in the same sequence to make the sentence grammatically correct and meaningfully complete.

91. Great saints believe that realisation of God will liberate man from _____ bondage and this state of release confers the privilege of serving the Lord in his _____ abode.
(a) materialistic, permanent (b) earthly, transcendental
(c) primitive, unique (d) spiritual, ethereal
(e) antique, original

92. Biological clocks are of such ____ adaptive value to living organisms, that we would expect most organisms to ____ them.
(a) meager – evolve (b) certain, achieve
(c) significant – eschew (d) obvious - possess
(e) important- restrict

93. Before his marriage the Duke had led an austere existence and now regarded the affectionate, somewhat ____ behavior of his young wife as simply ____
(a) restrained – despicable (b) childish – elevating
(c) playful – sublime (d) frivolous – puerile
(e) childlike-slanting

94. Today Wegener's theory is ____ ; however, he died an outsider treated with ____ by the scientific establishment.
(a) unsupported – approval (b) dismissed - contempt
(c) accepted – approbation (d) unchallenged – disdain
(e) rejected- consent

95. We can coax physical nature into _____ many of our wishes but we cannot _____ authority over it or make it change its ways one jot.
(a) granting, empower (b) satiating, display
(c) satisfying, exercise (d) stimulating, exercise
(e) agreeing, enhance

Directions (96-100): In the following passage, some of the words have been left out, each of which is indicated by a number. Find the suitable word from the options given against each number

and fill up the blanks with appropriate words to make the paragraph meaningfully complete.

In recent years, the banking industry has been undergoing rapid changes, reflecting a number of **(96)** developments. The most significant has been advances in communication and information technology, which have **(97)** and broadened the **(98)** of financial information while lowering the costs of many financial activities. A second key **(99)** for change has been the increasing competition among a broad **(100)** of domestic and foreign institutions in providing banking and related financial services. Third, financial activity has become larger relative to overall economic activity in most economies.

96. (a) challenging (b) subjective (c) situated
(d) underlying (e) principled

97. (a) measured (b) motioned (c) habituated
(d) processed (e) accelerated

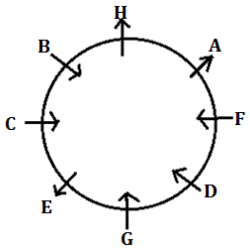
98. (a) concealment (b) disagreement (c) dissemination
(d) sowing (e) differentiation

99. (a) force (b) impetus (c) pull
(d) movement (e) energy

100. (a) group (b) rank (c) place
(d) range (e) row

Solutions:

Direction (1-5)

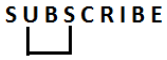


1. (c)
2. (b)
3. (a)
4. (a)
5. (d)

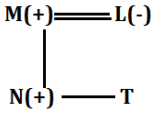
Direction(6-10)

6. (c)
7. (c) 8$, 7 ✡,
8. (d) #J1
9. (e) B 8, E 7, Z 2, J 1, K 9, D 4
10. (b) R=8th
L=15th

L=23rd
11. (a)woman will be sister of Raman
12. (a) top=10th bottom=18th
so total number of students = 10+18-1=27
13. (d) August 17
14. (a)



15. (d)



Direction(16-20)

Shoe	Day
E	Monday
F	Tuesday
C	Wednesday
D	Thursday
B	Friday
A	Saturday

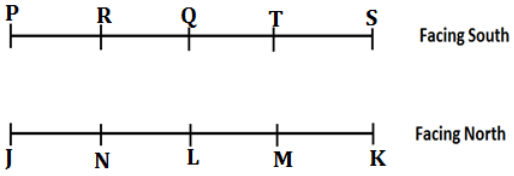
16. (c)
17. (b)
18. (d)
19. (c)
20. (e)

Direction(21-25)

meena→mo
teena→ga
reena→su
surbhi→ti
nancy→ye/na
garden→zo
dream→ki
golu→ye/na
bikki→da
aniket→ra
neeraj→nic

21. (e)
22. (d)
23. (b)
24. (e)
25. (b)

Direction(26-30)



26. (b)
27. (d)
28. (a)
29. (c)
30. (e)

Direction(31-35)

31. (a)I. H>L(True) II.K>T(False)
32. (e)I.G<P(True) II.G<J(True)
33. (b)I.E≥S(False) II.S≤N(True)
34. (d)I.Y<M(False) II.O>S(False)

35. (a)I.V<U(True) II.Z<F(False)

36. (c);

Sol. $? = 2 \times (79)^2 + 2 \times (49)^2 = 2 \times [6241 + 2401] = 17284$

37. (b);

Sol. $? = \frac{(7^3)^{\frac{2}{3}} \times (8^3)^{\frac{2}{3}}}{56} = \frac{49 \times 64}{56} = 56$

38. (d);

Sol. $?\left(\frac{4}{3} - 1\right) = \frac{7}{8} \times 616 \times 12 \times \frac{1}{16} - 17 \times 19 - 81$

$? \times \frac{1}{3} = \frac{308 \times 21}{16} - 323 - 81 = \frac{1617}{4} - 404$

$? \times \frac{1}{3} = \frac{1}{4}$

$\therefore ? = \frac{3}{4}$

39. (e);

Sol. $224 + 1391.5$

$= 1615.5$

40. (c);

Sol. $560 + 69 = 629$

41. (a)

Sol. $\frac{V_A}{V_B} = \frac{r_A^2 h_A}{r_B^2 h_B} = \left(\frac{r_A}{r_B}\right)^2 \left(\frac{h_A}{h_B}\right) = \left(\frac{2}{5}\right)^2 \left(\frac{3}{1}\right)$

$\frac{V_A}{V_B} = \frac{12}{25}$

42. (a)

Sol. Let the salary of Raja is 100

Mother → 30

Insurance & PPF = $\frac{40}{100} \times 70 = 28$

Insurance = $\frac{4}{7} \times 28 = 16$

PPF = $\frac{3}{7} \times 28 = 12$

30 – 16 → 8400

14 → 8400

1 → 600

100 → 60000

43. (b)

Sol. $(A + B) \times 10 = (B + C) \times 15$

(A + B) × 10 = (B + 0.6A) × 15

10A + 10B = 15B + 9A

A = 5B

Numbers of days = $\frac{(A+B)\times 10}{A} = \frac{(5B+B)\times 10}{5B}$

= 12 days

44. (b)

Sol. $619 - 135 \div 15 - (9)^2 = ?$

$? = 619 - 9 - 81$

$= 529 \approx 530$

45. (e)

Sol. $440 \div 15 + 208 \div 8 - 16 = ?$

$? = 29.33 + 26 - 16$

≈ 40

46. (d)

Sol. $4^? \times \sqrt{226} = 246 \div 8 + 930$

$4^? \times 15 = 30.75 + 930$

$4^? = \frac{960}{15}$

$4^? = 64$

$? = 3$

47. (a)

Sol. $x\%$ of $(140 \times 8 - 680) = 330$

$x\%$ of $(1120 - 680) = 330$

$\frac{x}{100} \times 440 = 330$

$x = 75$

48. (e)

Sol. $\frac{40}{100} \times 860 + \frac{86}{8} = ?$

$? = 344 + 10.75$

$? \approx 355$

49. (b)

Sol. Probability that two balls are red and one ball is green

$= \frac{7_{C_2} \times 5_{C_1}}{12_{C_3}} = \frac{21 \times 5}{2 \times 11 \times 10} = \frac{21}{44}$

50. (d)

Sol. $(600 + P) \times \frac{144}{100} - \frac{122}{100} \times P = 1216$

6 × 144 + 1.44P – 1.22P = 1216

0.22P = 1216 – 864

0.22P = 352

P = $\frac{352}{0.22} = 1600$

51. (b)

Sol.

		Milk	Water
Initially	180	130	50
Taken amount out of vessel	54	39	15
		91	35

$+\frac{6}{41}$

Required percentage = $\frac{41}{91+41} \times 100$

$= \frac{41}{132} \times 100$

$\approx 31\%$

52. (b)

Sol.

A	:	B	:	C
$28000 \times 5 + 20000 \times 7$	:	24000×7	:	32000×7
$28 \times 5 + 20 \times 7$	:	24×7	:	32×7
$7 \times 5 + 5 \times 7$	:	6×7	:	8×7
70	:	42	:	56
5	:	3	:	4

$5x - 3x = 2400$

$2x = 2400$

$\Rightarrow x = 1200$

Annual profit = $(5 + 3 + 4)x = 12 \times 1200$

$= 14400$

53. (b)

Sol. Required ratio = $\frac{450 \times \frac{30}{100} \times \frac{7}{15} + 400 \times \frac{18}{100} \times \frac{5}{12}}{450 \times \frac{30}{100} \times \frac{8}{15} + 400 \times \frac{18}{100} \times \frac{7}{12}}$

$\frac{63 + 30}{72 + 42} = \frac{93}{114}$

$= \frac{31}{38}$

54. (e)

Sol. Students enrolled for Football and below the age of 15

$= 200 \times \frac{38}{100} \times \frac{1}{19}$

$= 4$

Female below the age of 15 $= \frac{50}{100} \times 4 = 2$

Number of females students enrolled for football who are above 15 years $= 200 \times \frac{38}{100} \times \frac{10}{19} - 2$

$= 40 - 2 = 38$

55. (b)

Sol. Male enrolled for Football in Govt. Inter College and

MPVM $= 200 \times \frac{38}{100} \times \frac{9}{19} + 500 \times \frac{24}{100} \times \frac{5}{24}$

$= 36 + 25 = 61$

Female enrolled for Football in Govt. Inter College and

MPVM $= 200 \times \frac{38}{100} \times \frac{10}{19} + 500 \times \frac{24}{100} \times \frac{19}{24}$

$= 40 + 95$

$= 135$

Difference = 135 – 61

= 74

56. (e)

Sol. Number of students not enrolled for Football in Play way Angles School, Govt. Inter College and MPVM

$= 450 \times \frac{70}{100} + 200 \times \frac{62}{100} + 500 \times \frac{76}{100}$

$= 315 + 124 + 380 = 819$

Average $= \frac{819}{3} = 273$

57. (b)

Sol. Students enrolled for Football in Govt. Inter College and

DPS $= 400 \times \frac{18}{100} + 200 \times \frac{38}{100}$

$= 72 + 76 = 148$

Students enrolled for football in Play way Angle School and

MPVM $= 450 \times \frac{30}{100} + 500 \times \frac{24}{100}$

$135 + 120 = 255$

Required percentage $= \frac{255-148}{255} \times 100$

$= \frac{107}{255} \times 100 = 41.96\%$

$\approx 42\%$

58. (b)

Sol. B = A + 7 ...(i)

B + 16 = 2 (A – 2)

A + 7 + 16 = 2A – 4

A = 27

A + B = A + A + 7

= 27 + 27 + 7

= 61 years

59. (a);

Sol. Seeta score in the exam = 456 – 24 = 432

According to the question

54% = 432

34% $= \frac{432}{54} \times 34$

$= 8 \times 34$

Passing Marks = 272

Required Marks = 456 – 272 = 184 marks.

60. (e);

Sol. Total marks in the examination = 30

Marks deducted in each wrong question = 1.25

Total deduction = 30 – 13.75 = 16.25

No. of incorrect question $= \frac{16.25}{1.25} = 13$

61. (b);

Sol. $\frac{24}{u} + \frac{54}{v} = 6 \ldots\ldots\ldots (1)$

$\frac{36}{u} + \frac{48}{v} = 8 \ldots\ldots (2)$

Eqn. (1) × 3 – eqn. (2) × 2

$\frac{72}{u} + \frac{162}{v} = 18$

$\frac{72}{u} + \frac{96}{v} = 16$

$\frac{66}{v} = 2$

$v = 33$

Put in the eqn (1)

$\frac{24}{u} + \frac{54}{33} = 6$

$u = 5.5$

∴ Speed of the man in still water

$= \frac{33+5.5}{2} = \frac{38.5}{2} = 19.25$ kmph

62. (d);

Sol. No. of ways all letter can be arranged

$= \frac{9!}{2!\,2!} = 90720$

When vowels come together, no. of

Ways = $6! \times \frac{4!}{2!\,2!} = 4320$

∴ Required no of ways = 90720 – 4320

= 86400

63. (c); Step 1:

Given 6 boys and 6 girls

∴ Number of ways in which 6 boys and 6 girls sit with all 6 girls sitting together in a row =7!

6 girls sitting arrangement =6!

Step 2:

∴ Required probability $= \frac{7! \times 6!}{12!} \Rightarrow \frac{1}{132}$

64. (d); Let the number is *x*

$8x - 153 = 153 - x$

$9x = 306$

$x = 34$

25% of *x* = 8.5

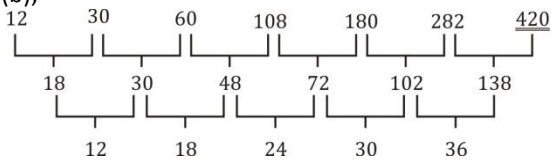
65. (d); $+8^3, -7^2, +6^3, -5^2$

$= 678 + 4^3 = 742$

66. (c); +352, + 176, +88, +44

884 + 22 = 906

67. (b);



68. (a); $\times 2 + 10, \times 2 - 10, \times 2 + 10, \times 2 - 10 \ldots \ldots \ldots$

69. (a); there are two alternative series
11, 13, 15, 17
14, 18, 27
$14+2^2, 18+3^2, 27+4^2 = 43$

70. Ans. (a)
Sol. Let the cost price is C
$483 - C = 546 - 483$
$483 - C = 63$
$C = 483 - 63$
$C = 420$
Marked price $= \frac{140}{100} \times 420$
$= 588$

71. (b); The minister noticed that there was a dog who used to eat, sleep and play with the Elephant. He was taken by a stranger three days ago. Then minister concluded that the royal Elephant is not sick, but he is lonesome without his dear friend, the Dog. This makes option (b) correct.

72. (a); The minister suggested to the King to make a declaration that whoever has the dog that used to live at the royal Elephant's shed will be penalized. Thus, (a) is the right answer.

73. (c); The man took the Dog to his home village, which was quite far away. The King's Elephant became very sad after this incident. Thus, (c) is the right answer.

74. (a); The Elephant keeper didn't own the Dog but sold it and extracted a sum of money from the deal. Thus, (a) is the correct answer.

75. (e); "The Bond of Friendship" is the correct title of the passage.

76. (e); The elephant was very dear to the king, so he was well-fed and well treated. Thus, (e) is the correct answer.

77. (e); **Extracted** means to make someone give you something. So, received is the word which is similar in meaning to it.

78. (c); **Declaration** means a formal or explicit statement or announcement. So, Announcement is the word which is similar in meaning to it.

79. (a); **Resist** means withstand the action or effect of. So, Give in is the word which is opposite in meaning to it.

80. (b); **Separated** means cause to move or be apart. So, United is the word which is opposite in meaning to it.
For questions (81-85); The correct sequence is CABEFD.

81. (e); E

82. (d); D

83. (e); C

84. (a); A

85. (b); B

86. (c); Double negatives should never be used in a sentence. It makes an error. So, remove 'No'

87. (d); By/to should be used in place of 'at'

88. (a); Replace 'so' with 'as' because correct expression is As+Adverb+As

89. (b); Use 'support' in place of 'supports' because it has been used as an uncountable noun here.

90. (b);

91. (b); Man has to be liberated from 'earthly' or 'materialistic' bondage and he should be united with 'spiritual' bondage, and hence 'spiritual' in option d would distort the sentence.
When man's life is materialistic, God's abode should be the opposite of 'materialistic'. But 'permanent' does not suggest that. Whereas 'earthly' and 'transcendental' are antonyms and are the most appropriate word in the given context.

92. (d); The sentence structure suggests that if biological clocks are a great advantage, then most organisms would possess them. [Or, if they are not an advantage, then organisms will not have them.]
Therefore, the obvious value, leads us to expect that organisms possess them.

93. (d); The behavior of the wife is described as 'affectionate' and so we require a word of similar weight for the first blank. Hence we eliminate 'restrained' and 'unpleasant'. Also the Duke is described as 'austere' and is unlikely to approve of affectionate behavior. And so from the remaining choices we choose the negative word puerile.

94. (d); 'however' indicates a contradictory statement, and therefore we need opposite ideas in the two halves of the sentence. So, Wegener's theory is unchallenged (everyone accepts it); however he was treated with disdain (contempt). Also the word 'outsider' in the sentence indicates that the second blank will have to be a negative word.

95. (c); We can satisfy the wishes and exercise authority over someone or something.

96. (d)

97. (e)

98. (c)

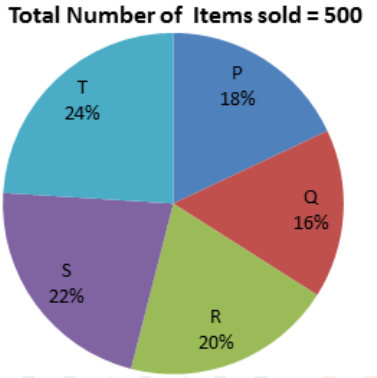
99. (b)

100. (d)

IBPS PO 2016 MAINS – MEMORY BASED MOCK

QUANTITATIVE APTITUDE

Directions (51-55): There are five shops P, Q, R, S and T and they sell two different items - item A and item B. Following pie-chart shows the total no. of items sold by different shops in a particular month.



51. What is the central angle corresponding to the total number of items sold by shop S ?
(a) 87.8° (b) 71.2° (c) 79.2°
(d) 77.8° (e) None of these

52. Total number of items sold by shop P is equal to 36% of the total items purchased by shop P, then what is total number of unsold items of shop P ?
(a) 320 (b) 160 (c) 140
(d) 360 (e) None of these

53. If the total number of items sold by shop S are 10% more and that of T are 20% more in the next month, than what is the total number of items sold by shop S and T together in the next month ?
(a) 265 (b) 355 (c) 255
(d) 365 (e) None of these

54. If the total no. of item B sold by shop Q and that of R are equal and the ratio between the item A sold by shop Q to the item A sold by shop R is 2 : 3, then find the total number of item B sold by shop Q and R together ?
(a) 80 (b) 90 (c) 70
(d) 100 (e) None of these

55. If the total number of item B sold by all of the shops together are 58% of the total items sold by all of the shops, then find the difference between the item A sold by all of the shops together and the item B sold by all of the shops together ?
(a) 60 (b) 70 (c) 85
(d) 95 (e) None of these

56. The average age of Sheela, Ram and Mona is 38 years . 2 year ago, average age of Sheela and Ram is 39 year. 2 year hence, average age of Hema and Mona is 45. Find the present age of Hema ?
(a) 52 years (b) 54 years (c) 50 years
(d) 48 years (e) None of these

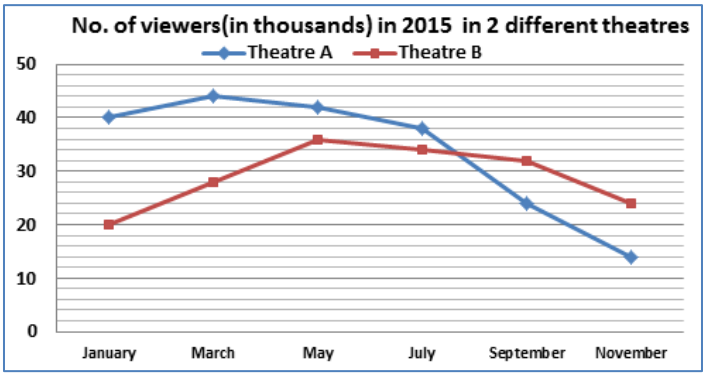
57. Total distance between A and B is d kms. If the distance travelled along the stream is three time of the total distance and the distance travelled against the stream is two times of the total distance. If the time taken to cover the distance along the stream is 10% less then the time taken to cover the distance against the stream. If a person cover a distance of 21 km in 1 hr 24 min along the stream, then find the rate of current ?
(a) 2 km/hr (b) 3 km/hr (c) 1 km/hr
(d) 4 km/hr (e) None of these

58. In a bag there are 3 magenta balls, 5 green balls and 7 blue balls . 2 balls are drawn one by one without replacement. If the first ball comes out to be of magentacolour, then 8 more magenta coloured balls are added to bag. Find the probability that both the balls drawn are of magenta colour.
(a)$\frac{1}{35}$ (b) $\frac{2}{11}$ (c)$\frac{1}{11}$
(d) $\frac{2}{23}$ (e) None of these

59. A started a business, Band C joined him in the 1st year, they invested in the ratio of 5:4:7 respectively and the period for which they invested was in the ratio of 4:3:2 respectively. In the 2nd year , A doubled the investment, B and C continued with the same investment as they investor for the same no of month as they did in 1st year. The total profit in 2 years was 14000. What is B's share of profit.?
(a)Rs 2500 (b)Rs 3000 (c)Rs 3500
(d)Rs 4000 (e)none of these

60. A man invested rs X in simple interest at a rate of interest of 15 % for 5 yrs .then he invested X+300 at compound interest at 10% rate for 2 years.The total interest obtained in 2 years is Rs4383. Find the total amount (in Rs) invested by the man.
(a)9000 (b)8700 (c) 8500
(d)9300 (e)none of these

Directions (61-65): Study the following line graph carefully and answer the following questions.



61. What is the difference between total number of viewers of

theatre A in may, September and November together and the no. of viewers of theatre B in the same months ?
(a) 12000 (b) 16000 (c) 8000
(d) 14000 (e) None of these

62. If number of viewersof theatre A in January 2016 increases by 20% and that of theatre B by10% as compared to the corresponding no. of viewers of these theatres in January in 2015. Then find the difference between no. of viewers of theatre A and theatre B in January 2016.
(a) 20000 (b) 22000 (c) 25000
(d) 26000 (e) None of these

63. The number of viewers of theatre B in October is equal to average of the viewers of same theatre in September and November, also the viewers of theatre A in October is $\frac{5}{7}$ of the viewers of theatre B in the October month. Find the number of viewers of theatre A in October.
(a) 24000 (b) 22000 (c) 25000
(d) 20000 (e) None of these

64. The total number of viewers in march 2016 increased by 40% as compared to that in March 2015. If the viewers of theatre A in March 2016 are 25% more than that in 2015. Then find the difference between number of viewers of theatre B in March 2016 and in March 2015.
(a) 15800 (b) 19800 (c) 17800
(d) 18800 (e) None of these

65. What is the ratio of viewers of theatre A in May and November together to that of theatre B in January and September together?
(a) 14 : 11 (b) 13 : 14 (c) 11 : 14
(d)14 : 13 (e) None of these

Directions (66-70): find the wrong term in the following series-

66. 33 39 56 85 127 185 254
(a) 39 (b) 254 (c) 185
(d) 85 (e) 56

67. 7 9 21 67 275 1371 8233
(a) 275 (b) 21 (c) 67
(d) 1371 (e) 8233

68. 7 4 5 9 21 52.5 160.5
(a) 4 (b) 5 (c) 9
(d) 52.5 (e) 21

69. 13 27 45 117 333 981 2925
(a) 13 (b) 27 (c) 45
(d) 117 (e) 333

70. 3 6 15 45 157 630 2835
(a)45 (b)15 (c)157
(d)2835 (e)630

71. Two jar A and B. Both contain 20 % milk. The quantity of jar A is 4 times than that of quantity of jar B. both jar mixtures are mixed and form new mixture C and 15 litres of water is added .The final ratio of water to milk is now 19:4. Find the initial quantity (in litres) of milk in jar B.
(a)5 (b)4 (c)10
(d)8 (e)none of these

72. The ratio of work done by 30 women to the work done by 25 men, in the same time is 5:6. If 9 women and 10 men can finish a work in $3\frac{1}{13}$ days. Then how many women can finish the work in 4.5 days?
(a)18 (b)16 (c)20
(d)25 (e)none of these

73. Out of a total 85 children playing badminton or table tennis or both, total number of girls in the group is 70% of the total number of boys in the group. The number of boys playing only badminton is 50% of the number of boys and the total number of boys playing badminton is 60% of the total number of boys. The number of children playing only table tennis is 40% of the total number of children and a total of 12 children pay badminton and table tennis both. What is the number of girls playing only badminton ?
(a) 16 (b) 14 (c) 17
(d) Date inadequate (e) None of these

74. A laptop costs 15 times as compared to cost of a mouse. On each laptop there is a profit of 25%. While the total profit on selling a mouse and a laptop is 30%. If there is a profit of Rs 2100 on selling the mouse then find the cost price of a laptop?
(a) Rs30000 (b) Rs2000 (c) Rs32000
(d) Rs35000 (e) none of these

75. The marked price of a shirt and a trouser are in the ratio 1 : 2. The shopkeeper gives 40% discount on the shirt. If the total discount on the shirt and trousers is 30%, the discount offered on the trousers is
(a) 15% (b) 20% (c) 25%
(d) 30% (e)none of these

Directions (76-80): In the following table, the investments and profit of three persons is given for different years in a joint business.

	Investments (in Rs.)			Profit (in Rs.)		
Year	A	B	C	A	B	C
2012	17000	21000	23000	85000	—	115000
2013	—	5000	—	—	12500	92500
2014	—	7000	8000	—	—	14000
2015	—	—	9000	50000	44000	24000
2016	11000	20000	—	—	—	—

Note:
1. Apart from year 2015, they invested the amounts for same period.
2. Some values are missing. You have to calculate these value per given data.

76. If the total profit in 2014 is 49000, then find the ratio of the investment of B in 2013 to the investment of A in 2014.
(a) 5 : 13 (b) 10 : 27 (c) 15 : 11
(d) 20 : 33 (e) None of these

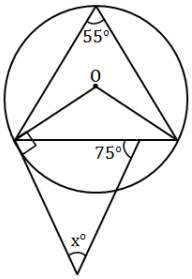
77. In year 2015 total investment of A and B is 58000, A and B invested their amount for 6 months and 4 months respectively then find the number of months that C invested his amount ?
(a) 4 months (b) 6 months (c) 8 months
(d) Can't be determined (e) None of these

78. The ratio of Total profit earned by B in year 2012 the profit earned by him in the year 2016 ?
(a) 3 : 11 (b) 13 : 29 (c) 33 : 59
(d) Can't be determined (e) None of these

79. Total investment made by A,B and C in 2013 was Rs75000. Profit earned by A in 2013 is approximate what % more than the investment made by C in 2013 ?
(a) 131% (b) 115% (c) 120%
(d) 123% (e) 149%

80. Total profit earned by all in 2016 is 445500 Rs. and the ratio of investment made by A and B together and investment made by B and C together is 31 : 52. Then find the difference between the profit made by A and C in 2016 ?
(a) 153000 (b) 148500 (c) 166000
(d) 170000 (e) None of these

81.



Quantity I: x° Quantity II: 55°
(a) Quantity I > Quantity II (b) Quantity I < Quantity II
(c) Quantity I ≥ Quantity II (d) Quantity I = Quantity II
(e) No relation

82. $(x^a)^c = x^c$
$\frac{x^{2b}}{x^a} = (x^{5a}) \times (x^d) \times (x^b)$
Quantity I = b Quantity II = d
(a) Quantity I > Quantity II (b) Quantity I < Quantity II
(c) Quantity I ≥ Quantity II (d) Quantity I = Quantity II
(e) No relation

83. a> 0 < b
For all the integer value of a and b
$x = \frac{(a^2+ab)-(ab^2-b)}{2a^2+b^2-ab}$
Quantity I: x Quantity II: 1.5
(a) Quantity I > Quantity II (b) Quantity I < Quantity II
(c) Quantity I ≥ Quantity II (d) Quantity I = Quantity II
(e) No relation

84. A box contains 4 Red balls, 6 white balls, 2 orange balls and 8 black balls.
Quantity I: Two balls are drawn at random probability that both balls are either red or white.
Quantity II: Three balls are drawn. The probability that all are different.
(a) Quantity I > Quantity II (b) Quantity I < Quantity II
(c) Quantity I ≥ Quantity II (d) Quantity I = Quantity II
(e) No relation

85. The cost price of 2 items A and B is same. The shopkeeper decided to mark the price 40% more than the CP of each item. A discount of 25% was given an item A and discount of 20% was given on item B. total profit earn on both item was Rs.
Quantity I: CP of the items
Quantity I: CP of any item which was sold at 12.5% profit and profit earned on it was sold for Rs. 50
(a) Quantity I > Quantity II (b) Quantity I < Quantity II
(c) Quantity I ≥ Quantity II (d) Quantity I = Quantity II
(e) No relation

Directions (86-90): What should come in place of question mark (?) in the following given questions?(Note: You need not to calculate the exact value.)

86. $35.99\sqrt{?} + 32.0032\sqrt{?} = \frac{68}{10.998} \times (?)$
(a) 81 (b) 72 (c) 169
(d) 121 (e) 144

87. $(3.02)^2 + (9.08)^2 + (8.03)^2 + (4.04)^2 = ?$
(a) 170 (b) 230 (c) 150
(d) 210 (e) 160

88. $\sqrt{360.98} \times 18.99 + 1082.98 \div 57.07 = ?$
(a) 372 (b) 380 (c) 386
(d) 400 (e) 420

89. $94.95 \times 13.03 + \sqrt{35.98} \times 14.99 = 53 \times \sqrt{?}$
(a) 25 (b) 144 (c) 225
(d) 625 (e) 900

90. (333% of 856)÷49.95=?
(a) 43 (b) 41 (c) 47
(d)39 (e) 57

Directions (91-95): In which of the following questions you have to find out that which of the following statement/statements are redundant for determining the answer of given question or can be dispensed with.

91. A trader sells a homogeneous mixture of A and B at the rate of Rs 32 per kg. What is the profit earned by the trader?
(I) He bought B at the rate of Rs 29 per kg
(II)He bought per kg of A at Rs 8 higher than the rate of B per kg.
(III)He bought A at the rate of Rs 34 per kg
(a)Only I and II (b) Only I and III
(c) I, II and III together are not sufficient
(d) Either (a) or (b) (e) Any two of these

92. 12 men and 8 women can complete a piece of work in 10 days. How many days will it take for 15 men and 4 women to complete the same work?
(I) 15 men can complete the work in 12 days
(II) 15 women can complete the work in 16 days
(III) The amount of work done by a woman is three-fourth of the work done by a man in one day.
(a) Only I and II or III (b) Only II or III
(c) Only III (d) Any two of the three (e)Only II

93. What will be the sum of the ages of father and the son after five years?
I. Father's present age is twice son's present age
II. After ten years the ratio of father's age to the son's age will become 12 : 7
III. The difference between the father's age and son's age

was equal to the son's present age
(a) Only I or II (b) Only II or III (c) Only I or III
(d) Only III (e)Any two of the three

94. What is the amount saved by Sahil per month from his salary?
(I) Sahil spends 25% of his salary on food, 35% on medicine and education.
(II) Sahil spends Rs 4000 per month on food and 35% on medicine and education and saves the remaining amount.
(III) Sahil spends Rs 2500 per month on medicine and education and saves the remaining amount.
(a) Only II (b) Only III (c) Both II and III
(d) either II or III (e) None

95. An article is sold at 15% discount. Find the percentage gain.
(I) If the article had been sold for Rs 150 less, there would have been no profit no loss
(II) Had the article been sold for Rs 50 more, the gain would have been 15%
(III) Cost price of the article is Rs 1000
(a) Only I or III (b) Any one of them
(c) either I or II (d) Any two of them
(e) None

Directions (96-100): Study the following information carefully to answer these question.

An institute having 450 employees has sent all its employees for training in one or more areas out of HRM, computer skills and financial skills. The employees are classified into two categories—officers and clerks, who are in the ratio of 4 : 5. 10% of the officers take training only in computer skills, 16% of the clerks take training only in HRM which is equal to the number of officers taking training only in financial skills and is equal to the 50% of the number of officers taking training only in HRM and financial skills both. 6% of the total employees take training in all of which two-thirds are officers. 10% of the total employees take training only in HRM and computer skills, which is five times the number of clerks taking training only in computer skills and financial skills. 10% of clerks take training only in HRM and computer skills. The number of officers taking training only in HRM is 25% of the number of clerks taking training only in HRM. 20% of the total number of employees take training only in computer skills. Number of clerks taking training in HRM and financial skills both is 20% of the total number of clerks.

96. Total how many officers take training in HRM?
(a) 110 (b) 128 (c) 118
(d) 98 (e) None of these

97. Total how many clerks take training in computer skills but not in HRM?
(a) 113 (b) 104 (c) 88
(d) 79 (e) None of these

98. Total how many employees take training in financial skills but not in HRM?
(a) 106 (b) 135 (c) 127
(d) 134 (e) None of these

99. Total how many clerks take training in financial skills?
(a) 115 (b) 106 (c) 47
(d) 97 (e) None of these

100. What per cent of the total number of officers take training in computer skills but not in financial skills?
(a) 25% (b) 40% (c) 20%
(d) 15% (e) None of these

Note: Data interpretation (paragraph based) questions were very tough and very lengthy so very few students attempted these questions

The paragraph was based on company which have production (in Rs.) from different years.

ENGLISH LANGUAGE

Directions (101-105) : Read the following passage carefully and answer the questions given below it.

The finance ministry on Monday said the Union budget would be growth-oriented, implicitly signaling that it will address the investment crisis in the Indian economy.

"Given the fiscal constraints and other parameters under which the government has to function, the effort of the government is to present a budget which is growth-oriented, that maintains the momentum of growth and tries to develop on it," economic affairs secretary Shaktikanta Das said in an interview with DD News uploaded on YouTube on Monday.

According to Das, the budget will also detail new measures to support ongoing programmes such as Start-up India, Standup India, Make In India, Digital India and the Skill mission – all of which have a strong focus on creating jobs.

Finance minister Arun Jaitley will be presenting his third budget on 29 February at a time when private investment has dried up and the exchequer has had to incur higher expenditure due to implementation of the One Rank One Pension scheme for the armed forces and the recommendations of the Seventh Pay Commission.

That may cramp the government's ability to accelerate public investment to revive economic growth while sticking within the confines of its fiscal deficit targets. Some parts of the government believe that the emphasis should be on growth and not fiscal consolidation. Other parts, and the Reserve Bank of India, believe the finance minister should adhere to his fiscal commitments made in the last budget.

Without revealing whether the government will digress from the path of fiscal consolidation, Das said the government's priority is to take a balanced view on "the expenditure requirement to keep our growth momentum and to what extent we can

borrow'. Care Ratings chief economist Madan Sabnavis said the government has to increase its allocation for public investment on infrastructure to stimulate growth. "I expect government to spend Rs.10,000-20,000 crore additional amount on infrastructure. Given nominal GDP (gross domestic product) is not expected to expand significantly, the leeway for the government to spend more may not be there while keeping fiscal deficit within 3.7-3.9% of GDP. So I don't expect a big-bang push for infrastructure spending given the fiscal constraint," he said.

The finance ministry revealed more contours of its budget when minister of state for finance Jayant Sinha, also in an interview to DD News, said the four pillars of the budget will be poverty eradication, farmers' prosperity, job creation and a better quality of life for all Indian citizens. 'This budget will be a forward looking budget that will ensure that India will continue to be a haven of stability and growth in a very turbulent and choppy global economic environment," he added.

The government has been contemplating tax incentives to companies in the manufacturing sector, including tax deductions on emoluments paid to new employees, to encourage firms to step up hiring and create jobs under its Make in India initiative. The government published suggestions that it has received internally from various government departments and other stakeholders on the mygov.in website, seeking further ideas and comments from the public.

Suggestions being considered by the government include financial incentives, tax incentives under the Income Tax Act, 1961, and subsidies for equipping employees with job skills, and upgrading and improving employment exchanges. Another suggestion is to expand the scope of the tax deduction currently available to companies that add at least 10% to their workforce in a year by lowering the threshold. This incentive is available only in cases of employees who earn less than Rs.6 lakh a year.

(The topic of the Passage asked in the exam was based on Infrastructure Investment)

101. What is the main objective of the government to create the Union Budget?
(a) It should meet the requirements of the society.
(b) It should be under some fiscal constraints.
(c) It should be growth oriented.
(d) It should meet the requirements of a developed country.
(e) It should change the momentum of growth.

102. Where is it expected to invest by government to stimulate growth?
(a) On infrastructure (b) On governments plans.
(c) On fiscal management (d) On manufacturing sector
(e) On social development.

103. What does this mean that India will continue to be a "haven of stability "?
(a) That new budget will make India stable forever.
(b) The four pillars of budget will lead to make stability.
(c) India will continue towards stability even in disturbed economic environment.
(d) The budget will remain unchanged even in turbulent and choppy economic environment.
(e) None of the above

104. Why is the government providing tax incentive to companies in manufacturing sector?
(a) For better infrastructure.
(b) For tax deductions on emoluments paid to new employees,
(c) To create new job opportunities and to initiate project 'Make in India'
(d) to create new job opportunities and to initiate project Standup India.
(e) to encourage firms to step up hiring new skilled employees

105. Which one of the following is NOT the suggestion considered by the government?
(a) To expand the scope of tax deduction to companies that add at least 10% to their workforce in a year.
(b) To upgrade and improve employment exchange.
(c) To provide incentive to employees who earn less than Rs.6 lakh a year.
(d) Subsides to train employees with job skills.
(e) Tax penalty for high income people.

Directions (106-110): Read the following passage carefully and answer the questions given below it.

The alarm bells should start ringing any time now. An important component of the economy has been sinking and needs to be rescued urgently. This critical piece is 'savings' and, within this overall head, household savings is the one critical subcomponent that needs close watching and nurturing.

While it is true that one of the primary reasons behind the current economic slowdown is the tardy rate of capital expansion - or, investment in infrastructure as well as plant and machinery - all attempts to stimulate investment activity are likely to come to naught if savings do not grow. Without any growth in the savings rate, it is futile to think of any spurt in investment and, consequently, in the overall economic growth. If we source all the investment funding from overseas, it might be plausible to contemplate investment growth without any corresponding rise in savings rate. But that is unlikely to happen.

Within the overall savings universe, the subcomponent 'household savings' is most critical. It provides the bulk of savings in the economy, with private corporate savings and government saving contributing the balance. The worrying factor is the near-stagnation in household savings over the last eight years or so. What's even more disconcerting is the fact that household savings remained almost flat during the go-go years of 2004-08.

This seems to be counter-factual. There are many studies that show that there is a direct relationship between overall economic growth and household savings. So, at a time when India's GDP was growing by over 9% every year, the household savings rate stayed almost constant at close to 23% of GDP.

There was, of course, an increase in absolute terms, but it remained somewhat fixed as a proportion of GDP.

What is responsible for this contradictory movement? The sub-group on household savings, formed by the working group on savings for the 12th Plan set up by the Planning Commission and chaired by RBI deputy governor SubirGokarn, has this to say, "...a recent study had attributed the decline in the household saving ratio in the UK during 1995-2007 to a host of factors such as declining real interest rates, looser credit conditions, increase in asset prices and greater macroeconomic stability...

While recognising that one of the key differences in the evolving household saving scenario between the UK and India is the impact of demographics (dependency ratio), anecdotal evidence on increasing consumerism and the entrenchment of (urban) lifestyles in India, apart from the easier availability of credit and improvement in overall macroeconomic conditions, is perhaps indicative of some 'drag' on household saving over the last few years as well as going forward."

India has another facet: a penchant for physical assets (such as bullion or land). After the monsoon failure of 2009, and the attendant rise in price levels that has now become somewhat deeply entrenched, Indians have been stocking up on gold. Consequently, savings in financial instruments dropped while those in physical assets shot up. This is also disquieting for policy planners because savings in physical assets stay locked in and are unavailable to the economy for investment activity. There is a counter view that higher economic growth does not necessarily lead to higher savings. According to a paper published by Ramesh Jangili (Reserve Bank of India Occasional Papers, Summer 2011), while economic growth doesn't inevitably lead to higher savings, the reciprocal causality does hold true. "It is empirically evident that the direction of causality is from saving and investment to economic growth collectively as well as individually and there is no causality from economic growth to saving and (or) investment."

Whichever camp you belong to, it is beyond doubt that savings growth is a necessary precondition for promoting economic growth. The Planning Commission estimates that an investment of $1 trillion, or over 50 lakh crore, will be required for the infrastructure sector alone. And, a large part of this critical investment will have to be made from domestic savings.

(The topic of the Passage asked in the exam was based on Informal Economy to formal Economy)

106. What is the main concern of the author behind saying that 'the alarm bells should start ringing anytime now'?
(a) The current economic growth is slowing down due to regular failure of monsoon.
(b) Due to power shortage industrial growth could not touch the target.
(c) Household savings are sinking and they require to be revamped.
(d) Due to a sharp decline in real interest rates people have lost their enthusiasm to invest in govt schemes.
(e) All the above

107. What is/are the primary reasons behind the current economic slowdown?
(A) Slow rate of capital expansion
(B) Tardy investment in infrastructure as well as plant and machinery
(C) A rapid increase in the cases of corruption, and decreased FDI
(a) Only (A) (b) Both (A) and (B)
(c) Either (A) or (C) (d) Both (B) and (C)
(e) All (A), (B) and (C)

108. How is household savings related to overall economic growth? Give your answer in the context of the passage?
(A) Overall economic growth is directly related to household savings.
(B) Overall economic growth is inversely proportional to household savings.
(C) There is no specific relationship between overall economic growth and household savings.
(a) Only (C) (b) Only (B) (c) Only (A)
(d) Either (A) or (B) (e) Either (A) or (C)

109. What was/were the reason(s) of drop in savings in financial instruments after 2009?
(a) Rise in price level of gold
(b) Decrease in real interest rates on savings in financial instruments
(c) Investment in physical assets, particularly land
(d) Only (a) and (c) (e) Only (b) and (c)

110. Which of the following is/are the reasons of a drag on household savings in India over the last few years?
(a) Increasing consumerism
(b) Entrenchment of urban lifestyle
(c) Easier availability of credit
(d) Improvement in overall macroeconomic conditions
(e) All the above

Directions (111-115): In each of the following questions five options are given, of which one word is most nearly the same or opposite in meaning to the given word in the question. Find the correct option having either same or opposite meaning.

111. Prodigy
(a) Pauper (b) Despondent (c) Demure
(d) Wanton (e) Epitome

112. Nondescript
(a) Conducive (b) Discern (c) Tantamount
(d) Defined (e) Emancipate

113. SAVANT
(a) Glutton (b) Postulant (c) Shrink
(d) Pluck (e) Itinerant

114. CORPULENT
(a) Lean (b) Gaunt (c) Emaciated
(d) Obese (e) Nobble

115. EMBEZZLE
(a) Misappropriate (b) Balance (c) Remunerate
(d) Clear (e) Perfection

Directions (116-120): Which of the pair of phrases (a), (b), (c)

and (d) given below should replace the phrase given in bold in the following sentence to make the sentence grammatically meaningful and correct? If the sentence is correct as it is and no correction is required, mark (e) as the answer.

116. According to author Dishant gautam, a novel is **difficult** to write when compared to a play is like **going for** an election where one has to appeal to a thousand people at a time whereas in a book one appeals to one only person.
(a) simpler, running in (b) faster, voting through
(c) easier, running for (d) fool proof, voting on
(e) No correction required

117. We have in America a **collection** speech that is neither American, Oxford English, nor colloquial English, but **a mixture** of all three.
(a) motley, an enhancement (b) hybrid, a combination
(c) nasal, a blend (d) mangled, a medley.
(e) No correction required

118 . Alice Walker's The Temple of My Familiar, far from being a tight, **focused** Narrative, is instead **a cheaper** novel that roams freely and imaginatively over a halfmillion
(a) traditional , a chronological
(b) provocative , an insensitive (c) forceful , a concise
(d) focused , an expansive (e) circuitous , a discursive

119. Jayashree was habitually so docile and **erratic** that her friends could not understand her sudden **hostile** her employers.
(a) accommodating…outburst against
(b) erratic…envy of (c) truculent…virulence toward
(d) hasty…annoyance toward (e) apologetic…hostile

120. The village headman was unlettered, but he was no fool, he could see through the **mystery** of the businessman's proposition and promptly **moved** him down.
(a) deception, forced (b) naivete, turned
(c) potential, forced (d) sophistry, turned
(e) No correction required

Directions (121-125): In each of the following questions a short passage is given with one of the lines in the passage missing and represented by a blank. Select the best out of the five answer choices given, to make the passage complete and coherent (coherent means logically complete and sound).

121. The Time Traveler (for so it will be convenient to speak of him) was expounding a recondite matter to us. His grey eyes shone and twinkled, and his usually pale face was flushed and animated. The fire burned brightly, and the soft radiance of the incandescent lights in the lilies of silver caught the bubbles that flashed and passed in our glasses. Our chairs, being his patents, embraced and caressed us rather than submitted to be sat upon, and there was that luxurious after-dinner atmosphere when thought roams gracefully free of the trammels of precision. (_____)
(a) And slowly and steadily, the atmosphere grew stale and lost all the vibrancy it had
(b) And he put it to us in this way—marking the points with a lean forefinger—as we sat and lazily admired his earnestness over this new paradox (as we thought it) and his fecundity
(c) We sat like toddlers do in a nursery, eagerly anticipating the show the Time Traveler would put on for us
(d) We sat benumbed by the proceedings, for the radiance of the Time Traveler was unimaginable and unbearable
(e) I caught Filby's eye over the shoulder of the Medical Man, and he winked at me solemnly.

122. Let us understand the definition of metaphysics, a purely speculative science, which occupies a completely isolated position and is entirely independent of the teachings of experience. It deals with mere conceptions--not, like mathematics, with conceptions applied to intuition--and in it, reason is the pupil of itself alone. It is the oldest of the sciences. (_____)
(a) And it would struggle to survive without the architecture of mathematical support that it draws its strength from
(b) Yet it continued to baffle mankind because of its abstractions
(c) But it has never had and never will have the good fortune to attain to the sure scientific method
(d) And it would still survive, even if all the rest were swallowed up in the abyss of an all-destroying barbarism
(e) This critical science is not opposed to the dogmatic procedure of reason in pure cognition; for pure cognition must always be dogmatic

123. However, it is possible that the non -resident entity may have a business connection with the resident Indian entity. In such a case, the resident Indian entity could be treated as Permanent Establishment of the nonresident entity. ……During the last decade or so, India has seen a steady growth of outsourcing of business processes by non residents or foreign companies to IT -enabled entities in India. Such entities are either branches or associated enterprises of the foreign enterprise or an independent India enterprise. The nonresident entity or foreign company will be liable to tax in India only if the IT -enabled BPO unit in India constitutes its Permanent Establishment.
(a) The tax treatment of the Permanent Establishment in such a case is under consideration
(b) How would the profit would be shared is not decided yet?
(c) A lengthy and cumber some process requiring a lot of application of mind and revenue principles is ahead for the tax department of India
(d) A new trend is seen in last decade.
(e) Indian companies have a lot on stake as competition increases.

124. Aggregation of risks is somewhat quite new to banks in India. While some banks have started thinking in that line by trying to put integrated limits framework and integrated risk policies as well as using CBS solutions for technological integration, the effort required is beyond such

requirement. Risk aggregation would mean aggregating the individual risk measures to decide most appropriate assets class that would contain the risk to the desired level dictated by the risk appetite .Capital allocation (about how much) would be based on such strategies…….

(a) Most banks are yet to conceptualize the same in their processes

(b) Most banks have already integrated it in their functioning; it is working over the years satisfactorily.

(c) Which would in long run prove to be the growth impeding

(d) Of risk aggregation which is really a new concept to Indian banks

(e) On expected lines of the regulation conditions laid down in the manual of the bank

125. After two years, high inflation moderated in the later part of 2011-12 in response to past monetary tightening and growth deceleration. High inflation had adverse consequences on welfare and on saving and investment, particularly household saving in financial assets. The most serious consequence of inflation is …… As growth slowed down, in part due to high inflation, it further reduced the welfare of the common man through adverse impact on employment and incomes.

(a) its destructive allocation impact on the industries that were lately coming up.

(b) its negative impact on the rich and high-profile people.

(c) its adverse distributional impact on the poor, people without social security and pensioners.

(d) its wayward consequences on the public distribution system meant for the poor.

(e) its unfavourable bearing on day to day commodities that are used by the common man.

Direction (126-130): Select the phrase/connector from the given three options which can be used to form a single sentence from the two sentences given below, implying the same meaning as expressed in the statement sentences.

126. RBI is concerned about the risk of investing in mutual funds. RBI is likely to ask banks to reduce their investments in mutual funds.

(A) At the risk of investing ……

(B) To reduce investments …….

(C) Concern for the risk …….

(a) Only (A) (b) Only (B) (c) Only (C)

(d) Only (A) and (B) (e) None of these

127. Twelve million youth enter the Indian work force every year. Eighty per cent of these youth are unskilled.

(A) While eighty per cent ……

(B) Since twelve million …….

(C) Of the twelve million …….

(a) Only (A) (b) Only (C) (c) Only (A) and (C)

(d) All (A), (B) and (C) (e) None of these

128. Food inflation is touching twenty per cent. The government will have to tighten monetary policy to prevent further rise.

(A) Although food inflation is ……

(B) With the tightening of monetary …….

(C) Given that food inflation …….

(a) Only (A) (b) Only (B) (c) Only (C)

(d) Only (A) and (B) (e) None of these

129. The government has decided to install renewable energy devices at prominent sites. Citizens will be more aware of their benefits.

(A) The government's decision …….

(B) Deciding to instal …….

(C) By making citizens …….

(a) Only (A) (b) Only (A) and (B)

(c) Only (B) (d) Only (C) (e) None of these

130. The company's sales were low at the beginning of the year. Its sales have picked up in the past few months.

(A) Though the company's sales were low ……

(B) Despite low sales at …….

(C) However the company's sales have picked …….

(a) Only (A) (b) Only (A) and (B)

(c) All (A), (B) and (C) (d) Only (B) and (C)

(e) None of these

Directions (131-135): Five statements are given below, labelled a, b, c, d and e. Among these, four statements are in logical order and form a coherent paragraph/passage. From the given options, choose the option that does not fit into the theme of the passage.

131. (a) The reference was to China, a country that has been courting Pakistan for several years through a number of means including assistance in its nuclear programme.

(b) After the Uri attacks, Pakistan's special Kashmir envoy Mushahid Hussain Syed declared that the US was a waning power, suggesting that Pakistan was seeking out other allies.

(c) The most important concern relates to the possible conflict in Pakistan between votaries of economic development and supporters of militancy.

(d) This corridor—which includes road, rail and port infrastructure—is expected to allow China to avoid the vulnerable Indian Ocean route currently used to transport oil from the Gulf.

(e) Of late, there has been much talk of the China-Pakistan Economic Corridor (CPEC) that stretches from the autonomous region of Xinjiang to the Gwadar port.

132. (a) India recently ratified the Paris Agreement, assuring it a seat at the 55/55 table

(b) ratification by at least 55 countries and accounting for at least 55% of global greenhouse gas (GHG) emissions was required for the agreement to come into force

(c) where countries will negotiate the mechanisms and provisions under the agreement.

(d) With the ratification, India has demonstrated leadership in climate negotiations but left some with concerns about signing an agreement without realizing its

full implications.
(e) There are certain targets India wants to achieve and to achieve that there is a need to allocate mitigating burden among states and also prioritize adaptation efforts.

133. (a) Corporate Social Responsibility has entered India's legal corridors.
(b) Given the need for proper legal help for a diverse section of society even the PM, in his address at the Bar Council's centenary celebrations earlier this year, urged lawyers to take on more pro bono cases.
(c) Top law firms and lawyers are doing pro bono so that they can give back to society.
(d) In India, traditionally, pro bono legal work was carried out by lawyers who had dedicated themselves to helping society.
(e) There are a number of socially aware and generous souls who are increasingly lending their expertise for pro bono work.

134. (a) A look at the historical data on forecasts made by the IMF in its World Economic Outlook (WEO) reports seems to suggest that optimism bias may be the bigger culprit.
(b) The large negative forecast errors in the recession years skewed the historical averages.
(c) Over the past few years, the growth forecasts made by the International Monetary Fund (IMF) have displayed one consistent pattern
(d) the forecasts are rosy at the start of the year, then revised downwards towards the end of the year, and the actual estimates of real growth turn out to be even lower.
(e) Has predicting the fate of the global economy become more difficult in a volatile post-crisis world, or does the IMF suffer from an inherent optimism bias?

135. (a) India has 13 of the 20 most polluted cities in the world, according to the World Health Organization.
(b) The government should redouble its efforts to combat climate change, which will naturally slash not just greenhouse-gas emissions but particulates as well.
(c) Every year, more than half a million people are estimated to die prematurely because of air pollution.
(d) While air quality tends to worsen around this time of year as millions of Indians light firecrackers to celebrate the Diwali festival, the problem isn't limited by season or geography.
(e) This week, air pollution in New Delhi has been truly off the charts: Tiny particulates, which are especially deadly, topped 999 micrograms per cubic meter—40 times what is considered safe and beyond what the scale was designed to measure.

Direction (136-140): Please select the most appropriate option, out of the five options given for each of the following sentences, which, in your view, should be grammatically and structurally correct. Please note that the meaning & context of the sentence must not change.

136. (a) Although I already knew the answer and he invited me to visit him often, since I just have seen her in the square, I was never determined to yield this point.
(b) Although I have already known the answer and he invited me to visit him often but since I just have seen her in the square, I was not determined to yield this point.
(c) Although I knew the answer already, and he has often invited me to visit him, since I just have seen her in the square, I am never determined to yield this point.
(d) Although I already know the answer and he often invited me to visit him , since I have just seen her in the square, I am determined never to yield this point.
(e) None is true.

137. (a) If I have enough money I would have backpack around Europe. But unfortunately I was broken.
(b) If I have had enough money, I would have done backpack around Europe. But, unfortunately I am broke.
(c) If I had enough money I would backpack around Europe. But, unfortunately I am broke.
(d) If I have enough money I would backpack around all over the Europe. But unfortunately I am broke.
(e) None is true.

138. (a) The judges finally distributed the awards among the most active children talking at length among themselves.
(b) The judges finally distributed the awards talking at length among themselves.
(c) The judges, talking at length among themselves finally distributed the awards among the most active children.
(d) The judges distributed finally talking at length among themselves the awards among the most active children.
(e) None is true.

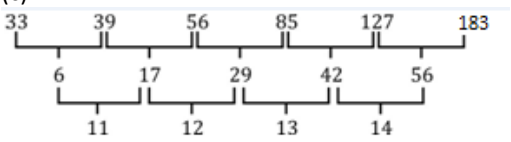
139. (a) I have been ill for fortnight and the Management and the school sports committee as well prefer to elect me the Captain of school team. Initially I thought that it is only in a fun but I was wrong.
(b) I had been ill for the fortnight and the Management and the school sports committee preferred to elect me the Captain of school team. Initially I thought that it was only in a fun but I was wrong.
(c) I have been ill for a fortnight and the Management as well as the school sports committee prefers to elect me Captain of school team. Initially I thought that it was only in fun but I was wrong.
(d) I was ill for fortnight thus the Management as well as the school sports committee preferred to elect me the Captain of school team. Initially I thought that it was only in a fun but I was wrong.
(e) All are true

140. (a) If you try to understand the concept in the class you will not only remember it but also will not be able to put to use while solving even the difficult exercises.
(b) If you tried to understand the concept of the whole class, you will not only remember it, but also can put to use while solving even the difficult exercises.
(c) If you tried to understand the concept in the class, you

would not only remember it but also can put it to use while solving even the difficult exercises.
(d) If you tried to understand the concept in the class, you would not only remember it but also could put it to use while solving even the difficult exercises.
(e) None is true.

Solutions:

51. (c) Required central angle $= \frac{22}{100} \times 360$
= 79.2°
52. (b) Total number of items purchased by P $= \frac{90}{36} \times 100$
= 250
Required no. of items unsold $= (250 - 90)$
= 160
53. (a) Required no. of item sold $= 121 + 144$
= 265
54. (a) $\frac{80-x}{100-x} = \frac{2}{3}$
$x = 40$
Required no. of items = 40 + 40
= 80
55. (e); Item B $= \frac{58}{100} \times 500$
= 290
Item A $= (500 - 290) = 210$
Required difference $= (290 - 210) = 80$
56. (b)
$S + R + M = 114$
$S + R = 82$
$M + H = 86$
$\therefore M = 32$
$\therefore$ Required Age = $(86 - 32)$
= 54 years.
57. (b) Distance covered along the stream = $3d$
Distance covered against the stream = $2d$
Let speed of boat in still water = x km/hr
Let speed of current = y km/hr
$\therefore \frac{21}{x+y} = \frac{7}{5}$
$x + y = 15$ .....(i)
And $\frac{3d}{(x+y)} = \frac{90}{100} \times \frac{2d}{x-y}$
$x - y = 9$ .....(ii)
$\therefore x = 12$
$y = 3$
$\therefore$ Rate of current = 3 km/hr
58. (c); Required probability $= \frac{3}{15} \times \frac{10}{22} = \frac{1}{11}$
59. (b); Let there investment in Ist year = $5x, 4x, 7x$
Time = 1 year, $\frac{3}{4}$ year, $\frac{1}{2}$ year
Investment in second year = $10x, 4x, 7x$
Time = 1 year, $\frac{3}{4}$ year, $\frac{1}{2}$ year
Ratio of profit $= 15 : 6 : 7$
Share of B $= \frac{6}{28} \times 14000 = 3000$ Rs.
60. (d); $\frac{X \times 75 \times 5}{100} + (X + 300)\left[\left(1 + \frac{10}{100}\right)^2 - 1\right] = 4383$
$0.75X + 0.21X + 63 = 4383$
$X = 4500$
$(X + 300) = 4800$
Total investment = 9300 Rs.
60. (b); $\frac{4X+15}{X} = \frac{19}{4}$
$X = 20$
Total milk = 20
Milk in jar B $= \frac{1}{5} \times 20 = 4L$
61. (a); Required difference $= (42 + 24 + 14) - (36 + 32 + 24)$
= 12 thousand
or 12000
62. (d); Required difference $= 48000 - 22000 = 26000$
63. (d); No. of viewers of theatre A in October $= \frac{5}{7} \times \left(\frac{32+24}{2}\right) =$ 20 thousand
64. (c); Total viewers in march 2016 = 100800
Viewers of theatre A in March 2016 = 55000
Viewers of theatre B in march 2016 = 100800 – 55000 = 45800
Required difference = 45800 – 28000 = 17800
65. (d); Required ratio $= \frac{(42+14)}{(20+32)} = 14 : 13$
66. (c)



$\therefore$ 183 not, 185
67. (a)
$(\times 1 + 2), (\times 2 + 3), (\times 3 + 4), (\times 4 + 5), \ldots\ldots\ldots\ldots$
$\therefore 67 \times 4 + 5 = 273$, not 275
68. (e)
$(\times 0.5 + 0.5), (\times 1 + 1), (\times 1.5 + 1.5), (\times 2 + 2), \ldots\ldots\ldots$
$\therefore 9 \times 2 + 2 = 20$ not 21
69. (b); $(\times 3 - 18), (\times 3 - 18), (\times 3 - 18), \ldots\ldots\ldots\ldots$
$\therefore 13 \times 3 - 18 = 21$not 27
70. (c); $\times 2.\times 2.5, \times 3, \times 3.5 \ldots\ldots$
$\therefore 45 \times 3.5 = 157.5$not 157
71. (b); $\frac{4X+15}{X} = \frac{19}{4}$
$X = 20$
Total milk = 20
Milk in jar B $= \frac{1}{5} \times 20 = 4L$
72. (b); Ratio of efficiency $= 5 \times \frac{5}{6} : 6$
= 25 : 36
Let a man can finish the work in $25x$ days
A woman can finish the work in $36x$ days
$\frac{9}{36x} + \frac{10}{25x} = \frac{13}{40}$
Time taken by 1 women = 72 days
No. of women required to complete the work in 4.5 days $= \frac{72}{4.5} = 16$
73. (b)

Boys	Girls
(50)	(35)

Only Badminton	25	14
Badminton + TT	5	7
Only. TT	20	14

74. (a) Let cp of mouse =x
Cp of laptop=15x
Total SP=$16x \times 1.3 = 20.8x$
SP of laptop=$15x \times 1.25 = 18.75x$
SP of mouse=2.05x,profit=1.05x=2100, x=2000, 15x=30000

75. (c) Let MP of shirt = 100
MP of trouser = 200
Discounted price of shirt = 60
Let discounted price of trouser $= x$
$60 + x = \frac{70}{100} \times (100 + 200)$
$x = 150$
Discount $= \frac{(200-150)}{200} \times 100 = 25\%$

76. (a); 8000 → 14000
7000 → $\frac{14}{8} \times 7000 = 12250$
Then profit made by A in 2014 $= 49000 - (14000 + 12250)$
= 22750 Rs.
∴ 14000 → 8000
22750 → $\frac{8}{14} \times 22750 = 13000$
∴ Required Ratio = 5000 : 13000
= 5 : 13

77. (c); Sol. 6 × A : 4B = 50 : 44
A : B = 25 : 33
A= 25000
B= 33000
$\frac{33000 \times 4}{9000x} = \frac{44}{24}$
X = 8 months

78. (d); 23000 → 115000
21000 → $\frac{115000}{23000} \times 21000$
Profit of B in 2012 = 105000
Since profit of all in 2016 is not given, we can't determine the required ratio.

79. (d); Required % $= \frac{82500-37000}{37000} \times 100$
= 123%

80. Ans.(b)
Sol. Let investment by C in 2016 $= x$
$\frac{11000+20000}{20000+x} = \frac{31}{52}$
$x = 32000$
∴ Ratio of their investment = 11 : 20 : 32
Required profit = $\frac{21}{63} \times 445500 = 148500$ Rs.

81. (b); ∠O = 2 × 55° = 110
x° = 180 - (75° + (90°- 35°))
x° = 50°
so, x < 55°

82. (a); $(x^a)c = x^c$
$ac = c$
a = 1
$\frac{x^{2b}}{x^a} = x^{5a} \times x^d \times x^b$
Or, 2b - a = 5 + d + b
b = 6a + d
b = 6 + d
so b > d

83. (b); Let us take the value of a = 1 & b = 1 putting this in the equation we get
x = 1
So, x < 1.5

84. (b); Probability that both balls are either Red or White $= \frac{{}^4C_2 + {}^6C_2}{{}^{20}C_2} = \frac{6+15}{190} = \frac{21}{190}$
Probability that both bolls are of different colours (RWO, RWB, WOB and ROB) = $\frac{(4\times6\times2)+(4\times6\times8)+(6\times2\times8)+(4\times2\times8)}{{}^{20}C_3} = \frac{20}{57}$
Quantity I < Quantity II

85. (d)

A	B	
CP	CP	
MP →	1.4 CP	1.4 CP
SP →	1.4 CP × 0.75	1.4CP × 0.80

Profit = (1.4 × 0.75 CP + 1.4 × 0.80 CP) - 2CP
34 = 0.17CP
CP = 200
II. CP = x
SP = 1.25x
1.25x - x = 25
0.125x = 25
x = 200
So, quantity I = Quantity II

86. (d); $36\sqrt{x} + 32\sqrt{x} = \frac{68}{11} \times x$
$68\sqrt{x} = \frac{68}{11} \times x$
$\sqrt{x} = 11$
$x = 121$

87. (a); $9 + 100 + 64 + 16 \approx 190$

88. (b); $\approx 19 \times 19 + 19$
$\approx 19 \times 20$
≈ 380

89. (d); $1235 + 6 \times 15 = 53 \times \sqrt{x}$
$\sqrt{x} = 25$
$x = 625$

90. (e); $\frac{2850}{50} = 57$

91. (c); The quantity of each gradient A & B in the mixture is not known, so, the cost price of the mixture cannot be found out from the available statements. Hence profit percentage cannot be known.

92. (d); In the question asked, there are two unknowns (work rate of men and work rate of women). Three statements will form three distinct equations. In the question itself, one equation is formed. So, any one of the given statements is sufficient. Therefore, any two of three statements can be dispensed with.

93. (c); Statement I gives the same equation as statement III , so any one of these 2 statements can be dispensed with.

94. (d); In I the amount spent on food and on medicine, education has been indicated in percentage, but nothing has been mentioned for savings amount. In II, the amount spent on food has been given in Rupees and in III, the amount spent on medicine & education has been given in Rupees. So, combining the percentage value of I and rupees value of II or the percentage value of I and its rupees value of III, the amount saved can be found out. So either II or III can be dispensed with.
95. (c); From statement III CP is known. So, by using any of the remaining statements we can get the answer. So either I or II can be dispensed with.

Solution (96-100)

Total employees (450)
Officers – 200
Clerks – 250

HRM (50)	Off – 10 | Clerk – 40
Computer – Skills (90)	Off – 20 | Clerk – 70
Financial skills (87)	Off – 40 | Clerk – 47
HRM + CS (45)	Off – 20 | Clerk – 25
HRM + FS (130)	Off – 80 | Clerk – 50
C5 + F5 (21)	Off – 12 | Clerk – 9
All (27)	Off – 18 | Clerk – 9

96. (b); Required Officers taking training in HRM = 10 + 80 + 18 + 20 = 128
97. (d); Clerks training in CS but not in HRM = 70 + 9 = 79
98. (e); Employees taking training in FS but not in HRM = 87 + 21 = 108
99. (a); Required Clerks = 47+ 50 + 9 + 9 = 115
100. (c); Required % $= \frac{20+20}{200} \times 100 = 20\%$
101. (c); With an interview given by economic affairs secretary Shaktikanta Das it is clearly mentioned that government has to work under some fiscal constraints and it is making efforts to present a growth oriented budget. Fiscal constraints is a characteristic and not an objective and hence option 2 is wrong.
102. (a); In the 5th passage it is said by economist Madan Sabnav is the government has to increase its allocation for public investment on infrastructure to stimulate growth.
103. (c); The new budget is based on four pillars: poverty eradication, farmers' prosperity, job creation and a better quality of life for all Indian citizens. The new budget will ensure that India will continue towards stability even in disturbed and choppy situations.
104. (c); In the 2nd last passage it is mentioned that the government has been providing tax incentives to companies in the manufacturing sector, including tax deductions on emoluments paid to new employees, to encourage firms to step up hiring and create jobs under its Make in India initiative.
105. (e); The government has considered various suggestions which includes 1, 2, 3 and 4. The 5 option is not mentioned anywhere in the passage.
106. (c); The answer is clearly given in the first paragraph of the passage where author says "The alarm bells should start ringing any time now. An important component of the economy has been sinking and needs to be rescued urgently. This critical piece is 'savings' and, within this overall head, household savings is the one critical subcomponent that needs close watching and nurturing." Thus, option (c) is the right answer.
107. (b); The primary reasons behind the current economic slowdown is the tardy rate of capital expansion - or, investment in infrastructure as well as plant and machinery. Thus, statement (A) and (B) both are true.
108. (c); It is clearly mentioned in the fourth paragraph of the passage that "Overall economic growth and household savings both are directly related." Thus, statement (A) is true and other statements are incorrect.
109. (d); A penchant for the physical assets (such as a bullion or land) and the rise in the price levels of the gold are the main reasons of drop in savings in financial instruments after 2009. Thus, option (d) is correct.
110. (e); The author says "...a recent study had attr4 ibuted the decline in the household saving ratio in the UK during 1995-2007 to a host of factors such as declining real interest rates, looser credit conditions, increase in asset prices and greater macroeconomic stability..." Thus, option (e) is correct.
111. (e); **Prodigy**- a young person with exceptional qualities or abilities.
Epitome- a person or thing that is a perfect example of a particular quality or type. So, the right answer to this question is epitome , which is an synonym of prodigy. No other word can be a synonym or antonym of prodigy.
112. (d); **Nondescript**- lacking distinctive or interesting features or characteristics.
Defined- what is meant by a word, text, concept, or action. So, the right answer to this question is defined , which is an antonym of Nondescript. No other word can be a synonym or antonym of Nondescript.
113. (b); **Savant** is a French word commonly used in English. It is a common noun that means 'a highly learned person,' 'a high scholar,' 'a polyglot,' etc.
Postulant is a common noun. It means 'beginner,' 'greenhorn,' 'an immature, inexperienced person.' Thus a postulant cannot fit into a team of experienced professionals. So, the right answer to this question is postulant , which is an antonym of savant. No other word can be a synonym or antonym of savant.
114. (d); **Corpulent** is a formal word that describes a fat person.
Obese means having excessive body weight caused by the accumulation of fat; extremely fat. So, the right answer to this question is obese, which is an antonym of corpulent. No other word can be a synonym or antonym of Corpulent.
115. (d); When a person **embezzles**, it usually means that he is stealing money from his employer.
Misappropriate- dishonestly or unfairly take (something,

especially money, belonging to another) for one's own use. So, the right answer to this question is misappropriate, which is an synonym of embezzles. No other word can be a synonym or antonym of Embezzles.

116. (c); Writing a novel could be 'easier' or 'simpler'. 'Faster' describes a person or a thing in motion.
'Running' for an election is a phrase which mean to be a candidate. The others are irrelevant
117. (b); Speech that is hybrid (made up of several elements) by definitions combines these elements. The technical term hybrid best suits this context because it is neutral term devoid of negative connotations (which motley and mangled possess).
118. (d)
119. (a); 'accommodating…outburst against' is the correct use.
Accomodating- fitting in with someone's wishes or demands in a helpful way.
Outburst against- a sudden release of strong emotion.
120. (d); Sophistry is deception through words and turn down is to reject.
Naivete - inexperienced
Deception - deceit through action
121. (b); In the given case, the author gives a positive portrayal of the time traveler and the scene in concern. Options a and d are rejected as they introduce negative sentiments. Option (c) and (e) is rejected as no show is being put on in the given case. Option (b) is the best match, as it gels well the tone and narrative of the paragraph. Option (e) is irrelevant with respect to this context. Also, you should try to see how the tone of option (b) matched the rest of the paragraph and makes it the most appropriate one in the given context.
122. (d); The given question is solved on the basis of sentiment and tone. The author, in the paragraph, describes what metaphysics is and goes on to explain how it is one of the oldest sciences. In this description of metaphysics, he adopts a positive tone and it can be seen that he appreciates the field. Options a, b and c commit the mistake of being too negative in their approach and rather belittle the field of metaphysics. This makes option d the clear answer, as it is the neutral/positive statement with respect to the field of metaphysics. Option e is irrelevant with respect to this context.
123. (a); Passage is about nonresident Indian entity and its tax deduction. Other options are not in the context of passage as they talk about the things which are not given or can be inferred from the passage.
124. (a); As the passage says that risk aggregation is new at the beginning of passage it can be inferred that most banks are yet to conceptualize it in their processes. Hence option (a) is correct. Option (c) is farfetched conclusion. Option (d) is repetition of what is being stated in passage earlier. So it can not be the answer
125. (c); The passage talks of the consequences of inflation and what is impacted the most by its consequences is the poor, people without social security and pensioners. Hence, (c) is the right answer.
126. (b) 127. (b) 128. (c) 129. (e) 130. (e)
131. (c); Only option (c) is the one that does not fit into the theme of the paragraph as it is talking about the number of caveats this model is subjected to while the other sentences are not pointing to that but are actually trying to figure out the reason for the corridor and what corridor is about.
132. (e); Option (e) is the one that does not fit into the theme of the paragraph as it is talking about the goals that are set by India while the other statements are indicating about the agreement of the Paris and the ramifications in the agreement.
133. (e); Statement (a) mentions about the term corporate social responsibility which is slowly creeping and becoming a part of India's business era. The term pro bono means, 'for the public good', pro bono means a case is taken up for free or the rates are deeply discounted. Statements (c) and (d) mentions about the legal system and pro bono work .statement (e)is not about the legal system.
134. (b); Option (b) is the one that doesn't fit into the theme of the paragraph.
135. (b); Sentences (a),(c),(d) and (e) are talking about the air pollution and the effects of air pollution and its current scenario while the 5th option is providing us with the solution to the problem.
136. (d); Adverb modifies a verb/an adjective or an adverb. Place it before the verb i.e. 'already know', 'often invited', 'have just seen', ' determined never to yield this point – i.e. I will never compromise/surrender on this point, it is not'never determined'–it will mean –adverb never is giving emphasis on the determination of the subject 'I' besides this is the particular point which is never to be yielded.
137. (c); unreal past conditional with little or negligible probability. Punctuation usage–comma- to be placed before and after the adverb 'unfortunately' as the same has been used in the middle of the sentence. Had it been used in the beginning of the sentence, comma would have been required only after the said adverb.
138. (c); The judges, talking at length among themselves, finally distributed the awards among the most active children. (Participial phrase – modifies judges)
139. (c); "I have been ill for a fortnight and the Management as well as the school sports committee prefers to elect me Captain of school team. Initially I thought that it was only in fun but I was wrong."
140. (d); Conditional Real past with low probability although something better can happen with the turn of events like paying more attention in the class. So, use simple past in 'if' clause followed by comma and base form of the verb with would/should/could/might.

IBPS CLERK 2016 – MAINS : PRACTICE SET

REASONING ABILITY

Directions (1-5): In each question below are given three statements followed by two conclusions numbered I and II. You have to take the given statements to be true even if they seem to be at variance with commonly known facts. Read all the conclusions and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts.

Give answer

(a) if only conclusion I follows.
(b) if only conclusion II follows.
(c) if either conclusion I or II follows
(d) if neither conclusion I nor II follows.
(e) if both conclusion I and II follow.

1. **Statements:**
Some ratios are per cent.
All per cent are fractions.
No fraction is a section.
Conclusions:
I. No section is a per cent.
II. All ratios being fractions is a possibility.

2. **Statements:**
All metals are plastics.
All plastics are ores.
Some ores are woods.
Conclusions:
I. All woods being metals is a possibility.
II. No ores is a metal.

3. **Statements:**
Some ratios are per cent.
All per cent are fractions.
No fractions is a section.
Conclusions:
I. All sections being ratios is a possibility.
II. At least some fractions are ratios.

4. **Statements:**
All metals are plastics.
All plastics are ores.
Some ores are woods.
Conclusions:
I. At least some metals are woods.
II. All plastics being woods is a possibility.

5. **Statements:**
some player is an actor.
Some actor is engineer.
No engineer is doctor.
Conclusions:
I. Some actor being doctor is a possibility.
II. All actor can never be an engineer.

Directions (6-10): Study the given information carefully to answer the given questions.

Eight people E, F, G, H, W, X, Y and Z are sitting in two parallel rows containing for people each. E, F, G and H are sitting in row-1 facing north and W, X, Y and Z are sitting in row-2 facing south (but not necessarily in the same order). Thus, each person sitting in row-1 faces another person sitting in row-2. Each of the two rows consists of one Doctor, one Engineer, one Pilot and one Scientist (but not necessarily in the same order).

- The Doctor of row-1 sits second to the right of H. X faces one of the immediate neighbours of H. Only one person sits between X and the Scientist.
- The one who faces the Scientist of row-2 is an immediate neighbour of E. Only one person sits between E and the Pilot.
- W sits second to the right of Z. Y does not face G. The Scientist of row-1 faces the Engineer of row-2.
- G faces one of the immediate neighbours of the Doctor of row-2. The Doctor of row-2 does not sit at any of the extreme ends of the line. Z is not a Doctor.

6. Which of the following represents the people sitting at extreme ends of both the lines?
(a) F, H and X, Y (b) F, H and Z, W (c) G, E and Z, X
(d) E, H and X, Z (e) G, E and W, Y

7. Who amongst the following sits on the immediate left of Pilot of row-1?
(a) H (b) The Doctor of row-1
(c) The Engineer of row-1
(d) G (e) F

8. Which of the following represent both the immediate neighbours of Y?
(a) Z and the Scientist of row-2
(b) X and the Engineer of row-2
(c) W and the Doctor of row-2
(d) X and the Pilot of row-2
(e) W and the Pilot of row-2

9. Which of the given statements is true with respect to the given arrangement?
(a) Y sits on the immediate right of X.
(b) F and Z face each other.
(c) G is a Scientist.
(d) None of the given statements is true
(e) The Engineer of one row faces the Doctor of another row.

10. If Y and X interchange their places, so do H and Z, then who amongst the following faces E?
(a) Y (b) H (c) F
(d) W (e) Other than those given as options.

Directions (11-13): Study the following information and answer the given questions.

- S is sister of B. K is brother of B.

- K is son of L. L is married to Y. Y is daughter of J.
- Y has only one daughter. J is married to C.
- K is brother of D. D is married to T.

11. If P is brother of C, then how is J related to P?
(a) Brother (b) Cousin (c) Sister
(d) Uncle (e) Cannot be determined

12. How is T related to S?
(a) Brother-in-law (b) Cousin (c) Sister-in-law
(d) Sister (e) Brother

13. If Z is daughter of T, then how is B related to Z?
(a) Uncle (b) Father (c) Aunt
(d) Cannot be determined (e) Mother

Directions (14-16) : In the given questions, assuming the given statements to be true, find which of the given conclusions I and II stands definitely true and give you answer accordingly. Give answer
(a) if only conclusion I is true.
(b) if only conclusion II is true.
(c) if either conclusion I or II is true.
(d) if neither conclusion I nor II is true.
(e) if both conclusion I and II are true.

14. **Statements :** F = A < L ≤ C > O ≥ N; Y > L; Q > C
Conclusions: I. Y ≤ N **II.** Q > F

15. **Statements :** R = E < Q ≥ B; S ≥ Q
Conclusions: I. S < E **II.** B ≤ S

16. **Statements :** J > K ≥ L; A ≥ K < P
Conclusions: I. L ≤ A **II.** P > J

17. Which of the given statements will be definitely true if the expression 'V < E > B = H ≥ N ≥ P' is definitely true?
(a) P ≤ B (b) H < V (c) N ≥ V
(d) E ≥ N (e) E ≥ P

18. Which of the following symbols should be placed in the blank spaces respectively (in the same order from left to right) in order to complete the given expression in such a manner that both 'W > R' and 'E ≥ S' definitely hold true?
W _ E _ A _ R _ S
(a) >, =, ≥, ≥ (b) >, ≥, =, > (c) ≤, ≥, =, ≥
(d) ≤, =, >, ≥ (e) ≥, <, ≥, =

Directions (19-23): Study the information carefully and answer the given questions.
Eight friends J, K, L, M, N, O, P and Q are sitting around a circular table but not necessarily in the same order. Some of them are facing the centre and some of them are facing outside (ie in a direction opposite the centre.) Facing the **same direction** means if one person faces the centre then the other person also faces the centre and if one person faces outward then the other person also faces outward. Facing the opposite direction means if one person faces the centre then the other person faces outward and vice versa. Immediate neighbours facing the **same direction** means if one neighbour faces the centre then the other neighbour also faces the centre and if one neighbour faces outward then the other neighbour also faces outward. Immediate neighbours facing the opposite direction means if one neighbour faces the centre then the other neighbour faces outward and vice versa.

- Only one person sits between K and O. Q sits third to the right of O.
- M sits on the immediate right of Q. Q faces outward.
- L sits second to the left of P. P is not an immediate neighbours of O.
- L faces a direction opposite that of O. The immediate neighbours of L face opposite directions.
- J sits third to the left of N. J is an immediate neighbour of neither P nor K.
- M and J face the direction same as that of N.

19. Four of the following five are alike in a certain way based on the directions they are forming and so form a group. Which is the one that does not belong to that group?
(a) KL (b) QM (c) PQ
(d) NJ (e) QL

20. Who among the following sit exactly between Q and O when counted from the right of Q?
(a) P, J (b) M, P (c) L, K
(d) N, L (e) J, M

21. Which of the following is **not** true regarding K as per the given arrangement?
(a) N is an immediate neighbour of K.
(b) None of the given options is true
(c) Only three people sit between K and M.
(d) L sits on the immediate left of K.
(e) K faces outside.

22. What is L's position with respect to N?
(a) Immediate right (b) Third to the right
(c) Second to the right (d) Third to the left
(e) Immediate left

23. Who amongst the following are immediate neighbours of P?
(a) M, N (b) K, M (c) J, Q
(d) N, K (e) Q, N

Directions (24-25) : Read the given information carefully and answer the questions.
Each of the six persons P, Q, R, S, T and U has travelled to a different number of countries. R has travelled to more number of countries than only S and T. Q has travelled to more number of countries than U but less than P. T is not the person who has travelled to the least number of countries. The one who has travelled to the second highest number of countries has travelled to 8 countries. The one who has travelled to the least number of countries has travelled to only two countries.

24. Who amongst the following has possibly travelled to 11 countries?
(a) P (b) R (c) T
(d) Q (e) S

25. If it is given that R has travelled to four countries less than the number of countries travelled by Q, then to how many countries has U possibly travelled?
(a) 4 (b) 9 (c) 3
(d) 6 (e) 10

Directions (26-30): Study the given information carefully to

answer the given questions.

In a certain code language, 'few organic farming techniques' is written as 'li gs da cr', 'fertilizer products few available' is written as 'fo pz nb gs', 'organic waste into fertilizer' is written as 'nb cr pt mk' and 'disposal of farming waste' is written as 'hu mk li yu'. (All codes are two-letter codes only.)

26. What will be the code 'few waste' in the given code language?
(a) mk gs (b) gs li (c) pt da
(d) da mk (e) Other than those given as options

27. What is the code for 'organic' in the given code language?
(a) is (b) cr (c) da
(d) pt (e) Other than those given as options

28. In the given code language, what does the code 'yu' stand for?
(a) farming (b) techniques
(c) Either 'of' or 'disposal'
(d) waste (e) Either 'into' or 'few'

29. If 'waste management techniques' is coded as 'ax da mk' in the given code language, then how will 'farming fertilizer management' be coded as?
(a) ax nb cr (b) li ax pt (c) nb li ax
(d) gs li nb (e) Other than those given as options

30. What is the code for 'available' in the given code language?
(a) Either 'pz' or 'fo' (b) Either 'nb' or mk'
(c) li (d) hu
(e) Other than those given as options

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

K, L, M, N, O, P, Q and R, live on eight different floors of a building but not necessarily in the same order. The lowermost floor of the building is numbered one, the one above that is numbered two and so on till the topmost floor is numbered eight. Each of them also likes a different bike, namely Yamaha, Honda, Suzuki, TVS, Ninja, Hero, Nova and Mahindra, but not necessarily in the same order.

- The one who likes TVS lives on an even-numbered floor. Only three people live between the one who likes TVS and M.
- Only two people live between M and N. N does not live on the lowermost floor. Only three people live between N and the one who likes Ninja.
- O lives immediately above K. O lives on an even-numbered floor. K does not like Ninja. K lives neither on the floor numbered three nor on five.
- Only two people live between K and the one who likes Nova.
- Only one person lives between the one who likes Nova and Mahindra. The one who likes Mahindra lives below the one who likes Nova.
- L lives immediately above Q. Only one person lives between Q and the one who likes Suzuki.
- The one who likes Hero lives immediately above the one who likes Yamaha.
- P does not like TVS. K does not like Honda.

31. Which of the following pairs represent those who live immediately above and immediately below N?
(a) R, L (b) Other than those given as options
(c) L, M (d) K, Q (e) R, Q

32. Four of the following five are alike in a certain way as per the given arrangement and so form a group. Which of the following does **not** belong to that group?
(a) K – Floor numbered five (b) Q – Floor numbered six
(c) L – Floor numbered two
(d) N – Floor numbered seven (e) R – Floor numbered eight

33. Which of the following bikees does R like?
(a) Other than those given as options
(b) Honda (c) Nova
(d) TVS (e) Yamaha

34. Which of the following bikees does P like?
(a) Iron man (b) Hero (c) Yamaha
(d) Suzuki (e) Other than those given as options

35. As per the given arrangement, P is related to Nova and N is related to Hero in a certain way. To which of the following is M related to in the same way?
(a) Honda (b) Yamaha (c) Suzuki
(d) TVS (e) Ninja

Directions (36-40): Read the following character sequence carefully and then answer the questions given below it:

B C □ 4 × 6 Δ G $ M P ● 5 % R + ⊕ ÷ V I 7 S 9 X A Z

36. If the first half of the series is reversed and similarly the second half is also reversed, and the reversed second half is written first from left followed by reversed first half, then which of the following will be third to the right of sixteenth character from your right?
(a) ● (b) 5 (c) %
(d) Z (e) B

37. If every alternate character in the above sequence from left is dropped (drop C first) then which of the following characters will be fourth to the right of fifth characters from the left?
(a) ⊕ (b) + (c) $
(d) 5 (e) None of these

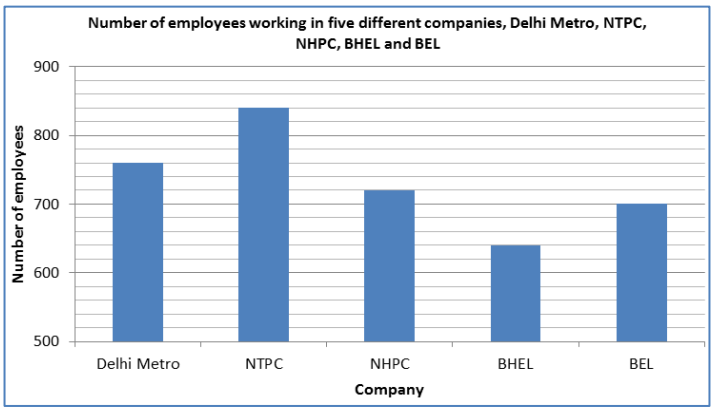
38. What will be the last letter of the word made of the second, eleventh, twentieth and twenty-second characters of the given sequence? If no such word can be made your answer is Y. If more than one such word can be made your answer is D.
(a) C (b) I (c) P
(d) Y (e) D

39. Which of the following will come in place of the question mark in the following series.
C4Δ 6GP M●R ? ÷I9
(a) 5R÷ (b) +÷7 (c) %+V
(d) ÷I9 (e) I⊕V

40. Which character is midway between fifth from left and fourth right in the above series?
(a) P (b) ● (c) R
(d) 5 (e) %

QUANTITATIVE APTITUDE

Directions (41-45): Study the following bar diagram and table carefully to answer the questions :



Ratio of male to female employees	
Company	**Male : Female**
Delhi Metro	13 : 6
NTPC	4 : 3
NHPC	7 : 8
BHEL	9 : 11
BEL	23 : 12

41. What is the number of male employees, taking all the companies together ?
(a) 2084 (b) 2048 (c) 2064
(d) 2046 (e) 2066

42. What is the approximate average number of female employees, taking all the companies together ?
(a) 340 (b) 315 (c) 335
(d) 325 (e) 321

43. By how many numbers are the male employees working in Company Delhi Metro and NHPC more than that of female employees working in Company NTPC and BHEL ?
(a) 164 (b) 146 (c) 144
(d) 154 (e) 184

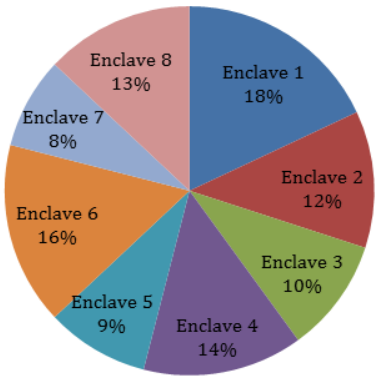
44. What is the ratio of female employees working in Company BHEL and BEL respectively ?
(a) 17 : 22 (b) 22 : 17 (c) 15 : 22
(d) 22 : 15 (e) None of these

45. By what per cent is the number of total employees of Company NHPC more than that of Company BHEL ?
(a) 12.5% (b) 16.5% (c) 21%
(d) 20% (e) 16%

Directions (46-50): Study the following information carefully and answer the following questions :

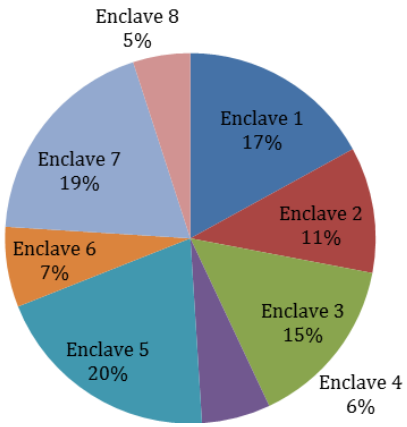
The number of voters from City Dadari and City Karnal in eight different constituencies

Dadari



Total number of voters = 65800

Karnal



Total number of voters = 88600

Ratio of male to female population in different Constituencies of City Dadari and City Karnal		
Constituency	**City Dadari M : F**	**City Karnal M : F**
Enclave 1	4 : 8	8 : 9
Enclave 2	2 : 4	5 : 6
Enclave 3	4 : 6	9 : 6
Enclave 4	3 : 4	5 : 1
Enclave 5	8 : 6	3 : 5
Enclave 6	6 : 2	5 : 9
Enclave 7	9 : 7	11 : 8
Enclave 8	5 : 8	2 : 8

46. What is the total number of male voters from Constituency Enclave 1, Enclave 4, Enclave 5 and Enclave 7 in City Dadari?
(a) 12421 (b) 13241 (c) 14241
(d) 12441 (e) 14421

47. The total number of voters from Constituency Enclave 1, Enclave 2 and Enclave 3 of City Dadari is what per cent of the total number of voters from Constituency Enclave 4, Enclave 5 and Enclave 6 of City Karnal ?
(a) 90.01% (b) 85.5% (c) 84.45%
(d) 88.8% (e) None of these

48. What is the ratio of male voters from constituency Enclave 4 and Enclave 5 of City Dadari to the female voters from Constituency Enclave 1 and Enclave 3 of City Karnal ?
(a) 7862 : 6645 (b) 8562 : 7245 (c) 7982 : 8215
(d) 3666 :6645 (e) 1222 : 2215

49. What is the total number of male voters from all the Constituencies of City Dadari ?
(a) 30631 (b) 30681 (c) 30691
(d) 30281 (e) None of these

50. What is the difference between the total number of female voters from Constituency Enclave 2, Enclave 6 and Enclave 8 of City Dadari and the total number of male voters from Constituency Enclave 6, Enclave 7 and Enclave 8 of City Karnal ?
(a) 331 (b) 313 (c) 301
(d) 333 (e) 342

51. Rs. 5670 is to be paid back in three equal instalment. If a simple interest of 5% per annum is applicable on each instalment for the remaining period, then value of each instalment will be
(a) Rs. 1890 (b) Rs. 1840 (c)Rs. 1701
(d) Rs. 1800 (e) Rs. 1784

52. A group of 30 girls has average age of 13 years. Average age of first 18 from the same group is 15 years. What is the average age of other 12 girls in the group?
(a) 12 years (b) 10 years (c) 16 years
(d) 10.5 years (e) 11 years

53. The ratio of Radha's and Ruchi's ages is 9 : 4. If the difference between the present age of Radha and the age of Ruchi 5 years hence is 5 then what is the sum of the present ages of Radha and Ruchi?
(a) 18 years (b) 16 years (c) 26 years
(d) 28 years (e) 22 years

54. If a dealer wants to earn 20% profit on an article after offering 25% discount to the customer, by what percentage should he increase his marked price to arrive at the label price?
(a) 60% (b) 50% (c) 45%
(d) 55% (e) 43%

55. A dealer sold a camera at a profit of 5%. Had he sold it for Rs. 120 more, he would have gained 15%. For what value should he sell it in order to gain 10%?
(a) Rs. 1320 (b) Rs. 1330 (c) Rs. 1230
(d) Rs. 1260 (e) Rs. 1435

56. Nelson borrowed some money on simple interest at the rate of 6 per cent per annum for the first three years, 9 per cent per annum for the next five years and 13 per cent per annum for the period beyond eight years. If the total interest paid by him at the end of eleven years is Rs. 8160, how much money did he borrow?
(a) Rs. 12000 (b) Rs. 10000 (c) Rs. 8000
(d) Rs. 11000 (e) Rs. 14000

57. Rs. 50000 is borrowed at CI at the rate of 1% for the first year, 2% for the second year and 3% for the third year. Find the amount to be paid after 3 years.
(a) Rs. 50355.3 (b) Rs. 53055.3 (c) Rs. 53505.3
(d) Rs. 53053.5 (e) None of these

58. On what sum will the difference between the simple and compound interest for 3 years at 5 per cent per annum amount to Rs. 12.20?
(a) Rs. 1600 (b) Rs. 800 (c) Rs. 1200
(d) Rs. 1500 (e) Rs. 1400

59. A mixture of a certain quantity of milk with 25 litres of water is worth Rs. 2 per litre. If pure milk be worth Rs. 12 per litre how much milk is there in the mixture?
(a) 5 litres (b) 7 litres (c) 6 litres
(d) 4 litres (e) 9 litres

60. If 3 men or 5 women can reap a field in 43 days, how long will 5 men and 6 women take to reap it?
(a) 15 days (b) 25 days (c) 18 days
(d) 12 days (e) 21 days

61. Wages of 20 boys for 15 days is Rs. 9000. If the daily wage of a man is one and half times that of a boys, how many men must work for 30 days to earn Rs. 13500?
(a) 12 men (b) 20 men (c) 16 men
(d) 10 men (e) None of these

62. Tap A can fill a water tank in 25 minutes, tap B can fill the same tank in 40 minutes and tap C can empty the tank in 30 minutes. If all the three taps are opened together, in how many minutes will the tank be completely filled up or emptied?
(a) $3\frac{2}{13}$ (b) $15\frac{5}{13}$ (c) $8\frac{2}{13}$
(d) $31\frac{11}{19}$ (e) None of these

63. A train leaves Calcutta at 7.30 am and travels 40 km an hour, another train leaves Calcutta at noon and travels 64 km an hour, when and where will the second train overtake the first?
(a) 480 km, 7.30 pm (b) 480 km, 2.30 pm
(c) 840 km, 7.30 pm (d) 480 km, 6.30 pm
(e) None of these

64. It is noticed that exactly half a minute elapses between the time when the engine of a train 50 m long enters a tunnel 500 m long and the time when the last carriage of the train leaves the tunnel. Find at how many km per hour the train is travelling?
(a) 66 km/hr (b) 55 km/hr (c) 64 km/hr
(d) 60 km/hr (e) None of these

65. A man can row 5 km per hour in still water. If the river is running at 1 km an hour, it takes him 75 minutes to row to a place and back. The place is at a distance of _____ km from the starting point.
(a) 3 km (b) 4 km (c) 5 km
(d) 2 km (e) 7 km

Directions (66-75): What approximate value should come in place of the question mark (?)

66. $\frac{3420}{19} = \frac{?}{0.01} \times \frac{2401}{343}$
(a) $\frac{35}{9}$ (b) $\frac{63}{5}$ (c) $\frac{18}{7}$

(d) $\frac{9}{35}$ (e) None of these

67. $\frac{17.28 \div ?}{3.6 \times 0.2} = 200$
(a) 120 (b) 1.20 (c) 12
(d) 0.12 (e) None of these

68. $2001 \times 473 \div 1001 - 245 = ?$
(a) 650 (b) 700 (c) 950
(d) 850 (e)1000

69. $\sqrt{2400} - \sqrt{1220} + \sqrt{440} = ?$
(a) 59 (b) 35 (c) 44
(d) 25 (e) 30

70. $501/58 \times 291/101 \div 31/155 = ?$
(a) 140 (b) 125 (c) 95
(d) 85 (e)110

71. $(13.68)^2 - (4.78)^2 + (8.28)^3 - (5.24)^3 = ?$
(a) 600 (b) 520 (c) 624
(d) 636 (e) 612

72. $\sqrt{1024.002} \div 3.996 \div 9.98 + 29 = ?$
(a) 3 (b) 9 (c) 30
(d) 90 (e) 80

73. $\sqrt{?} = (1248.28 + 51.7) \div 99.9 - 7.98$
(a) 49 (b) 81 (c) 64
(d) 16 (e) 25

74. 17% of $760 + 57\%$ of $78.99 + 77.77 = ?$
(a) 238 (b) 242 (c) 248
(d) 252 (e) 256

75. $35.99\sqrt{?} + 32.0032\sqrt{?} = \frac{68}{10.998} \times (?)$
(a) 81 (b) 72 (c) 169
(d) 121 (e) 144

Directions (76-80): In the following number series only one number is wrong. Find out the wrong number.

76. 32 34 37 46 62 87 123
(a) 34 (b) 37 (c) 62
(d) 87 (e) 46

77. 7 18 40 106 183 282 403
(a) 18 (b) 282 (c) 40
(d) 106 (e) 183

78. 7, 12, 40, 222, 1742, 17390, 208608
(a) 222 (b) 12 (c)40
(d) 1742 (e) 208608

79. 6, 91, 584, 2935, 11756, 3527770558
(a) 6 (b) 70558 (c) 584
(d) 2935 (e) 35277

80. 1548 516 129 43 11.75
(a) 1548 (b) 11.75 (c) 516
(d) 129 (e) None of these

ENGLISH LANGUAGE

Directions: (81-90): Read the following passage carefully and answers the questions given below it. Certain words are given in **bold** to help you locate them while answering some of the questions.

The Street Vendors (Protection of Livelihood and Regulation of Street Vending) Bill, passed by the Lok Sabha recently, is a landmark piece of legislation for the urban poor. It is the culmination of the efforts of organizations like the National Association of Street Vendors of India (NASVI) and the self Employed Women's Association (SEWA), which have been campaigning for a comprehensive law for nearly two decades. The **impetus** came with a Supreme Court judgment passed in October 2010 – Gainda Ram and others vs MCD. The court directed the "authorities" to frame adequate laws by July 2011 to protect and regulate street vending. A debate ensued on what the competent "authority" was. The Centre said that since street vending was a matter of urban policy, it was the responsibility of the state governments. Finally, it was decided that urban development was not the issue, the livelihood of the urban working poor was. And that was in the domain of the Union government (as in the case of MGNREGA).

The bill states that every city will have a town vending committee (TVC), headed by the municipal commissioner or the chief executive, which will decide on all issues related to street vending. All stakeholders will be represented on the TVC, but the elected representatives of street vendors will constitute 40 per cent of the members. One-third of the latter shall be women. The TVC will issue identity cards to all street vendors after conducting a survey to determine their numbers and locations. It will ensure that all street vendors are accommodated, subject to the condition that they constitute no more than 2.5 per cent of the total population of a ward, zone or town. If a particular area has more than the **stipulated** maximum, the excess number will be transferred to an adjoining zone, but the bill stresses that no vendor will be evicted without survey completion. Eviction is the biggest threat that street vendors face. The authorities forcibly remove street vendors and confiscate their goods. Even the better-off sections of vendors can be reduced to penury after an eviction drive. They lose half their goods and the fines for claiming them are exceptionally high. The bill makes it clear that under no circumstances can fines be more than the value of the goods confiscated.

The bill notes that evictions may be carried out as a last resort and only in cases where vendors resist relocation. In case relocation is absolutely necessary, the vendors must be given notice of 30 days. If they fail to respond, they will be fined at the rate of Rs 250 a day and if even that does not work, they may be **evicted** forcibly. The bill states that the vendors will be provided a signed seizure list and they may claim the goods after paying the fine. It further states that perishable goods can be claimed by the vendors on the same day. Non-perishable goods must be released within two days.

The seizure list is crucial because the street vendor can get back all the goods **confiscated**. At present, no such list is provided

and the vendor finds that half the goods are missing. Even when the police raid the homes of criminals or terrorists and gather evidence, a seizure list is provided. But street vendors are denied this basic right.

Legalising street vending is a big step towards improving the economic conditions of these vendors. Their present illegal status encourages rent seeking by unscrupulous officials and denies them access to loans from banks. A study conducted by the UNDP and Tata Institute of Social Sciences (TISS) on financial inclusion of street vendors in 15 cities shows that banks are willing to give loans if the vendors have legal status. At present, they are drawn to private money lenders, who charge interest rates ranging from 300 per cent to 800 per cent per annum, which pushes many vendors into a debt trap. The bill directs the government to help in providing institutional credit, insurance and other welfare schemes.

81. What is/are the purpose of passing the Street Vendors (Protection of Livelihood and Regulation of Street Vending) Bill?
(a) To ensure protection to rural vendors
(b) To ensure livelihood to the urban working poor
(c) Urban development
(d) To provide employment to all street vendors irrespective of their places of dwelling
(e) All the above

82. Which of the following statements is not in accordance with the facts mentioned in the passage?
(a) After conducting a survey the town vending committee will issue identity cards to all street vendors.
(b) The maximum number of vendors accommodated in a particular area will not exceed 2.5 per cent of the total population of a ward, zone or town.
(c) The bill states that the TVC shall have the authority to evict any vendor before the survey is completed.
(d) There will be no eviction of vendors even though their number exceeds the maximum stipulated for a particular zone.
(e) None of these

83. What led to the passage of the Street Vendors (Protection of Livelihood and Regulation of Street Vending) Bill?
I. Relentless efforts of organizations like NASVI and SEWA
II. A supreme court judgement passed in 2010 in Gainda Ram and others vs MCD
III. Suo motu initiative of the Govt of India
(a) Only I (b) Only II (c) Only III
(d) Both I and II (e) All I, II and III

84. What provisions are there in the said Bill regarding the goods seized from the vendors?
I. Street vendors don't have access to loans from banks as banks are not in favour of providing them with the loans because of their economic status.
II. The vendors will be provided a signed seizure list and the seized goods can be claimed by them after paying the fine.
III. The seizure list is the documentary evidence of confiscated goods and on that basis the street vendor can get back all the confiscated goods.
(a) Only I and II (b) Only I and III (c) Only II and III
(d) All I, II and III (e) Neither I nor III

85. Which of the following statements regarding the street Vendors Bill is not based on the facts mentioned in the given passage?
(a) The town Vending Committee will be headed by the Municipal Commissioner or the Chief Executive.
(b) Every city will have a town vending committee.
(c) The municipal Commissioner shall have the authority to decide all the issues related to street vending.
(d) In a town or locality, only street vendors up to 2.5 percent of the total population can be accommodated.
(e) None of these

86. Who is the appropriate authority to make the laws related to the street vendor bill?
(a)The state government
(b) Chairman of the Municipal Corporation
(c) Ministry of rural development, Govt of India
(d) The union government
(e) Not yet decided.

Directions (87-88): Choose the word/group of words which is **most opposite** in meaning to the word/group of words printed in bold as used in the passage.

87. **CONFISCATED**
(a) emancipate (b) seize (c) impound
(d) sequester (e) expropriate

88. **IMPETUS**
(a) Propulsion (b) surge (c) inducement
(d) encumbrance (e) incitement

Directions (89-90): Choose the word/group of words which is **most similar** in meaning to the word/group of words printed in bold as used in the passage.

89. **EVICTED**
(a) disembogue (b) sanction (c) acquiescence
(d) enroll (e) accrue

90. **STIPULATED**
(a) arbitrary (b) obscure (c) enumerate
(d) incognito (e) indeterminate

Directions (91-95): Rearrange the following six sentences (A), (B), (C), (D), (E) and (F) in the proper sequence to form a meaningful paragraph and then answer the questions given below.

A. In my view, a priority sector should be an area of market failure.
B. Priority sectors include agriculture, small scale industries, housing, exports, etc.
C. Economics say that a market has failed when the market does not provide efficient outcomes for society.
D. The government of India directs substantial bank credit to what it deems are 'priority sectors' for the Indian economy.
E. It is not clear how sectors get identified for the priority tag, as there is no clearly articulated logic.

F. Markets fail for a variety of reasons.

91. Which of the following should be the **FIRST** sentence after rearrangement?
(a)A (b) B (c) C (d) D (e) E

92. Which of the following should be the **SECOND** sentence after rearrangement?
(a)A (b) C (c) D (d) E (e) B

93. Which of the following should be the **THIRD** sentence after rearrangement?
(a)A (b) B (c) D (d) E (e) F

94. Which of the following should be the **FOURTH** sentence after rearrangement?
(a)B (b) C (c) A (d) E (e) F

95. Which of the following should be the **SIXTH (last)** sentence after rearrangement?
(a)B (b) C (c) D (d) E (e) F

Directions (96-100): A part of the sentence is underlined below are given alternatives to thee underlined part at (a), (b), (c), (d) which may improve the sentence choose the correct alternative and mark your answer in the answer sheet. In case no improvement is needed, our answer is (e).

96. It is too early to say **how the impact** the new tax will have on investors.
(a) what impact (b) that the impact
(c) how much impacts (d) what are the impacts of
(e) No correction required

97. Kindly was **his advice regarding** the various health insurance policies presently available.
(a) him to advise that (b) regarding his advise
(c) that he should advice (d) about his advice
(e) No correction required

98. The company's philosophy is to make sure that the employees are happy, have the ability to be intellectually stimulated and **contributes towards their growth**.
(a) contribute to their growth
(b) contribute towards its growth
(c) contributes towards its growing
(d) contribute to its growing
(e) No correction required

99. **Even though many companies are** now penetrating rural India, it would help to give India a real chance of witnessing a double-digit GDP growth.
(a) Despite many companies are
(b) As many company is
(c) Besides many companies are
(d) Since many companies are
(e) No correction required

100. Making good school education a reality **would require major changes** in existing school system with expansion at both secondary and elementary levels.
(a) should requires major changes
(b) would requires major change
(c) must require some changes
(d) require major changes (e) No correction required

Directions (101-105): Read each sentence to find out whether there is any grammatical error in it. The error, if any, will be in one part of the sentence. The letter of that part is the answer. If there is no error, the answer is (e) i.e. No Error'. (Ignore the errors of punctuation, if any.)

101. He was (1)/ of the belief (2)/ that the evening news (3)/ are worth watching. (4)/No error. (5)

102. The cascading effect of economic slowdown (1)/ has brought a much unnerving gloom (2)/ to the real estate industry last year (3)/ but the industry is looking up this year. (4)/ No error (5)

103. The government has the obligation (1)/ to provide basic infrastructure facilities (2)/ to regulating the process of (3)/ urbanization in the country. (4)/ No error (5)

104. Airline managements should note (1)/ that the ultimate passenger unfriendliness (2)/ is to have their planes crash (3)/ due to the adopted of unsafe procedures. (4)/ No error. (5)

105. Celebrating its ten long years (1)/ in the industry, a private entertainment channel (2)/ announce a series of (3) /programmes at a press conference (4)./ No error. (5)

Directions (106-110): The Following questions have two blanks, each blank indicating that something has been omitted. Choose the set of words for each blank that best fits the meaning of the sentence as a whole.

106. Contractors across the state have……. to stop work on the scheme after the Minister failed to give them concrete …… of timely payment.
(a) thought; prove (b) decided; assurance
(c) wished; demand (d) started; guarantee
(e)determined; promise

107. …….. it out in vehicles while remaining stuck in a traffic snarl for hours, has become a ……. matter for commuters.
(a) Sweating; routine (b) Waiting; everyday
(c) Thinking; regular (d) Harrowing; habitual
(e) Fretting; practice

108. The Himalayas ran from east to west and cut off the cold winds from the north. This allowed agriculture to prosper and _____ wealth, but it also _____ barbarian invaders from the north.
(a) attracted; dissipated (b) created; attracted
(c) created; restricted (d) attracted; evicted
(e) flourishing: invited

109. Our _____diversity may also be of some value. Because we have always learned to live with pluralism, it is possible that we may be better prepared to _____ the diversity of global economy.
(a) stupefying; negotiate (b) plural; alleviate
(c) variegated; annihilate (d) dreary; exasperate
(e) contrasting,

110. My inward petition was instantly_____. First, a delightful cold wave descended over my back and under my feet, _____ all discomfort.
(a) acknowledged; banishing

(b) repudiated; infuriating (c) acceded; exacerbating
(d) decimated; assuaging (e) accepted; removing

Directions (111-120): In the given passage, there are blanks, each of which has been numbered. Against each five words are suggested, one of which fits the blank appropriately. Find out the appropriate word in each case.

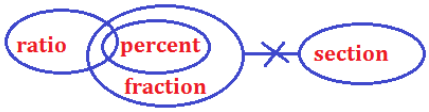
The study of accountancy is .... (**111**) .... in demand in the view of .... (**112**) .... of greater complexity in our business organization. Formerly a .... (**113**) .... of day-today income and expenditure was more than .... (**114**) .... A business organization today has to .... (**115**) .... a clear account of the .... (**116**) .... it uses, the amounts that are owing to it, the amount that it owes to others, the profit or loss it has made and the .... (**117**) .... it employs. Without a scientific .... (**118**) .... of accounting, no business can be fully .... (**119**) .... of his real .... (**120**) .... position and run his organization.

111. (a) progressing (b) getting (c) powering
(d) moving (e) growing
112. (a) demand (b) growth (c) status
(d) position (e) slackness
113. (a) mixture (b) map (c) measure
(d) record (e) transaxtion
114. (a) sufficient (b) anticipated (c) expected
(d) required (e) necessary
115. (a) gather (b) observe (c) maintain
(d) organize (e) assimilate
116. (a) manpower (b) infrastructure (c) money
(d) resources (e) capabilities
117. (a) capital (b) strength (c) authority
(d) strategies (e) principles
118. (a) way (b) plan (c) system
(d) goal (e) purpose
119. (a) ignorant (b) alert (c) prepared
(d) vigilant (e) aware
120. (a) administrative (b) financial (c) capacity
(d) business (e) hierarchical

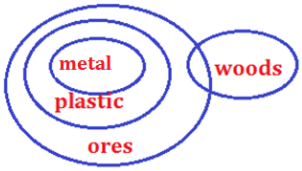
Solutions:

Direction (1-5)

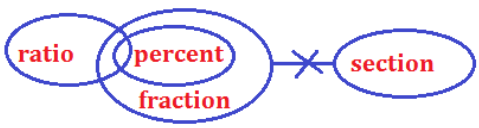
1. (e)



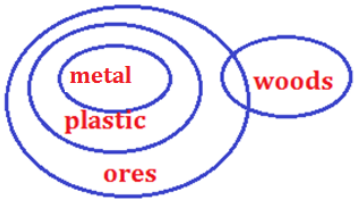
2. (a)



3. (e)

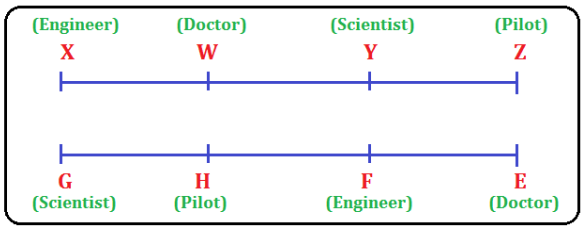


4. (b)

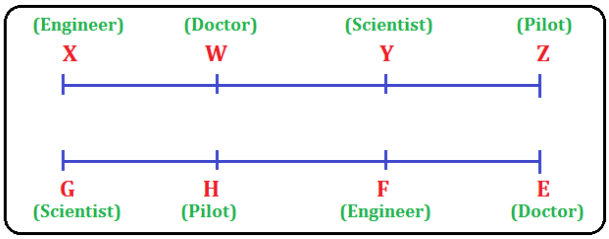


5. (a)

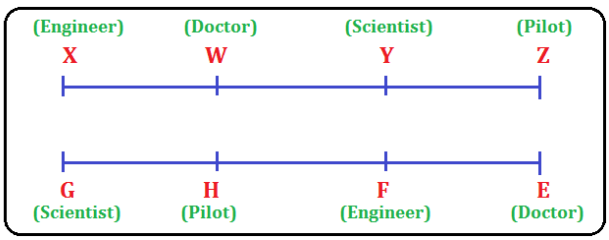
Direction (6-10)



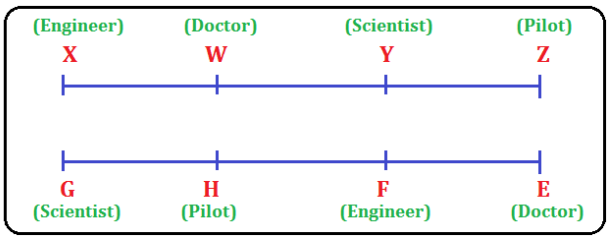
6. (c)
7. (d)



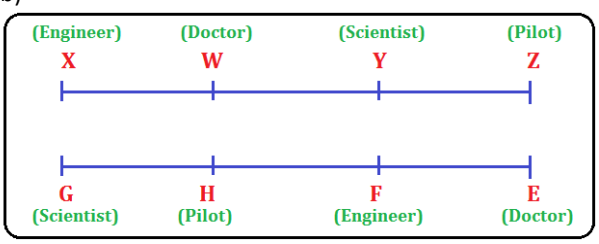
8. (e)



9. (c)

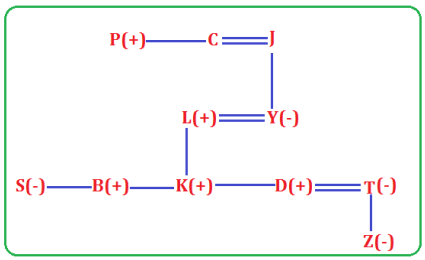


10. (b)

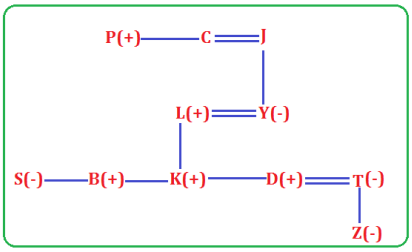


Direction (11-13)

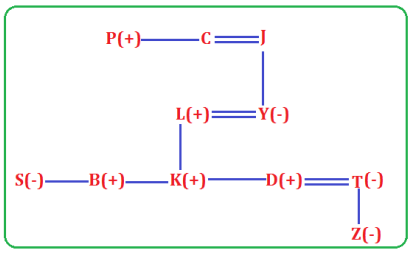
11. (e)



12. (c)



13. (a)

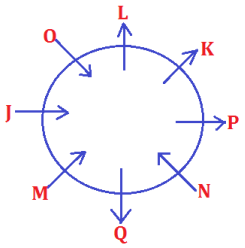


Direction (14-16)

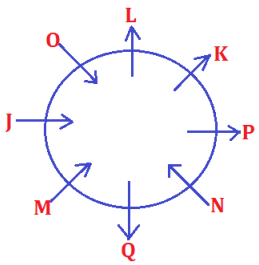
14. (b) **I.** $Y > L \leq C > O \geq N$(FALSE)
    II. $Q > C \geq L > A = F$(TRUE)
15. (b) **I.** $S \geq Q > E$(FALSE)
    II. $B \leq Q \leq S$(TRUE)
16. (a) **I.** $L \leq K \leq A$(TRUE)
    II. $P > K < J$(FALSE)
17. (a) $P \leq B$
18. (a) $W > E = A \geq R \geq S$

Direction (19-23)

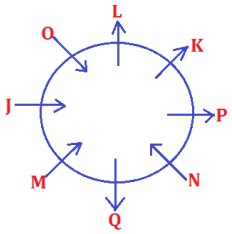
19. (b)



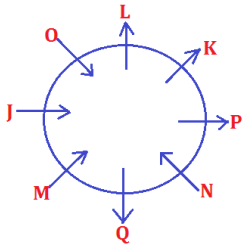
20. (e)



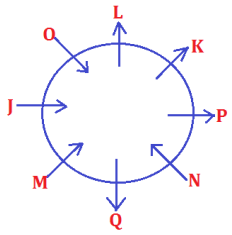
21. (a)



22. (b)

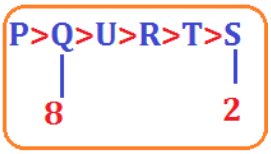


23. (d)



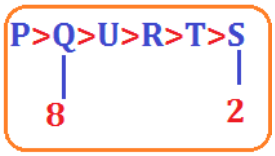
Direction (24-25)

24. (a)



11>8 and P>Q

25. (d)



Sol. R travelled to (8-4) =4 countries

Direction (26-30)

26. (a)

Few	**Gs**
Organic	**Cr**
Farming	**Li**
Techniques	**Da**
Fertilizer	**Nb**
Waste	**Mk**
Into	**Pt**
Products/available	**Fo/pz**
Disposal/of	**Hu/yu**

27. (b)

Few	Gs
Organic	**Cr**

Farming	**Li**
Techniques	**Da**
Fertilizer	**Nb**
Waste	**Mk**
Into	**Pt**
Products/available	**Fo/pz**
Disposal/of	**Hu/yu**

28. (c)

Few	Gs
Organic	**Cr**
Farming	**Li**
Techniques	**Da**
Fertilizer	**Nb**
Waste	**Mk**
Into	**Pt**
Products/available	**Fo/pz**
Disposal/of	**Hu/yu**

29. (c)

Few	Gs
Organic	**Cr**
Farming	**Li**
Techniques	**Da**
Fertilizer	**Nb**
Waste	**Mk**
Into	**Pt**
Products/available	**Fo/pz**
Disposal/of	**Hu/yu**

30. (a)

Few	Gs
Organic	**Cr**
Farming	**Li**
Techniques	**Da**
Fertilizer	**Nb**
Waste	**Mk**
Into	**Pt**
Products/available	**Fo/pz**
Disposal/of	**Hu/yu**

Direction (31-35)

31. (a)

Floor	Persons	Bike
8	O	Hero
7	K	Yamaha
6	R	TVS
5	N	Suzuki
4	L	Nova
3	Q	Honda
2	M	Mahindra
1	P	Ninja

32. (b)

Floor	Persons	Bike
8	O	Hero
7	K	Yamaha
6	R	TVS
5	N	Suzuki
4	L	Nova
3	Q	Honda
2	M	Mahindra
1	P	Ninja

33. (d)

Floor	Persons	Bike
8	O	Hero
7	K	Yamaha
6	R	TVS
5	N	Suzuki
4	L	Nova
3	Q	Honda
2	M	Mahindra
1	P	Ninja

34. (e)

Floor	Persons	Bike
8	O	Hero
7	K	Yamaha
6	R	TVS
5	N	Suzuki
4	L	Nova
3	Q	Honda
2	M	Mahindra
1	P	Ninja

35. (c)

Floor	Persons	Bike
8	O	Hero
7	K	Yamaha
6	R	TVS
5	N	Suzuki
4	L	Nova
3	Q	Honda
2	M	Mahindra
1	P	Ninja

Direction (36-40)

36. (b) First half in reverse order : -
5 ● P M $ G Δ 6 × 4 □ C B
Second half in reverse order: –
Z A × 9 5 7 I V ÷ ⊕ + R %
Right = 3rd
Right = 16th
Right = 13th

37. (a)
Right = 4th
Left = 5th
Left= 9th

38. (d) 2nd = C
11th = P
20th = I
22nd = S
We can't form any meaningful word.

39. (c) In each group the second element is one gap after the first element while third element is two gaps after second element. The first element of next group is just before the third element of the previous group, ie. % + V.

40. Ans.(e)

X 6 Δ G $ M P ● 5 % R + ⊕ ÷ V I 7 5 9

9 Midway 9

41. (a); Total number of male employees working in all company

$= 760 \times \frac{13}{19} + 840 \times \frac{4}{7} + 720 \times \frac{7}{15} + \frac{9}{20} \times 640 + \frac{23}{35} \times 700$

$= 520 + 480 + 336 + 288 + 460$

$= 2084$

42. (b)

Total number of female employees

$= 760 \times \frac{6}{19} + 840 \times \frac{3}{7} + 720 \times \frac{8}{15} + \frac{11}{20} \times 640 + \frac{12}{35} \times 700$

$= 240 + 360 + 384 + 352 + 240$

$= 1576$

Required Average $= \frac{1576}{5} = 315.2 \approx 315$

43. (c)

Sol. Number male employees in Delhi Metro, NHPC $= 760 \times \frac{13}{19} + 720 \times \frac{7}{15}$

$= 520 + 336$

$= 856$

Number of female employees in NTPC and BHEL

$= 840 \times \frac{3}{7} + 640 \times \frac{11}{20}$

$= 360 + 352$

$= 712$

Required difference $= 856 - 712$

$= 144$

44. (d)

Sol. Required Ratio $= \frac{640 \times \frac{11}{20}}{700 \times \frac{12}{35}}$

$= \frac{32 \times 11}{20 \times 12} = \frac{22}{15}$

45. (a)

Sol. Required percent $= \frac{720-640}{640} \times 100$

$= \frac{80}{640} \times 100$

$= 12.5\%$

46. (c)

Sol. Total number of male from Enclave 1, Enclave 4, Enclave 5 and Enclave 7 in City Dadari

$= \frac{4}{12} \times 18 \times 658 + \frac{3}{7} \times 14 \times 658 + \frac{8}{14} \times 9 \times 658 + \frac{9}{16} \times 8 \times 658$

$= 3948 + 3948 + 3384 + 2961$

$= 14241$

47. (a)

Sol. Total number of voters in Dadari from Enclave 1, Enclave 2 and Enclave 3 $= \frac{18+12+10}{100} \times 65800 = 26320$

Total number of voters in Karnal from Enclave 4, Enclave 5 and Enclave 6 $= \frac{20+7+6}{100} \times 88600 = 29238$

Required percent $= \frac{26320}{29238} \times 100$

$= 90.01\%$

48. (d)

Sol. Required Ratio $= \frac{\frac{3}{7} \times 14 \times 658 + \frac{8}{14} \times 9 \times 658}{\frac{9}{17} \times 17 \times 886 + \frac{6}{15} \times 15 \times 886}$

$= \frac{3948+3384}{7974+5316}$

$= \frac{7332}{13290}$

$= \frac{3666}{6645}$

49. (c)

Sol. Male voters from all the constituencies of city Dadari

$= \frac{4}{12} \times 18 \times 658 + \frac{2}{6} \times 12 \times 658 + \frac{4}{10} \times 10 \times 658 + \frac{3}{7} \times 14 \times 658 + \frac{8}{14} \times 9 \times 658 + \frac{6}{8} \times 16 \times 658 + \frac{9}{16} \times 8 \times 658 + \frac{5}{13} \times 13 \times 658$

$= 3948 + 2632 + 2632 + 3948 + 3384 + 7896 + 2961 + 3290$

$= 30691$

50. (b)

Sol. Female voters in Dadari from Enclave 2, Enclave 6 and Enclave 8

$= \frac{4}{6} \times 12 \times 658 + \frac{2}{8} \times 16 \times 658 + \frac{8}{13} \times 13 \times 658$

$= (8 + 4 + 8) \times 658$

$= 13160$

Total number of male voters from Constituency Enclave 6, Enclave 7 and Enclave 8 in Karnal

$= \frac{5}{14} \times 7 \times 886 + \frac{11}{19} \times 19 \times 886 + \frac{2}{10} \times 5 \times 886$

$= 2215 + 9746 + 886$

$= 12847$

Difference $= 13160 - 12847$

$= 313$

51. (d)

Sol. Borrowed amount = $nx\left(1 + \frac{(n-1)r}{200}\right)$

Where n = number of instalments

x =amount per instalments

r =rate of interest

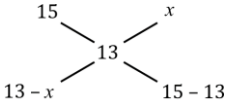
$5670 = 3x\left(1 + \frac{2 \times 5}{200}\right)$

$1890 = x \times \frac{21}{20}$

$x = 1800$

52. (b)

Sol.



18 12

$\frac{13-x}{15-13} = \frac{18}{12} = \frac{3}{2}$

$\frac{13-x}{2} = \frac{3}{2}$

$13 - x = 3$

$x = 10$years

53. (c)

Sol. Radha's age $= 9x$

Ruchi's age $= 4x$

$9x - (4x + 5) = 5$

$9x - 4x - 5 = 5$

$5x = 10$

$x = 2$

Sum of present age $= 9x + 4x = 13x = 26$ years

54. (a)

Sol. $\text{MP}\left(1 - \frac{\text{d}}{100}\right) = \text{CP}\left(1 + \frac{\text{P}}{100}\right)$

$\text{MP}\left(1 - \frac{25}{100}\right) = \text{CP}\left(1 + \frac{20}{100}\right)$

$\frac{3}{4}\text{ MP} = \text{CP}\frac{6}{5}$

$\text{MP} = \frac{8}{5}\text{CP}$

$\text{MP} = 1.6\text{ CP}$

Labelled price should be 60% more than CP.

55. (a)

Sol. Let the cost price of Camara is CP

1.05 CP + 120 = 1.15 CP

0.1 CP = 120

CP = 1200

SP to gain 10% gain = $\frac{110}{100} \times 1200$

= 1320

56. (c)

Sol. Let the borrowed amount is P.

$\frac{\text{P}\times6\times3}{100} + \frac{\text{P}\times9\times5}{100} + \frac{\text{P}\times13\times3}{100} = 8160$

$\frac{18\text{P}+45\text{P}+39\text{P}}{100} = 8160$

$\frac{102\text{P}}{100} = 8160$

$\text{P} = \frac{8160\times100}{102}$

$\text{P} = 8000$

57. (b)

Sol. Amount paid $= 50000\left(1 + \frac{1}{100}\right)\left(1 + \frac{2}{100}\right)\left(1 + \frac{3}{100}\right)$

$= 50000 \times \frac{101}{100} \times \frac{102}{100} \times \frac{103}{100}$

$= 53055.3$

58. (a)

Sol. Difference for 3 year $= \frac{Pr^2}{100^2} \times \frac{300+r}{100}$

$12.20 = \frac{P\times25}{100\times100} \times \frac{305}{100}$

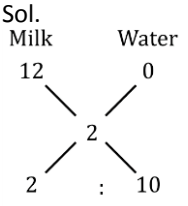
$12.20 = \frac{P}{400} \times \frac{61}{20}$

$P = \frac{1220\times80}{61}$

$= 1600$

59. (a)

Sol.



x litre 25 litre

$\frac{2}{10} = \frac{x}{25}$

$x = 5$litre

60. (a)

Sol. Number of days $= \frac{43}{\frac{5}{3}+\frac{6}{5}} = \frac{43}{\frac{25+18}{15}}$

$= \frac{43\times15}{43} = 15$days

61. (d)

Sol. Daily wage of Boy $= \frac{9000}{20\times15} = 30$

Daily wage of man $= \frac{3}{2} \times 30 = 45$

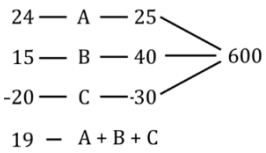
Let n men must work for 30 days to earn Rs. 13500.

$13500 = n \times 30 \times 45$

$n = 10$men

62. (d)

Sol.



$19 - \text{A} + \text{B} + \text{C}$

Tank will be full in $= \frac{600}{19} = 31\frac{11}{19}$ minutes

63. (a)

Sol. First Train 40 km/hr 7 : 30 am

Second Train 64 km/hr 12 pm

Distance travelled by first train in 4 : 30 hour

$= 40 \times \frac{9}{2} = 180$km

Second train will cross the first train after

$= \frac{180}{(64-40)} = \frac{180}{24}$

= 7.5 hour

Time = 12 + 7 : 30 = 7 : 30 pm

Distance from Calcutta = 7.5 × 64

= 480 km

64. (a)

Sol. Speed of train $= \frac{500+50}{30}$

$= \frac{550}{30}$m/sec

$= \frac{55}{3}$m/sec

$= \frac{55}{3} \times \frac{18}{5}$

= 66 km/hr

65. (a); The distance is d

$\frac{d}{5-1} + \frac{d}{5+1} = \frac{5}{4}$

$\frac{d}{4} + \frac{d}{6} = \frac{5}{4}$

$\frac{3d+2d}{12} = \frac{5}{4}$

$d = 3$km

66. (d); ?$= \frac{3420\times0.01}{19\times7} = \frac{3420}{19\times700} = \frac{9}{35}$

67. (d); ?$= \frac{17.28}{3.6\times0.2\times200} = 0.12$

68. (b); ?$= 946 - 245 \approx 700$

69. (b); ?$= 49 - 35 + 21 \approx 35$

70. (b); ?$= 25 \div \frac{31}{155} \approx 125$

71. (a); $(13.68)^2 - (4.78)^2 + (8.28)^3 - (5.24)^3$

$= 187 - 22 + 567 - 143$

$= 165 + 424$

$= 589 \approx 600$

72. (c); $32 \div 4 \div 10 + 29 = ?$

$? = 8 \div 10 + 29$
$? = 29.8 \approx 30$

73. (e); $\sqrt{?} = (1248.28 + 51.7) \div 99.9 - 7.98$
$\sqrt{?} = (1300 \div 100) - 8$
$\sqrt{?} = 5$
$? = 25$
74. (d); (129.2 + 45.03 + 77.77) ≈ 252
75. (d); $36\sqrt{x} + 32\sqrt{x} = \frac{68}{11} \times x$
$68\sqrt{x} = \frac{68}{11} \times x$
$\sqrt{x} = 11$
$x = 121$
76. (a); The pattern of the number series is :
$32 + 1^2 = 32 + 1 = 33$ ..not**34**
$33 + 2^2 = 33 + 4 = 37$
$37 + 3^2 = 37 + 9 = 46$
$46 + 4^2 = 46 + 16 = 62$
$62 + 5^2 = 62 + 25 = 87$
77. (c); The pattern of the number series is :
$7 + 1 \times 11 = 7 + 11 = 18$
$18 + 3 \times 11 = 18 + 33 = 51$.....not**40**
$51 + 5 \times 11 = 51 + 55 = 106$
$106 + 7 \times 11 = 106 + 77 = 183$
$183 + 9 \times 11 = 183 + 99 = 282$
78. (d); The pattern of the number series is :
$7 \times 2 - 2 = 12$
$12 \times 4 - (2 + 6) = 48 - 8 = 40$
$40 \times 6 - (8 + 10) = 240 - 18 = 222$
$222\ 8 - (18 + 14) = 1776 - 32 = 1744$ not 1742
$1744 \times 10 - (32 + 18) = 17440 - 50 = 17390$.....
79. (c); The pattern of the number series is :
$6 \times 7 + 7^2 = 42 + 49 = 91$
$91 \times 6 + 6^2 = 546 + 36 = 582$, not 584
$582 \times 5 + 5^2 = 2910 + 25 = 2935$
$2935 \times 4 + 4^2 = 11740 + 16 = 11756$
$11756 \times 3 + 3^2 = 35268 + 9 = 35277$
80. (b); The pattern is : ÷ 3, ÷ 4, ÷ 3, ÷ 4, ...
81. (b); Refer to the 1st paragraph of the passage, "urban development was not the issue, the livelihood of the urban working poor was."
82. (c); In the 2nd paragraph of the passage the bill mentioned that bill stresses that no vendor will be evicted without survey completion.
83. (d); Suo motu initiative is not mentioned in the passage hence (iii) is incorrect while other statements are given in the passage hence option (d) is the correct choice.
84. (c); Only option (I) is incorrect as it is mentioned in the last paragraph of the passage that banks are willing to provide them with loans if they get legalized.
85. (e); All the given options are correct.
86. (d); The union government has authority to make the laws related to the street vendor bill.
87. (a); Confiscated means to take or seize (someone's property) with authority hence emancipate is the word most opposite in meaning.
88. (d); Impetus means the force or energy with which a body moves hence encumbrance is the word most opposite in meaning.
89. (a); evicted means expel (someone) from a property, especially with the support of the law hence disembogue is the word most similar in meaning.
90. (c); stipulated means demand or specify (a requirement), typically as part of an agreement hence enumerate is the word most similar in meaning.

Directions (91-95): The correct sequence is **DBEACF**

91. (d)
92. (e)
93. (d)
94. (c)
95. (e)
96. (a)
97. (e); No correction is required
98. (b); Employees is a plural noun therefore the verb contributes (singular) should be replaced with 'contribute' (plural)
99. (d);
100. (e); No correction is required.
101. (4); 'is worth watching 'is correct.
102. (2); The event shows past time. Hence, Past Perfect should be used. Hence, had brought a much unnerving gloom should be used.
103. (3); Change 'to regulating' to 'to regulate'.
104. (4); Use 'adoption' in place of 'adopted'. Here, a noun is required.
105. (3); Use 'announced' in place of 'announce'.
106. (b); 'decided' and 'assurance' are suitable fillers.
Decided= having clear opinions.
Assurance= a positive declaration intended to give confidence.
107. (a); 'Sweating' and 'routine' are the suitable fillers.
Routine= a sequence of actions regularly followed.
108. (b);
109. (a); **Stupefying** means astonishing and shocking.
110. (a): **Banishing** means to get rid of (something unwanted).
111. (e)
112. (a)
113. (d)
114. (a)
115. (c)
116. (c)
117. (a)
118. (c)
119. (e)
120. (b)

RBI ASSISTANT PRELIMS – PRACTICE SET

REASONING ABILITY

Directions (1-5): Study the following information carefully to answer the given questions:
A group of eight friends Kabir, Arvind, Guneet, Sumit, Ganesh, Avinash, Tarun and Murari are sitting around a square table facing the centre. Four of them sit at the corners and the other four at the middle of the sides. Each of them is from a different city – Mumbai, Delhi, Shimla, Hishar, Amritsar, Ranchi, Pune and Chennai, but not necessarily in the same order. Ganesh sits opposite the person who belongs to Amritsar and third to the left of Arvind. Arvind does not belong to Delhi or Amritsar. Sumit sits between Arvind and Guneet, who belongs to Hishar. Murari, who belongs to Pune, sits second to the left of Guneet. Avinash, who belongs to Chennai, is not an immediate neighbour of Murari. The person who belongs to Delhi sits on the immediate left of the person who belongs to Shimla. The person who belongs to Ranchi is not an immediate neighbour of the person who belongs to Hishar. Kabir does not belong to Ranchi.

1. Who sits opposite to the person who belongs to Shimla?
   (a) Murari (b) Guneet (c) Sumit
   (d) Kabir (e) None of these
2. Who sits between the person who belongs to Pune and the one who belongs to Chennai?
   (a) Arvind (b) Kabir (c) Guneet
   (d) Ganesh (e) None of these
3. If Kabir is related to Delhi and Ganesh is related to Ranchi, Avinash is related to which of the following?
   (a) Chennai (b) Mumbai (c) Shimla
   (d) Amritsar (e) None of these
4. Who sits fourth to the left of Ganesh?
   (a) Arvind (b) Avinash (c) Kabir
   (d) Guneet (e) None of these
5. Who belongs to Shimla?
   (a) Murari (b) Kabir (c) Avinash
   (d) Arvind (e) None of these

Directions (6-10): In each question below are given three statements followed by two conclusions numbered I and II. You have to take the given statements to be true even if they seem to be at variance with commonly known facts and then decide which of the given conclusions logically follows from the given statements, disregarding commonly known facts. Give answer
(a) If only conclusions I follows.
(b) If only conclusions II follows.
(c) If either conclusion I or II follows.
(d) If neither conclusion I nor II follows.
(e) If both conclusions I and II follow.
(6-7):

Statements: All politicians are men.
Every man is wise.
Some wise are experienced.

6. **Conclusions:** I. Some politicians are experienced.
   II. Some men being experienced is a possibility.
7. **Conclusions:** I. At least some wise are experienced.
   II. At least some men are experienced.

(8-9):

Statements: All actors are dancers.
No dancer is a singer.
Some singers are musicians.

8. **Conclusions:** I. No musician is a dancer.
   II. Some dancers being musicians is a possibility.
9. **Conclusions:** I. Some actors being musicians is a possibility.
   II. Some singers being actors is a possibility.
10. **Statements:** Some newspapers are magazines.
    All newspapers are books.
    Some books are journals.
    Conclusions: I. No journals is a magazines.
    II. Some newspapers being journal is possibility.

Directions (11-15): Study the following information carefully and answer the questions given below:
M, N, O, P, Q and R are six friends. They have their accounts in different banks. Two of those banks are ICICI and SBI. They live in five sectors of Dwarka, viz V, VI, VII, VII and IX. Two of them live in the same sector. M has an account with Canara Bank and he lives in Sector VII. P has no account with South Indian Bank and he lives in sector IX. N has account neither with South Indian Bank nor with ICICI and he does not live in sector V or VIII. The person who has an account with UCO Bank lives in sector VIII. Q does not live in sector VI or VIII. R has an account with Bank of India and he lives in the sector in which N lives.

11. In which of the following sectors do two friends live?
    (a) VIII (b) VII (c) VI
    (d) V (e) None of these
12. Who among the following has an account with UCO Bank?
    (a) N (b) R (c) P
    (d) O (e) None of these
13. Which of the following banks does N have an account with?
    (a) ICICI (b) SBI (c) UCO Bank
    (d) Canara Bank (e) None of these
14. In which of the following sectors does O live?
    (a) VIII (b) VI (c) VII
    (d) IX (e) None of these
15. Which of the following combinations is not true?
    (a) P–ICICI (b) O–SBI (c) O–UCO
    (d) Q–South Indian (e) None of these

Direction (16-20): In these questions, relationship between different elements is show in the statements. These statements are followed by two conclusions. Mark answer
(a) If only conclusion I follows.

(b) If only conclusion II follows.
(c) If either conclusion I or II follows.
(d) If neither conclusion I nor II follows.
(e) If both conclusions I and II follow.

16. **Statements:** X>P>Q≥R, X=Y, X≤Z
Conclusions: I. Y>R II. R>Z
17. **Statements:** P≥Q, S≤T, X=Y, X>Z
Conclusions: I. S=Q II. X>Q
18. **Statements:** S≤T, T>R, T=W
Conclusions: I. R<S II. S<W
19. **Statements:** X=Y≤Z>W
Conclusions: I. Z=X II. Z>X
20. **Statements:** S≥R, Y=X≤Z, S<Y
Conclusions: I. Y>R II. R>Z

Direction (21-25): These questions are based on the following letters/number/symbols arrangement. Study it carefully and answer the given questions.

N L 8 $ K E 7 ✡5 M © S 2 Q A @ 6 B # 3 C 1 J F 9 I % X 4 G

21. If all the numbers are deleted from the arrangement, which of the following will be the fifth to the right of the sixteenth element from the right end?
(a) S (b) Q (c) A
(d) B (e) None of these
22. How many such symbols are there in the arrangement, each of which is immediately preceded by a number?
(a) None (b) One (c) Two
(d) Three (e) None of these
23. '8 K' is related to '75M', '5©' is related to '2A@' in the same way which of the following is related to 'A6' in the arrangement?
(a) B#3 (b) #13 (c) 6@B
(d) #C1 (e) None of these
24. How many such letters are there in the arrangement, each of which is immediately following by a number?
(a) One (b) Two (c) Three
(d) Four (e) more than four
25. Which of the following will be 8^{th} to the right of the 15^{th} element from the left end?
(a) ✡ (b) J (c) A
(d) C (e) None of these

Directions (26-30): Study the following information carefully to answer the given questions.

P, Q, R, S, T, U and V are travelling in three buses X, Y, Z with at least two of them in any of these buses. Each of them likes a different sweet, viz, Petha, Rasmalai, Rasagolla, Kheer, Sandesh, Chamcham and Jalebi, but not necessarily in the same order.

Q is travelling in Bus Y with T. T's favourite sweet is Jalebi. Those who travel in Bus X do not like Petha and Kheer. The one who likes Rasmalai travels only with V in Bus Z. The one whose favourite sweet is Sandesh does not travel in the same bus with either T or V.P does not travel in Bus Y. P likes Chamcham. S and U are travelling in the same bus. U does not like Rasagolla. The one whose favourite sweet is Kheer does not travel in bus Y.

26. What is R's favourite sweet?
(a) Chamcham (b) Rasmalai (c) Sandesh
(d) Jalebi (e) None of these
27. In which bus are three of them travelling?
(a) Only X (b) Only Y (c) Only Z
(d) Either X or Y (e) Data inadequate
28. In which bus are both Q and T travelling?
(a) X (b) Y (c) Z
(d) Data inadequate (e) None of these
29. Whose favourite sweet is Petha?
(a) P (b) U (c) Q
(d) V (e) None of these
30. Which of the following combinations is correct?
(a) P–Y–Chamcham (b) S–X–Rasmalai
(c) R–X–Kheer (d) S–X–Rasagolla
(e) None of these

Direction (31-35): Study the following information to answer the given questions.

In a certain code language,
'sita anita veena subhi' is written as `ga mo ti su'
'nancy garden sita dream golu', is written as 'ki zo mo ye na'
'subhi garden bikki aniket' is written as `zo ra ti da'
'bikki neeraj anita dream' is written as `da ga nic ki'.

31. What is the code for 'golu'?
(a) ye (b) na (c) zo
(d) Either na or zo (e) Either ye or na
32. What does `su' stand for?
(a) subhi (b) sita (c) anita
(d) veena (e) None of these
33. What is the code for 'aniket sita neeraj'?
(a) nic ye ti (b) mo ra nic (c) ra ga mo
(d) da ra nic (e) None of these
34. Which of the following does `ki ti na' stand for?
(a) dream anita sita
(b) nancy sita dream
(c) subhi dream nancy
(d) subhi dream golu
(e) Either (c) or (d)
35. Which of the following may represent 'record rate anita sita'?
(a) ga zo ti da (b) ga ba mo nee (c) ga ba nic ki
(d) mo ba ti ra (e) None of these

QUANTITATIVE APTITUDE

36. At present, Malik is eight times her daughter's age. Eight years from now, the ratio of the ages of Malik and his daughter will be 10 : 3, respectively. What is Malik's present age?
(a) 32 yr (b) 40 yr (c) 36 yr
(d) Cannot be determined (e) None of these
37. Samir drove at the speed of 45 km/h from home to a resort. Returning over the same route, he got stuck in traffic and

took an hour longer, also he could drive only at the speed of 40 km/h. How many kilometers did he drive each way?
(a) 250 (b) 300 (c) 310
(d) 275 (e) None of these

38. Raman scored 456 marks in an exam and Seeta got 54% marks in the same exam which is 24 marks less than Raman. If the minimum passing marks in the exam is 34%, then how much more marks did Raman score than the minimum passing marks?
(a) 184 (b) 196 (c) 190
(d) 180 (e) None of these

39. A committee of 3 members is to be selected out of 3 men and 2 women. What is the probability that the committee has at least one woman?
(a) $\frac{1}{10}$ (b) $\frac{9}{20}$ (c) $\frac{9}{10}$
(d) $\frac{1}{20}$ (e) None of these

Q40. The length of a rectangular floor is twice its breadth. If Rs 256 is required to paint the floor at the rate of Rs 2 per sq, then what would be the length of floor?
(a) 16 m (b) 8 m (c) 12 m
(d) 32 m (e) 20 m

41. The profit earned after selling an article for Rs 996 is the same as loss incurred after selling the article for Rs 894. What is the cost price of the article?
(a) Rs 935 (b) Rs 905 (c) Rs 945
(d) Rs 975 (e) None of these

42. In an election between two candidates, one got 72% of the total valid votes. 25% of the total votes are invalid. If the total votes are 8200. What is the number of valid votes the other person got?
(a) 1835 (b) 1722 (c) 2050
(d) 428 (e) None of these

43. The average marks of 65 students in a class was calculated as 150. It was later realized that the marks of one of the students was calculated as 142, whereas his actual marks were 152. What is the actual average marks of the group of 65 students? (Rounded off to two digits after decimal.)
(a) 151.25 (b) 150.16 (c) 151.10
(d) 150.19 (e) None of these

44. A water tank has three taps A, B and C. Tap A, when opened can fill the water tank alone in 4 h. Tap B, when opened, can fill the water tank alone in 6 h and tap C, when opened, can empty the water tank alone in 3 h. If taps A, B and C are opened simultaneously, how long will it take to fill the tank completely?
(a) 10 h (b) 8 h (c) 18 h
(d) 12 h (e) None of these

45. A certain amount was to be distributed among A, B an C in the ratio 2 : 3 : 4 respectively, but was erroneously distributed in the ratio 7 : 2 : 5 respectively. As a result of this, B got Rs 40 less. What is the amount?
(a) Rs 210 (b) Rs 270 (c) Rs 230
(d) Rs 280 (e) None of these

Directions (46-55) : What will come in place of question mark (?) in the following questions?

46. $(0.125)^3 \div (0.25)^2 \times (0.5)^2 = (0.5)^{?-3}$
(a) 12 (b) 18 (c) 14
(d) 10 (e) None of these

47. 64.5% of 800 + 36.4% of 1500 = (?)² + 38
(a) 32 (b) 38 (c) 42
(d) 48 (e) 34

48. 6435.9 + 7546.4 + 1203.5 = ?
(a) 15188.5 (b) 15185.8 (c) 15155.5
(d) 15815.8 (e) None of these

49. 4.5 × 437 ÷ 19 = ?
(a) 103.5 (b) 115.3 (c) 105.3
(d) 113.5 (e) None of these

50. 14% of 250 × ?% of 150 = 840
(a) 15 (b) 18 (c) 16
(d) 12 (e) None of these

51. $\frac{2}{3}$ of $1\frac{2}{5}$ of 75% of 540 = ?
(a) 378 (b) 756 (c) 252
(d) 332 (e) None of these

52. 36% of 420 – 56% of 350 = ? – 94
(a) 48.2 (b) 49.2 (c) –138.8
(d) –158.8 (e) None of these

53. 36 × 15 – 56 × 784 ÷ 112 = ?
(a) 138 (b) 238 (c) 158
(d) 258 (e) None of these

54. (8792 – 4136) ÷ ? = 145.5
(a) 38 (b) 32 (c) 42
(d) 36 (e) None of these

55. 7365 + (5.4)² + $\sqrt{?}$ = 7437.16
(a) 1894 (b) 1681 (c) 1764
(d) 2025 (e) None of these

Directions (56 - 60): What will come in place of question mark (?) in the following number series.

56. 9, 19, 40, 83, ?, 345, 696
(a) 162 (b) 170 (c) 175
(d) 166 (e) None of these

57. 1015, 508, 255, 129, 66.5, ?, 20.875
(a) 34.50 (b) 35 (c) 35.30
(d) 35.75 (e) None of these

58. 9, 62, ?, 1854, 7415, 22244
(a) 433 (b) 309 (c) 406
(d) 371 (e) None of these

59. 8000, 1600, 320, 64, 12.8, ?
(a) 2.56 (b) 3.5 (c) 3.2
(d) 2.98 (e) None of these

60. 6, 9, 15, 27, 51, ?
(a) 84 (b) 99 (c) 123
(d) 75 (e) None of these

Directions (61-65): Study the following table carefully to answer the questions that are based on it.

Number of males and female living in six various societies

Societies	Males	Females
P	250	350
Q	400	150

R	300	275
S	280	300
T	180	250
U	325	300

Percentage of children (males and females) in the societies

Societies	Children	Male children	Female children
P	25%	40%	60%
Q	40%	75%	25%
R	16%	25%	75%
S	25%	80%	20%
T	40%	50%	50%
U	24%	46%	54%

61. What is the total number of children staying in all the societies together?
(a) 829 (b) 929 (c) 992
(d) 939 (e) None of these

62. Total number of female children is by what percent (approximate) more than the number of females in society P?
(a) 15% (b) 17% (c) 16%
(d) 18% (e) 20%

63. What is the average of total population in all the societies?
(a) 560 (b) 650 (c) 565
(d) 656 (e) None of these

64. The average of total number of male children (excluding U) is what percent of the average of total number of female children (excluding P)?
(a) 138.5% (b) 140.32% (c) 140.4%
(d) 140.5% (e) None of these

65. What is the ratio of adult males and adult females of society Q ?
(a) 45 : 17 (b) 19 : 47 (c) 47 : 19
(d) 48 : 19 (e) None of these

66. A cricketer gives 12.4 runs per wicket. He gives 26 runs and take 5 wickets in a match after which his average becomes 12 runs per wicket. How many wickets had been taken by him till the last match ?
(a) 85 (b) 90 (c) 65
(d) 72 (e) None of these

67. A shopkeeper buys 288 items at 90 paise each. But later he realized that $13\frac{8}{9}\%$ of the total items are defected and could not be sold. He sells the remaining at Rs. 1.2 each. What is his overall gain percentage?
(a) $14\frac{22}{27}\%$ (b) $14\frac{20}{27}\%$ (c) 15%
(d) $15\frac{4}{9}\%$ (e) None of these

68. Rs. 50000 is borrowed at CI at the rate of 1% for the first year, 2% for the second year and 3% for the third year. Find the amount to be paid after 3 years.
(a) Rs. 50355.3 (b) Rs. 53055.3 (c) Rs. 53505.3
(d) Rs. 53053.5 (e) None of these

69. A can do a work in 5 days less than the time taken by B to do it. If both of them together take $11\frac{1}{9}$ days to complete the whole work, then the time taken by 'B' alone to do the same work in
(a) 15 days (b) 20 days (c) 25 days
(d) 30 days (e) None of these

70. Vessels A and B contain mixture of milk and water in the ratios 4 : 5 and 5 : 1 respectively. In what ratio should quantities of mixtures be taken from A and B to form a mixture in which milk to water is in the ratio 5 : 4 ?
(a) 2 : 5 (b) 4 : 3 (c) 5 : 2
(d) 2 : 3 (e) 3 : 4

English Language

Directions (71-80): Read the following passage carefully and answer the questions given below it. Certain words are printed in bold to help you locate them while answering some of the questions.

After the Liberalization, Globalization and the consequent change in the new international economic order as well as new information technology order, a new catch-phrase is being coined: 'A New Health order'. Talking About setting it up is the theme of the WHO-sponsored international conference on primary health and medicare, currently being held at Milan, Italy. While much has been said and written on held at Milan, Italy. While much has been said and written on establishing new order', little has actually been done. Will the conference at Milan too swear by the new health order, go home and then forget about it, while the present medical and healthcare set-up in poor countries further **entrenches** itself? This does not have to be the fate of the redical resolutions that will undoubtedly be passed at Milan. Unlike creating a new world economic or information order, establishing a new health set-up is essentially a matter for individual countries to accomplish. No conflict of international interests is involved. But this advantage is, at least until it begins to take concrete shape, only theoretical. The million-dollar question is whether individual Third-world governments are able and willing to **muster** the will, the resources, the administrative and other infrastructure to carry out what it is entirely within their power to attain and implement.

The dimensions of the problem are known and the solutions broadly agreed on. The present medical and healthcare system is urban-based; closely geared to drugs, hospitals and expensively trained apathetic doctors. The bulk of the population in poor countries who live in rural areas are left untouched by all this and must rely on traditional healers. The answer is to turn out medical/health personnel sufficiently, but not expensively, trained to handle routine complaints and to get villagers to pay adequate attention to cleanliness, hygienic sanitation, garbage disposal and other elementary but **crucial** matters. More complicated ailments can be referred to properly equipped centres in district towns, cities and metropolises. Traditional healers, whom villagers trust, can be among these

intermediate personnel. Some Third-world countries, including India, have **launched** or are preparing elaborate schemes of this nature. But the experience is not quite happy. There is **resistance** from the medical establishment which sees them as little more than licensed quackery but is not prepared either to offer **condensed** medical courses such as the former licentiate course available in this country and unwisely scrapped. There is the question of how much importance to give to indigenous system of medicine. And there is the difficult matter of striking the right balance between preventive healthcare and curative medical attention. These are complex issues and the Milan conference would perhaps be more fruitful if it to discuss such specific subjects.

71. The author is doubtful whether
    (a) an individual country can't set up a new health order.
    (b) the Milan conference would pass radical resolutions.
    (c) under-developed countries have the capacity to organize their resources.
    (d) traditional healers could be trained as intermediate health personnel.
    (e) the problem has been understood at all.
72. The author has reservations about the utility of the Milan Conference because
    (a) it is expected only to discuss but not decide upon anything.
    (b) earlier conferences had failed to reach any decisions.
    (c) the medical profession is opposed to a new health order.
    (d) while 'new orders' are talked and written about, not much is actually done.
    (e) None of these.
73. The contents of the passage indicate that the author is opposed to
    (a) traditional healers (b) licentiate practitioners
    (c) allopathic system of medicines
    (d) hospitals (e) None of these
74. It can be inferred from the contents of the passage that the author's approach is
    (a) sarcastic (b) constructive (c) indifferent
    (d) fault-finding (e) hostile
75. The author thinks that the solution to the problem of medical/health care lies in
    (a) opening hospitals in rural areas
    (b) conducting inexpensive medical courses
    (c) improving the economic condition of the masses
    (d) expediting the setting up of a new health order
    (e) making cheap drugs available
76. To make the conference really useful, the author suggests
    (a) resolving the international conflicts involved
    (b) that it should address itself to specific issues
    (c) that it should give importance to indigenous system of medicine
    (d) that it should not pass radical resolutions
    (e) None of these
77. What does the author suggest for the cure of the cases involving complications?
    (a) Treating such cases at well-equipped hospitals in district places
    (b) Training such victims in preliminary hygiene
    (c) Training semi-skilled doctors to treat such cases
    (d) Issuing licenses to semi-skilled doctors to treat such cases
    (e) None of these
78. The medical establishment seems to be reluctant to trust
    (a) allopathic medical practitioners
    (b) traditional healers
    (c) urban-based medical practitioners
    (d) expensively trained allopathic doctors
    (e) None of these
79. For a new health order, the author recommends all of the following EXCEPT
    (a) motivating villagers to pay attention to cleanliness
    (b) setting up well equipped centres in district towns
    (c) discontinuing the present expensive medical courses
    (d) training traditional healers to function as medical health personal
    (e) striking a balance between preventive healthcare and curative medical attention

Directions (80): Choose the word which is most nearly the **SAME** in meaning to the world printed in bold as used in the passage.

80**. Entrench**
    (a) being deteriorating (b) surround completely
    (c) establish firmly (d) enclose carefully
    (e) finish radically

Directions (81-85): Rearrange the following six sentences (A), (B), (C), (D), (E) and (F) in the proper sequence to form a meaningful paragraph; then answer the questions given below them.

(A) It is therefore a contributing factor to the growth of landfills and waterway pollution, both of which are costly and energy-intensive to solve.

(B) Making an effort to use those resources and avoid polystyrene ones can help to decrease your environmental impact.

(C) Non-biodegradable essentially means that any polystyrene that makes its way into a landfill will stay there indefinitely, never breaking down and returning to the earth.

(D) Polystyrene, as a product, is very convenient to use, but it has some important effects we should consider when making choices as consumers,

(E) While recycling polystyrene material can cushion the environmental blow of its use, alternatives are available that are created from renewable resources and biodegrade more readily.

(F) For example, while polystyrene has some excellent uses and is technically recyclable, it is not a substance that biodegrades.

81. Which of the following should be the **LAST (SIXTH)**

sentence after rearrangement?
(a) A (b) B (c) C (d) D (e) E

82. Which of the following should be the **FOURTH** sentence after rearrangement?
(a) E (b) F (c) A (d) D (e) B

83. Which of the following should be the **FIRST** sentence after rearrangement?
(a) A (b) B (c) C (d) D (e) E

84. Which of the following should be the **SECOND** sentence after rearrangement?
(a) B (b) C (c) D (d) E (e) F

85. Which of the following should be the **FIFTH** sentence after rearrangement?
(a) A (b) B (c) C (d) D (e) E

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

86. Part of the confusion in our societies _____ from our pursuit of efficiency and economic growth, in the _____ that these are the necessary ingredients of progress.
(a) sterns, conviction (b) derives, evaluation
(c) emerges, consideration (d) extends, planning
(e) amplifies, monitoring

87. War has been, throughout history, the chief _____ of social cohesion; and since science began, it has been the strongest _____ to technical progress.
(a) Reason, encouragement (b) origin, boost
(c) cause, provocation (d) source, incentive
(e) consequence, motivation

88. English speakers in India ____ those in all of western Europe, not _____ the United Kingdom.
(a) ashame, except (b) besides, however
(c) abound, taking (d) rival, accepting
(e) outnumber, counting

89. The Medical Council of India has prescribed a bitter _____ that all doctors must now _____.
(a) medicine, intake (b) prescription, follow
(c) taste, suffer (d) pill, swallow (e) taste, engulf

90. Air quality has a strong bearing in India's ability to _____ high economic growth, but national policy has treated the issue with_____ importance.
(a) Assure , great (b) Provoke, permissible
(c) Support, few (d) Capitulate, titular
(e) Sustain, scant

Directions (91-95) : Find out the error, if any. If there is no error, the answer is (e), i.e. No error. (Ignore the errors of punctuation, if any.)

91. Most of the travellers experienced (a)/ a shock when they arrived (b)/ at the museum only to find (c)/ that it had been burgled. (d)/ No error (e).

92. How people do (a)/ to earn their bread (b)/ is dependent largely on (c)/ the locality where they live. (d)/No error (e).

93. He confidently asked the crowd (a)/if they thought that(b)/he was right(c) / and the crowd shouted that they do. (d)/No error (e)

94. I was pretty sure that (a)/ he would support my views (b)/ for changing the age-old (c) and static structure of our organization. (d)/ No error (e).

95. I did not like his (a)/ comments on my paper (b)/ but I had no alternative (c) as I had agreed to keep quiet. (d)/ No error (e).

Directions (96-100): In the following passage there are blanks, each of which has been numbered. These numbers are printed below the passage and against each, five words are suggested, one of which fits the blank appropriately. Find out the appropriate word in each case.

Without doubt, there is one thing …(**96**)… to all of us. We have played a game at some time in our lives. Most of us play to relax or have fun, but for many playing a game or a sport is a way to …(**97**)… poverty behind. In fact, in many African countries, playing professionally can …(**98**)… the lives of a person's entire family.

For example, in the small town of Bekoji, in Ethiopia …(**99**)… than a hundred boys and girls can be seen running at dawn everyday. Each of these youth is …(**100**)… and serious and their coach is confident that one of them will be a world champion.

96. (a) accepted (b) common (c) alike
(d) similar (e) popular

97. (a) alleviate (b) forgot (c) prevent
(d) reduce (e) leave

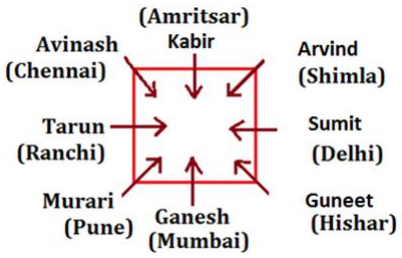
98. (a) changes (b) arrange (c) control
(d) transform (e) shift

99. (a) further (b) more (c) greater
(d) over (e) larger

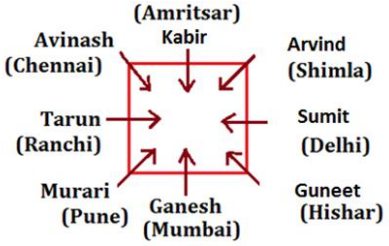
100. (a) concentrated (b) rival (c) focused
(d) playful (e) performed

SOLUTIONS:

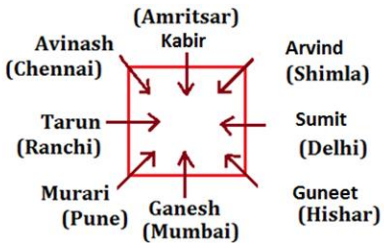
1. (a)



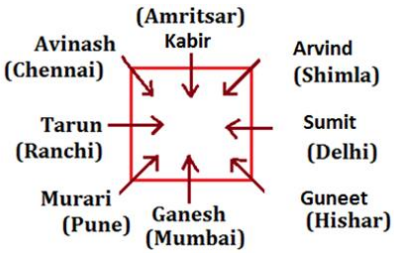
2. (e)



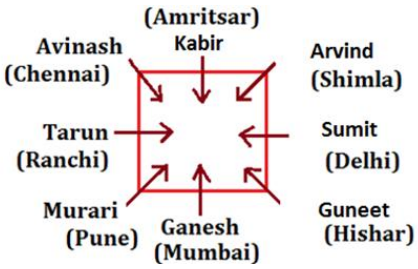
3. (c)



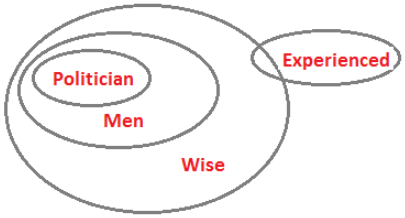
4. (c)



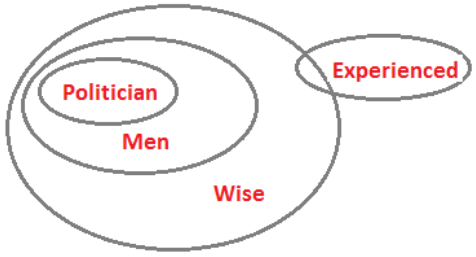
5. (d)



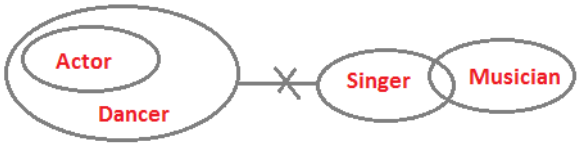
6. (b)



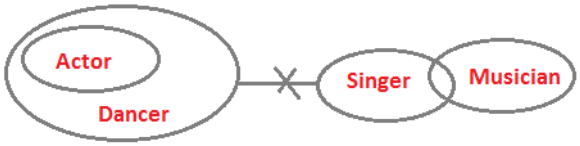
Sol.
S7.Ans.(a)



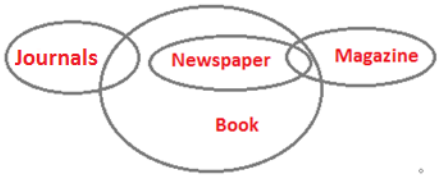
8. (b)



9. (a)



10. (b)



11. (c)

Person	Bank	Sector
M	Canara Bank	VII
N	SBI	VI
O	UCO Bank	VIII
P	ICICI	IX
Q	South Indian Bank	V
R	Bank of India	VI

12. (d)

Person	Bank	Sector
M	Canara Bank	VII
N	SBI	VI
O	UCO Bank	VIII
P	ICICI	IX
Q	South Indian Bank	V
R	Bank of India	VI

13. (b)

Person	Bank	Sector
M	Canara Bank	VII
N	SBI	VI
O	UCO Bank	VIII
P	ICICI	IX
Q	South Indian Bank	V
R	Bank of India	VI

14. (a)

Person	Bank	Sector
M	Canara Bank	VII
N	SBI	VI
O	UCO Bank	VIII
P	ICICI	IX
Q	South Indian Bank	V
R	Bank of India	VI

15. (b)

Person	Bank	Sector
M	Canara Bank	VII
N	SBI	VI
O	UCO Bank	VIII
P	ICICI	IX
Q	South Indian Bank	V
R	Bank of India	VI

16. (a) I. Y>R(True) II. R>Z(False)
17. (d) I. S=Q(False) II. X>Q(False)
18. (d) I. R<S(False) II. S<W(False)
19. (c) I. Z=X(False) II. Z>X(False)
    It's an either or case
20. (a) I. Y>R(True) II. R>Z(False)
21. (c)
22. (c) 8$, 7 ✡,
23. (d) #C1
24. (e) L 8, E 7, S 2, C1, F 9, X 4
25. (b)
26. (b)

Persons	Buses	Sweets
P	X	Chamcham
Q	Y	Petha
R	Z	Rasmalai
S	X	Rasagolla
T	Y	Jalebi
U	X	Sandesh

27. (a)

Persons	Buses	Sweets
P	X	Chamcham
Q	Y	Petha
R	Z	Rasmalai
S	X	Rasagolla
T	Y	Jalebi
U	X	Sandesh

28. (b)

Persons	Buses	Sweets
P	X	Chamcham
Q	Y	Petha
R	Z	Rasmalai
S	X	Rasagolla
T	Y	Jalebi
U	X	Sandesh

29. (c)

Persons	Buses	Sweets
P	X	Chamcham
Q	Y	Petha
R	Z	Rasmalai
S	X	Rasagolla
T	Y	Jalebi
U	X	Sandesh

30. (d)

Persons	Buses	Sweets
P	X	Chamcham
Q	Y	Petha
R	Z	Rasmalai
S	X	Rasagolla
T	Y	Jalebi
U	X	Sandesh

31. (e)
    sita→mo
    anita→ga
    veena→su
    subhi→ti
    nancy→ye/na
    garden→zo
    dream→ki
    golu→ye/na
    bikki→da
    aniket→ra
    neeraj→nic
32. (d)
    sita→mo
    anita→ga
    veena→su
    subhi→ti
    nancy→ye/na
    garden→zo
    dream→ki
    golu→ye/na
    bikki→da
    aniket→ra
    neeraj→nic
33. (b)
    sita→mo
    anita→ga
    veena→su
    subhi→ti
    nancy→ye/na
    garden→zo
    dream→ki
    golu→ye/na
    bikki→da
    aniket→ra
    neeraj→nic
34. (e)
    sita→mo
    anita→ga
    veena→su
    subhi→ti
    nancy→ye/na
    garden→zo
    dream→ki
    golu→ye/na
    bikki→da
    aniket→ra
    neeraj→nic
35. (b)
    sita→mo
    anita→ga
    veena→su
    subhi→ti
    nancy→ye/na
    garden→zo
    dream→ki

golu→ye/na
bikki→da
aniket→ra
neeraj→nic

36. (a)
Sol. let present age of Malik, and his daughter be x years and y years respectively
ATQ,
$x = 8y$
$\frac{x+8}{y+8} = \frac{10}{3}$
On solving, y = 4 years
So, malik's present age, x = 32 years

37. (e); Let the distance each way be x km
Then,
$\frac{x}{40} - \frac{x}{45} = 1$
or, $5x = 1800$
or, $x = 360$ km

38. (a); Let x be the total marks,
ATQ,
$456 - \frac{54}{100}x = 24$
or, $54x = 45600 - 2400$
or, $x = 800$
Also, passing marks $= \frac{34}{100} \times 800 = 272$
∴ Required marks $= 456 - 272 = 184$

39. (c); Probability of committee having no woman $= \frac{^3C_3}{^5C_3} = \frac{1}{10}$
∴ Required probability $= 1 - \frac{1}{10} = \frac{9}{10}$

40. (a); Area of floor $= \frac{256}{2} = 128\ m^2$
or, $l \times \frac{l}{2} = 128$
or, $l = \sqrt{256} = 16$ m

41. (c); Let c.p be x then
$996 - x = x - 894$
or, $2x = 1890$
or, $x = Rs\ 945$

42. (b); Total valid votes $= \frac{75}{100} \times 8200 = 6150$
∴ Required number of votes $= \frac{28}{100} \times 6150 = 1722$

43. (b); Required average $= 150 + \frac{152-142}{62} = 150 + 0.16 = 150.16$

44. (d); 1 hour work of all three taps $= \frac{1}{4} + \frac{1}{6} - \frac{1}{3} = \frac{1}{12}$
∴ Required time to fill the tank $= 12\ hours$

45. (a); $\frac{3}{9}x - \frac{2}{14}x = 40$
or, $x = \frac{40 \times 21}{4} = Rs\ 210$

46. (d)
$(0.5)^9 \div (0.5)^4 \times (0.5)^2 = (0.5)^{?-3}$
or, $9 - 4 + 2 = ? - 3$
or, $? = 10$

47. (a); $(?)^2 = 516 + 546 - 38 = 1024$
or, $? = 32$

48. (b)
?= 15185.8

49. (a)
? = 4.5 × 23 = 103.5

50. (c); $? = \frac{840 \times 100}{150 \times 35} = 16$

51. (a); $? = \frac{2}{3} \times \frac{7}{5} \times \frac{75}{100} \times 540$
or, $? = 378$

52. (b)
? = 151.2 – 196 + 94
or, ? = 49.2

53. (e)
$? = 540 - 56 \times 7$
or, $? = 148$

54. (b)
$? = \frac{4656}{145.5} = 32$

55. (e); $\sqrt{?} = 7437.16 - 7365 - 29.16 = 43$
or, $? = 1849$

56. (b); Pattern is ×2+1, ×2+2, ×2+3.....
∴ ? = 83 × 2 + 4 = 170

57. (d); Pattern is $\div 2 + 0.5, \div 2 + 1, \div 2 + 1.5$ ... ...
$? = 66.5 \div 2 + 2.5 = 35.75$

58. (d); Pattern is ×7 – 1, ×6 – 1, ×5 – 1, ...
∴ $? = 62 \times 6 - 1 = 371$

59. (a); Pattern is $T_{n+1} = \frac{Tn}{5}$
∴ ? = 12.8/5 = 2.56

60. (b); Pattern is +3×1, +3×2, +3×4, +3×8, +3×16
∴ ? = 51 + 3 ×16 = 51 + 48 = 99

61. (b); Total number of children $= \frac{25}{100} \times 600 + \frac{40}{100} \times 550 + \frac{16}{100} \times 575 + \frac{25}{100} \times 580 + \frac{40}{100} \times 430 + \frac{24}{100} \times 625$
$= 150 + 220 + 92 + 145 + 172 + 150 = 929$

62. (b); Total number of female children $= \frac{60}{100} \times 150 + \frac{25}{100} \times 220 + \frac{75}{100} \times 92 + \frac{20}{100} \times 145 + \frac{50}{100} \times 172 + \frac{54}{100} \times 150$
$= 90 + 55 + 69 + 29 + 86 + 81 = 410$
Females in society P = 350
∴ Required percentage $= \frac{410-350}{350} \times 100 \approx 17\%$

63. (a); Required average $= \frac{1735+1625}{6} = 560$

64. (e); Said average of male children $= \frac{1}{5}(60 + 165 + 23 + 116 + 86) = 90$
Said average of female children $= \frac{1}{5}(55 + 69 + 29 + 86 + 81) = 64$
∴ Required percentage $= \frac{90}{64} \times 100 = 140.625\%$

65. (c); Young males in society Q $= 400 - 165 = 235$
Young females in society Q $= 150 - 55 = 95$
∴ Required ratio $= \frac{235}{95} = \frac{47}{19}$

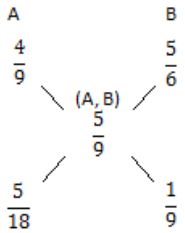
66. (a); Let no. of wickets $= x$
Total runs given till last match $= 12.4 \times x$
$\frac{12.4x+26}{x+5} = 12, x = 85$

67. (a); Total CP = 0.9 × 288 = Rs. 259.2
Total SP = $\left(100 - \frac{125}{900}\right) \times 144 \times 1.2 = Rs.297.6$
Gain percentage = $\frac{(297.6 - 259.2)}{259.2} \times 100 = 14\frac{22}{27}\%$

68. (b); Amount paid $= 50000\left(1+\frac{1}{100}\right)\left(1+\frac{2}{100}\right)\left(1+\frac{3}{100}\right)$
$= 50000 \times \frac{101}{100} \times \frac{102}{100} \times \frac{103}{100}$
$= 53055.3$

69. (c); ATQ, $\frac{1}{x}+\frac{1}{x-5}=\frac{9}{100}$
or, $x(x-5)\times 9 = (2x-5)\times 100$
or, $9x^2 - 245x + 500 = 0$
on solving $x = 25$ days

70. (c); Fraction of milk in three mixtures



∴ Required ratio $= \frac{5}{18} : \frac{1}{9}$ i.e. 5 : 2

71. (c); "The million-dollar question is whether individual Third-world governments are able and willing to muster the will, the resources, the administrative and other infrastructure to carry out what it is entirely within their power to attain and implement."

72. (d); "a new catch-phrase is being coined: 'A New Health order'. Talking About setting it up is the theme of the WHO-sponsored international conference on primary health and medicare, currently being held at Milan, Italy."

73. (e)

74. (b); The author approach is constructive.

75. (b); "The answer is to turn out medical/health personnel sufficiently, but not expensively".

76. (b); "These are complex issues and the Milan conference would perhaps be more fruitful if it to discuss such specific subjects."

77. (a); More complicated ailments can be referred to properly equipped centres in district towns, cities and metropolises.

78. (b); Refer to the last part of the second paragraph of the passage.

79. (c); The answer is to turn out medical/health personnel sufficiently, but not expensively, trained to handle routine complaints and to get villagers to pay adequate attention to cleanliness, hygienic sanitation, garbage disposal and other elementary but crucial matters.

80. (c);
Entrench
Meaning- establish (an attitude, habit, or belief) so firmly that change is very difficult or unlikely. So, establish firmly is the word which is similar in meaning to it.

Directions (81-85); The correct sequence is **DFCAEB.**

81. (b)
82. (c)
83. (d)
84. (e)
85. (e)

86. (c); Emerges means comes out. Confusion cannot be derived from the situation.
To stem is to stop something, which the sentence is not pointing to.
Therefore, options (a) and (b) are incorrect.
Option (d) is incorrect as in the second filler 'planning' can't be used.

87. (d); In the given space of time i.e. 'throughout history' there can be only source. Reason and cause or origin can be a particular event.
Boost, Encouragement and Incentive mean the same.

88. (e); 'outnumber, counting' fits the sentence appropriately.
Outnumber means be more numerous than.

89. (d); 'pill, swallow' fits the sentence appropriately.

90. (e); 'Sustain, scant is the correct use.
SUSTAIN: To supply with necessities and support.
SCANT: Less than the correct amount.

91. (e); No error

92. (a); Here an interrogative pronoun is required as the object to the verb 'do' so 'what' should be used because 'how' is not a pronoun. For example, what you have said is not true.

93. (d); Change 'do' to 'did' as sentence starting in the past should stay in the past.

94. (c); Change 'for' to 'on'.

95. (e); No error

96. (b); 'Similar' takes preposition 'in'. And alike is used as, 'We all are alike in one thing'. So, common is correct.

97. (e); Since 'behind' is there, unquestioningly 'leave' is the correct option.

98. (d); Option (a) is wrong since, no 's' or 'es' is suffixed to a verb when using with 'can'. Hence 'transform' is correct.

99. (b); 'Greater than' is used with numbers and 'larger than' is used with areas, etc. So, "name" is suitable.

100. (c)

NIACL AO PRELIMS – PRACTICE SET

REASONING ABILITY

Directions (1-5): Study the following information carefully and answer the given questions.
Lalit, Gopal, Mahesh, Nitin, Deepak, Tarun, Ashish and Vishnu are sitting around a circular area at equal distance between each other, but not necessarily in the same order. Some of the persons are facing the center while some others are facing outside (i.e. in a direction opposite to the center.)
Note: Same direction means that if one person is facing the center then the other person is also facing the center and vice versa. Opposite direction means that if one person is facing the center then the other person is facing outside and vice versa.
Deepak sits second to the right of Ashish. Ashish faces the center. Gopal sits third to the left of Deepak. Deepak and Gopal face opposite directions. Immediate neighbors Gopal faces the center. Mahesh sits second to the right of Gopal. Vishnu sits on the immediate left of Mahesh. Lalit sits second to the left of Nitin. Nitin faces the same direction as Gopal. Nitin is not an immediate neighbor of Ashish. Immediate neighbors of Deepak face opposite directions (ie if one neighbor faces the center the other neighbor faces outside and vice versa).

1. Four of the following five are alike in a certain way based on the given seating arrangement and so form a group. Who is the one that does not belong to that group?
   (a) Vishnu (b) Tarun (c) Mahesh
   (d) Lalit (e) Nitin
2. Who sits second to the left of Vishnu?
   (a) Ashish (b) Gopal (c) Tarun
   (d) Other than those given as options (e) Gopal
3. Which of the following is true regarding Tarun as per the given seating arrangement?
   (a) Vishnu is one of the immediate neighbors
   (b) Tarun sits third to the right of Deepak
   (c) Tarun faces the center
   (d) Only two persons sits between Tarun and Ashish.
   (e) Only one person sit between Tarun and Lalit?
4. What is Mahesh's position with respect to Lalit?
   (a) Second to the left (b) Second to the right
   (c) Third to the right
   (d) Third to the left (e) Fourth to the left
5. How many persons in the given arrangement face outside?
   (a) Three (b) Two (c) Four
   (d) Five (e) One

Directions (6-10): Each question consists of three or four statements followed by three or four conclusions. Consider the given statements to be true even if they seem to be at variance with commonly known facts. Read all the conclusions and then decide which of the given conclusions logically follow from the given statements using all statements together

6. **Statements:** Some Nailpaint are Kajal.
   Some Kajal are Bangle. Some Bangle are Maskara.
   Some Maskara are Earrings.
   Conclusions:
   I. Some Earrings are Kajal.
   II. No Earrings is Kajal.
   III. Some Maskara are Nailpaint.
   IV. No Maskara is Nailpaint.
   (a)Only either I or II follows. (b)Only either III or IV follows.
   (c)Only either I or II and either III or IV follow.
   (d)Only I and III follow. (e)None of these.
7. **Statements:** All Pulsar are Karizma.
   No Karizma is Passion. Some splenders are aviator.
   All aviator are activa.
   Conclusions: I. some activa are Pulsar.
   II. Some aviator are Pulsar. III. Some Karizma are Pulsar.
   IV. No aviator is Pulsar.
   (a)None follows.
   (b)Only either II or IV follows.
   (c)Only either II or IV and III follows.
   (d)Only III and IV follows.
   (e)Only either II or IV and I and III follow
8. **Statements:** All Haridwar are Rishikesh.
   All Rishikesh are Rudrprayag.
   Some Rudrprayag are Karnprayag.
   Conclusions : I. No Haridwar is a Karnprayag.
   II. All Rudrprayag are Rishikesh.
   III. some Karnprayag are Rudrprayag.
   (a) none follows except I. (b) none follows except II.
   (c) none follows except III. (d) All follow.
   (e) none follows.
9. **Statements:** All Jacky are Tiger.
   Some Tiger are Tuffy. Some Tuffy are Tommy.
   Conclusions: I. Some Tommy are Tiger.
   II. Some Tommy can be Jacky. III. Some Tuffy are Tiger.
   (a) only either I or II follows (b) Only II & III follow
   (c) Only either II or III and I follows
   (d) only either I or III and II follows
   (e) All follow
10. **Statements:** All Silver are Diamond.
    Some Diamond are Gold. Some Platinum are Gold.
    Conclusions : I Some Platinum are Diamond.
    II. Some Gold are Silvers.
    III. All Silver being Diamond is a possibility.
    (a) none follows except II (b) none follows except I
    (c) none of these (d) none follows except III
    (e) All follow

Directions (11-15): Study the following information carefully and answer the given questions.
Seven friends, Avantika, Avani, Kamya, Kanika, Shreya, Geetika

and Latika, study in different colleges X, Y and Z with at least two friends in each college. Each of them likes a different game viz Cricket, Table Tennis, Football, Hockey, Basketball, Kabaddi and Chess, but not necessarily in the same order.

Kamya studies in College Z and likes Chess. Geetika likes neither Table Tennis nor Kabaddi and studies in the same college as that of only Latika. Avani studies in the same college as that of Avantika but neither in College Z nor in College X. Shreya does not study in college Z and he likes Hockey. The one who likes Cricket studies in College Z but that person is neither Latika nor Geetika. The one who likes Kabaddi studies neither in College Y nor in College Z. Avantika likes Football. The one who likes Table Tennis studies in the same colleges as the one who likes Hockey. The one who likes Basketball studies neither in College Y nor with the one who likes Cricket. Latika does not play Table Tennis.

11. In which of the following college do three friends study together?
    (a) X (b) Y (c) Z
    (d) Data inadequate (e) None of these
12. Which of the following is Latika's college?
    (a) X (b) Y (c) Z
    (d) Data inadequate (e) None of these
13. Who likes Table Tennis?
    (a) Avantika (b) Kanika (c) Geetika
    (d) Latika (e) Avani
14. Which of the following games does Kanika like?
    (a) Kabaddi (b) Football (c) Cricket
    (d) Data inadequate (e) None of these
15. Which of the following game does Geetika like?
    (a) Table Tennis (b) Hockey (c) Kabaddi
    (d) Cricket (e) None of these

Directions (16-20): In these questions, relationship between different elements is shown in the statement(s). The statements are followed by two conclusions. Give answer

(a) If only conclusions I is true
(b) If only conclusions II is true
(c) If either conclusions I or II is true
(d) If neither conclusions I nor II is true
(e) If both conclusions I and II are true

16. **Statements:** $L \geq D > F$, $E > G \leq C = L$
    Conclusions: I. $F < C$ II. $G < D$
17. **Statements:** $C = G < B \leq L > P = Q$
    Conclusions: I. $Q < B$ II. $Q < L$
18. **Statements:** $M \leq N \leq P$, $M \geq T = L < Q$
    Conclusions: I. $L = N$ II. $T > N$
19. **Statements:** $A > B \leq C = D \leq E$, $C \geq F = G > H$
    Conclusions: I. $G \leq E$ II. $A > H$
20. **Statements:** $N = O \geq Q$, $P = M < O \leq B$
    Conclusions: I. $N < P$ II. $Q \leq N$

Directions (21-25): Study the following information carefully and answer the questions given below it:

From amongst six boys Ram, Shyam, Mohan, Vishnu, Varun and Narayan and five girls Radha, Lakshmi, Rudrani, Kamla, and Sita a team of six is to be selected under the following conditions:

Ram and Vishnu have to be together. Mohan cannot go with Kamla. Kamla and Sita have to be together.

Shyam cannot be teamed with Varun. Vishnu cannot go with Radha. Shyam and Rudrani have to be together. Mohan and Lakshmi have to be together.

21. If there be five boys in the team, the only girl member is
    (a) Radha (b) Lakshmi (c) Rudrani
    (d) Kamla (e) none of these
22. If, including Radha, the team has three girls, the members other than Radha are
    (a)Shyam, Mohan,Narayan,Lakshmi,Rudrani
    (b) Ram,Vishnu,Varun,Kamla,Sita
    (c) Ram,Vishnu,Shyam,Kamla,Anusha
    (d) Shyam ,Narayan,Rudrani,Kamla,Sita
    (e) none of these
23. If the team including Mohan consists of four boys, the members of the team other than Mohan are
    (a) Ram, Vishnu, Varun, Radha,Lakshmi
    (b) Ram, Shyam, Vishnu, Lakshmi, Rudrani
    (c) Vishnu, Varun, Narayan, Ram, Lakshmi
    (d)Shyam, Varun, Narayan, Rudrani, Lakshmi
    (e) none of these
24. If four members including Varun have to be boys, the members other than Varun are
    (a)Ram, Shyam, Mohan, Lakshmi, Rudrani
    (b) Ram, Vishnu, Narayan, Kamla, Sita
    (c) Shyam, Mohan, Narayan, Lakshmi, Rudrani
    (d) Ram, Mohan, Vishnu, Narayan, Lakshmi
    (e) none of these
25. If four members have to be girls, the members of the team are
    (a)Shyam, Mohan, Radha, Lakshmi, Rudrani, Kamla
    (b) Shyam,Mohan, Lakshmi, Rudrani, Kamla, Sita
    (c) Shyam,Narayan, Radha, Rudrani, Kamla, Sita
    (d)Shyam, Mohan, Radha, Lakshmi, Rudrani,Sita
    (e) none of these

Directions (26-30): Read the following information carefully and answer the questions that follow.

An institute has seven branches in Delhi, viz Ganesh Nagar, Mukherjee Nagar, GTB Nagar, Katwaria Sarai, Rajendra Nagar, Dwarka and Rohini, where classes for different competitive exams Bank Clerk, Bank PO, CSAT, SSC, MBA, NDA and CDS run, but not necessarily in the same order. The branches Ganesh Nagar, Rohini and Mukerjee Nagar do not run classes for MBA, CDS and SSC. Only one branch runs classes for both Bank Clerk and Bank PO. The branch which runs classes of MBA, SSC or CDS does not run any other class. The branch which runs classes for CSAT also runs classes either for Bank PO or for NDA. One class for similar competitive exam runs at Ganesh Nagar and Mukherjee Nagar. Only Dwarka and Rohini branches run classes for CSAT. The branches which run classes for NDA don't run classes for Bank PO. Rajendra Nagar runs classes neither for MBA nor for SSC. Rohini and Rajendra Nagar do not run banking

classes. Ganesh Nagar branch doesn't run NDA classes. No branch runs classes for more than two competitive exams. Rajendra Nagar and Katwaria Sarai do not run classes for NDA or CSAT. One class of same competitive exams runs at Ganesh Nagar and Dwarka both. Only Rohini and Mukherjee Nagar branches run classes for NDA.

26. Which of the following branches runs class for Bank PO but not for CSAT?
(a) GTB Nagar (b) Dwarka (c) Ganesh Nagar
(d) Mukherjee Nagar (e) None of these
27. Classes for which competitive exam run at both Ganesh Nagar and Mukherjee Nagar branches?
(a) Bank Clerk (b) Bank PO (c) NDA
(d) CDS (e) None of these
28. Which of the following branch is running classes for CDS?
(a) Katwaria Sarai (b) Rohini (c) Rajendra Nagar
(d) Mukherjee Nagar (e) Ganesh Nagar
29. Which of the following branches is running classes for NDA?
(a) Mukherjee Nagar and Rohini
(b) Mukherjee Nagar and Ganesh Nagar
(c) Ganesh Nagar and Dwarka
(d) Katwaria Sarai (e) None of these
30. Which of the following branches is running classes for a single course?
(a) GTB Nagar (b) Katwaria Sarai
(c) Rajendra Nagar (d) All the above
(e) Can't be determined

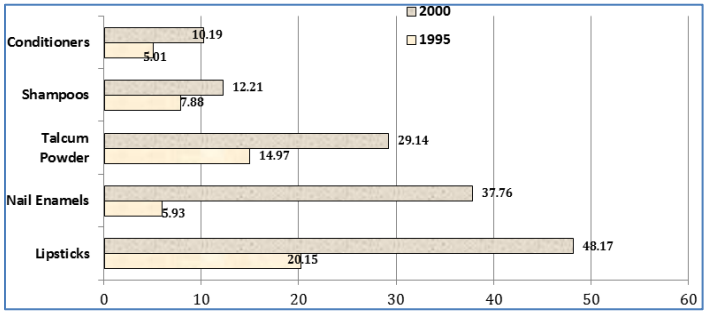
Directions (31-32): Study the following information carefully and answer the questions which follow–
'A – B' means 'A is brother of B'
'A × B' means 'A is father of B'
'A = B' means 'A is mother of B'
'A + B' means 'A is sister of B'
'A ÷ B' means 'A is husband of B'

31. 'Y is niece of Z' which of the following expression support the given relation?
(a) Y + P × W = T ÷ Z (b)Y + C – M × J ÷ Z
(c) Z ÷ D + H = F = Y + G
(d) Y = O – L ÷ N × Z (e) Z ÷ A + Q ÷ U = Y + T
32. In expression 'Z = A – N ÷ O = W + K', how is Z related to K?
(a) Mother (b) paternal-grandmother
(c) mother-in-law (d) Aunt (e) maternal-grandmother
33. A man travels 2 km to the north and turns east and travels 10 km and again he turns north and travels 3 km and again turns to east and travels 2 km. How far is he from the starting point?
(a)10km (b)13km (c)15km
(d)17km (e)none of these
34. Nikhil walked 8 km towards south-west direction. He turned to east direction and walked 20 km. Then he turned to north-east direction and walked 8km and after to west direction for 6km.Then he turned to north east direction and walked 2 km straight after he turned west direction and walked 4km.Once more he turned south-west and walked 2km.How far is he from the starting point?
(a) 12km (b) 10km (c) 8km
(d) 6km (e) none of these
35. Among A, B, C, D, E and F each having a different height, F is taller than C and E and shorter than A and B. Who among them is the tallest?
a) A b) B c) A or B
d) C e) None of these

QUANTITATIVE APTITUDE

Directions (36-40): A cosmetic company produces five different products. The sales of these five products (in lakh number of packs) during 1995 and 2000 are shown in the following bar-graph. The questions given below are based on this graph.

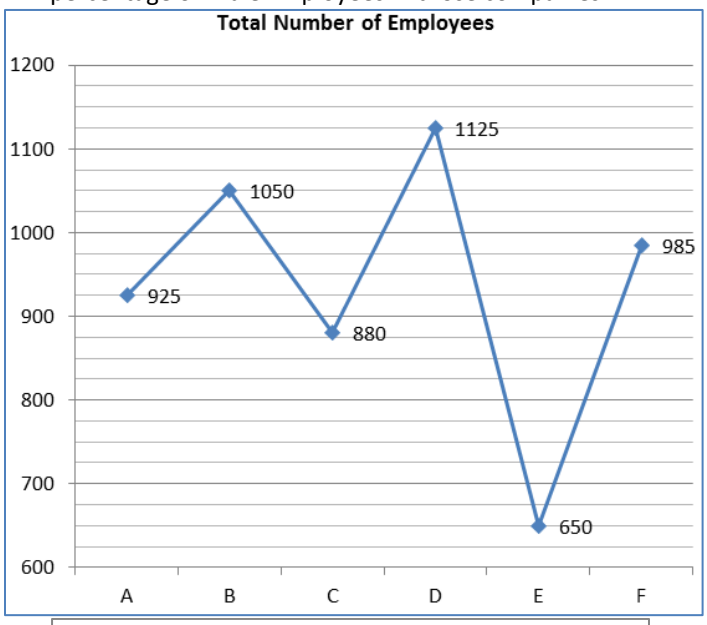
Sales (in lakh no. of packs) of five different products of a cosmetic company during 1995 and 2000

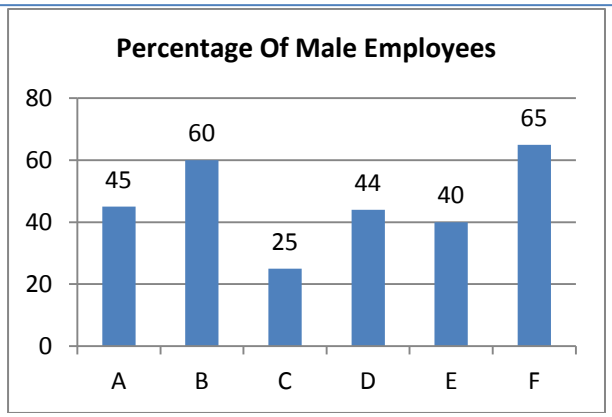


36. The sales have increased by nearly 55% from 1995 to 2000 in the case of:
(a) Lipsticks (b) Nail enamels
(c) Talcum powders (d) Shampoos (e) Conditioners
37. During the period 1995-2000, the maximum rate of increase in sales for any product is:
(a) 537% (b) 637% (c) 437%
(d) 77% (e) 837%
38. The sales of Talcum powder in 2000 was by what percent less than the sales of nail enamels in 2000? (rounded off to the nearest integer)
(a) 33% (b) 31% (c) 23%
(d) 29% (e) 21%
39. The sales of conditioners in 1995 was by what percent less than the sales of shampoos in 1995? (rounded off to the nearest integer)
(a) 57% (b) 36% (c) 29%
(d) 25% (e) 19%
40. Total sales of all products together in 2000 is approximately what times of the same in 1995?
(a) 3.2 (b) 2.5 (c) 2.1
(d) 2.9 (e) 5.3

Directions (41-45): Study the following graphs carefully and answer the questions given below.
Total number of Employees in Different Companies and

percentage of Male Employees in those companies.





41. What is the respective ratio of the number of male employees of Company A and the number of female employees of Company E?
(a) 115:104 (b) 111:104 (c) 104:111
(d) 104:115 (e) None of these

42. What is total number of male employees of company C and female employees of company D and E together?
(a) 1420 (b) 1240 (c) 1140
(d) 1000 (e) None of these

43. The total number of female employees of company B is approximately what percent of the total number of employees of company D?
(a) 73.33 (b) 37.34 (c) 47.34
(d) 65.3 (e) None of these

44. What is the total number of employees in all the companies together?
(a) 5165 (b) 5565 (c) 5600
(d) 5615 (e) None of these

45. What is the average number of female employees in all the companies together (approximately)?
(a) 930 (b) 625 (c) 490
(d) 110 (e) None of these

Directions (46-50): What should come in place of question mark (?) in the following questions?

46. 1496 ÷ 17 = ?% of 220
(a) 25 (b) 40 (c) 50
(d) 75 (e) None of these

47. $(8)^{0.75} \times (4096)^{0.25} \div (64)^{-1} = (8)^{?}$
(a) 2.25 (b) 3.0 (c) 3.25
(d) 3.50 (e) 3.75

48. 98643 – 21748 = 51212 + ?
(a) 24383 (b) 24713 (c) 25683
(d) 25973 (e) 26243

49. $\sqrt[3]{17.576 \times 3375} = ?$
(a) 36 (b) 39 (c) 42
(d) 45 (e) 48

50. 40% of 60% of $\frac{3}{5}$ of 2750 = ?
(a) 372 (b) 384 (c) 396
(d) 412 (e) 424

51. The total area of a circle and a rectangle is equal to 1166 sq cm. The diameter of the circle is 28 cm. What is the sum of the circumference of the circle and the perimeter of the rectangle if the length of the rectangle is 25 cm?
(a) 186 cm (b) 182 cm (c) 184 cm
(d) Cannot be determined (e) None of these

52. Raman scored 456 marks in an exam and Seeta got 54% marks in the same exam which is 24 marks less than Raman. If the minimum passing marks in the exam is 34%, then how much more marks did Raman scored than the minimum passing marks?
(a) 184 (b) 196 (c) 190
(d) 180 (e) None of these

53. In an examination there are 30 questions. 1 marks is given for each correct answer and 0.25 is deducted for every incorrect answer. Ankur attempted all the questions and scored 13.75. How many incorrect answer did he have?
(a) 10 (b) 11 (c) 12
(d) 15 (e) None of these

54. If the numerator of a fraction is increased by 300% and the denominator is increased by 100%. The resultant fraction is $1\frac{11}{19}$. What was the original fraction?
(a) $\frac{15}{19}$ (b) $\frac{13}{19}$ (c) $\frac{5}{9}$
(d) $\frac{4}{9}$ (e) None of these

55. ∠A of the quadrilateral ABCD is 26° less than ∠B. ∠B is twice ∠C and ∠C is 10° more than the ∠D. What would be the measure of ∠A?
(a) 104° (b) 126° (c) 56°
(d) 132° (e) 106°

56. In an election there were two candidates—javed and jen. The total number of votes in their constituency was 30,000, and 70% of the total votes were polled. If 40% of the voters cast their votes in favour of jen, how many votes were received by javed?
(a) 14500 (b) 12600 (c) 11900
(d) 13700 (e) 10500

57. Matthew finishes a work in 15 days by working 10 hours a day. ryan finishes it in 8 days by working 11 hours a day. Find in how many days both can finish it working together for 12 hours a day.
(a) $3\frac{35}{71}$ days (b) $4\frac{71}{149}$ days (c) $3\frac{12}{35}$ days
(d) $4\frac{74}{119}$ (e) $4\frac{77}{113}$ days

58. A profit of 25% is earned on goods when a discount of 20% is allowed on the marked price. What profit percentage will be earned when a discount of 10% is allowed on the marked price?
(a) $45\frac{9}{11}\%$ (b) $42\frac{3}{4}\%$ (c) $40\frac{5}{8}\%$
(d) $37\frac{2}{3}\%$ (e) None of these

59. A bag contains coins of 5 rupees, 2 rupees and 1 rupee, whose numbers are in the ratio of 9 : 7 : 4. If the total amount in the bag is Rs. 378 then what is the total number of coins of 5-rupee denomination?
(a) 24 (b) 42 (c) 48
(d) 54 (e) 72

60. A certain number of men can do a piece of work in 40 days. If there had been 8 men more it could have been finished in 5 days less. Find the number of men.
(a) 48 men (b) 56 men (c) 60 men
(d) 64 men (e) 72 men

Directions (61-65) : What will come in place of question mark (?) in the following number series ?

61. 860 739 658 609 584 ?
(a) 475 (b) 585 (c) 575
(d) 593 (e) 420

62. 4 7 20 79 394 2363 ?
(a) 16540 (b) 15682 (c) 16583
(d) 14582 (e) 14213

63. 7 10.5 21 ? 157.5 551.25
(a) 42.5 (b) 52 (c) 63
(d) 52.5 (e) 62.5

64. 93 95.8 99.8 105 ? 119
(a) 110.4 (b) 111.4 (c) 110.8
(d) 112.4 (e) 111.8

65. 34 36 41 51 ? 94 131
(a) 58 (b) 67 (c) 68
(d) 69 (e) 55

Directions (66-70): In each of these questions, two equations (I) and (II) are given. You have to solve both the equations and give answer-
(a) if x > y (b) if x ≥y
(c) if x < y (d) if x ≤y
(e) if x = y or the relationship between x and y cannot be established.

66. I. x2 + 3x = 28 II. y2 + 16y + 63 = 0
67. I. x = $\sqrt[3]{2744}$ II. y2 = 841
68. I. 8x2 - 49x + 45 = 0 II. 6y2 - y - 7 = 0
69. I. 42x - 17y = -67 II. 7x + 12y = -26
70. I. x2 - 8x + 15 = 0 II. 2y2 - 21y + 55 = 0

ENGLISH LANGUAGE

Directions (71-80): Read the following passage carefully and answer the questions given below it. Certain words/phrases have been printed in bold to help you locate them while answering some of the questions.

Over the last three centuries the world economy has evolved from a predominantly agriculture-based system to a digital economic system. The earlier economies were mainly agrarian. In this era, capital did play a role as did technological innovations such as the plough, the steamboat or the train. But land and labour were more critical.

With the service economy, the wealth create by services exceeded the wealth created through manufacturing. Here the ability of the service provider to establish a sound business gave him access to additional capital. This evolved into a global economy where goods and services were traded across international borders with little restriction. In this period, capital started flowing across borders on a large scale for the first time.

The last five years have seen the **advent** of the digital economy where technology is becoming the driving force. With information being the driver of value and wealth creation, information technology is becoming the key to success in a growing number of industries. In the digital economy, the power of innovation and ideas have gained the upper hand over direct access to capital.

The Indian economy is in a unique position in terms of its economic evolution. While manufacturing and service industries in India cannot freely access capital, the new breed of IT based industries have access to venture capital and private equity. The country's potential in this emerging sector has opened the doors to capital inflows that are still not available to **traditional** industries.

There are two key trends which will boost the democratization of capital, either directly as funding sources or indirectly.

More effective capital market routes especially for information based and software companies.

This is already happening rapidly. A market that was supposed to be **stagnating** with no public offering from the manufacturing sector in the first quarter of the fiscal year, may see as many as 20-25 new software issues this year. Numerous Internet and e-commerce companies are tapping funds through the capital market. For the financial intermediaries as well as for the investing public, dot com or 'info' initial public offerings are fast becoming attractive investment alternatives to traditional manufacturing or financial sector offers.

With more effective capital markets, for high potential IT stocks, 'critical mass', which in the industrial economy was

primary in ensuring as company's ability to raise capital, will cease to matter. This underlines the manner in which a **burgeoning** digital economy has led to a redeployment of capital from a concentrated segment to the smaller knowledge entrepreneur.

A greater number of venture capitalists are actively seeking to fund budding knowledge entrepreneurs. Along with the rise in Net entrepreneurs one has seen the emergence of a new breed of venture capitalists who recognize the potential that resides in these ideas. The emergence and strengthening of the virtual economy necessitates sources of funds at the 'ideation' stage where business plans may still be at the infancy stage and potential not clearly identified.

This need is being fulfilled by the incubator funds or the angel investors who hand-hold Internet start-ups and other Info Tech ventures till the stage at which they can attract bigger investors. Instead of looking at high risk but big ventures, this genre of venture capitalists are looking at investments in companies which have the potential of excellent valuations in the future on the strength of their ideas.

71. Which of the following has been rated as most crucial in agro based economy?
(i) Land (ii) Labour (iii) Capital
(a) Only (i) and (ii) (b) Only (iii) (c) Only (ii)
(d) Only (i) (e) None of these

72. How did service economy evolve into a global economy?
(a) The wealth gained through service exceeded the gain through manufacture.
(b) The services started flowing across borders.
(c) The labour started producing goods for mass market.
(d) The trade for services and goods crossed the international borders.
(e) None of these

73. Which of the following best describes the phrase "critical mass" as used in the passage?
(a) Paradigm shift from fund base to knowledge base
(b) The net worth of a small knowledge entrepreneur
(c) The ability of an organization to raise funds
(d) The sum total capital of industrial economy
(e) None of these

74. The public offer of which type of companies are preferred by the investors at present?
(a) Service sector companies
(b) Agro based companies
(c) Information based companies
(d) Companies dealing with financial sector
(e) None of these

75. What impact on economy has been envisaged owing to rise in net enterprise?
(a) The venture capitalists have started financing the projects even at the planning stage.
(b) The economic planning will no more be realistic now.
(c) The funding of unplanned projects have increased.
(d) Virtual economy has necessitated the source of funds from abroad.
(e) None of these

76. Which trend can boost capital growth in the modern era?
(a) Conversion of land and labour to private equity
(b) Converting manufacturing industries into service sector
(c) Generating resources through international trade
(d) Promoting information based and software companies
(e) None of these

Directions (77-78): Choose the word which is most nearly the SAME in meaning to the word printed in bold as used in the passage.

77. Advent
(a) shining (b) departure (c) power
(d) force (e) arrival

78. Traditional
(a) religious (b) excessive (c) old
(d) customary (e) sick

Directions (79-80): Choose the word which is most OPPOSITE in meaning to the word printed in bold as used in the passage.

79. Burgeoning
(a) growing (b) retarding (c) dipping
(d) unique (e) common

80. Stagnating
(a) developing (b) redundant (c) overworking
(d) fixed (e) stationary

Directions (Q. 81-85): Rearrange the following six sentences (A), (B), (C), (D), (E) and (F) in the proper sequence to form a meaningful paragraph and then answer the questions given below.

(A) As a result, banks were reluctant to finance individuals for their consumption needs.
(B) Commercial banks deal with different types of customers like individuals, sole proprietor, firms, associations, private limited companies and public limited companies.
(C) In fact, the approach of the Government and the RBI was focused on ensuring that the nation's scarce resources were directed towards production-oriented economic activities, and bank financing to consumption expenses was discouraged.
(D) Until the late 1990s, banks had been mobilising deposits from all these customers but were lending mainly to the trade and industry only.
(E) Hence, individual customers as a separate market segment were not thought of by bankers.
(F) However, under priority sector lending, banks were liberally financing individuals for agriculture and allied activities and also under various government-sponsored schemes for their economic and financial upliftment.

81. Which of the following should be the **FIRST** sentence after rearrangement?
(a)E (b)D (c)C (d)B (e)A

82. Which of the following should be the **SECOND** sentence after rearrangement?

(a) D (b)F (c)E (d)C (e)B

83. Which of the following should be the **THIRD** sentence after rearrangement?
(a)F (b)E (c)B (d)D (e)C

84. Which of the following should be the **FOURTH** sentence after rearrangement?
(a)B (b)A (c)F (d)E (e) D

85. Which of the following should be the **LAST (SIXTH)** sentence after rearrangement?
(a)C (b)B (c)E (d)A (e)F

Directions (86-90): Find out the error, if any. If there is no error, the answer is (e), i.e. No error. (Ignore the errors of punctuation, if any.)

86. Some people feels (a)/ that with local language (b)/ no progress (c)/ is possible. (d)/ No error (e). Q87. Oandekar could not (a)/ decide as to which (b)/ article should he (c)/ buy from the shop. (d)/ No error (e).

88. Having failed to (a)/ got good results (b)/ in her first attempt (c)/ she did not try again. (d)/ No error (e).

89. She does not understand (a)/ that how one can be employed (b)/ as stenographer (c)/ without the necessary qualification. (d)/ No error (e).

90. A few word of (a)/ gratitude are enough (b)/ to express your (c)/ feeling sincerely. (d)/ No error (e).

Directions (91-95): Each question below has two blanks, each blank indicating that something has been omitted. Choose the set of words for each blank that best fits the meaning of the sentence as a whole.

91. Few professions can _____ the sheer variety and constant _____ of being a doctor.
(a) like, struggle (b) share, enthusiast
(c) match, challenge (d) draw, workload
(e) justify, exception

92. Many teachers _____ the lack of professional freedom as the _____ for leaving the job.
(a) cited, reason (b) explained, force
(c) claimed. understanding
(d) argued, culprit (e) believe, ground

93. A public servant who is guilty will not _____ punishment and no _____ person will be punished.
(a) be, sincere (b) flee, guilty
(c) defend, common (d) avoid, uninformed
(e) escape, innocent

94. The Reserve Bank of India will be ____ up an information technology subsidiary to _____ to regulation and supervision.
(a) setting, improve (b) making, advance
(c) giving, amend (d) taking, boost (e) filling, better

95. Unpredictable _____ of the child could not lead the consultants to any _____.
(a) performance, setting (b) belief, judgment
(c) operation, purpose (d) behaviour, conclusion
(e) react, decision

Directions (96-100): In the following passage, there are blanks, each of which has been numbered. These numbers are printed below the passage and against each, five words are suggested, one of which fits the blank appropriately. Find out the appropriate word in each case.

Daydreaming is often overlooked as a proper dream and **(96)** instead, as wandering thoughts. However, the meanings to your nightly dream symbols are also **(97)** to your daydreams. The content in your day dreams are helpful in understanding your true feelings and will help you in **(98)** your goals. Day dreaming is the spontaneous imagining or recalling of various images or experiences in the past or the future. When you daydream, you are accessing your right brain, which is the creative and feminine side of your personality. Worrying about something creates visual images in your brain of the worst outcome that you are imagining and is a form of daydreaming. By repeating these negative images in your mind, you are more likely to make them happen. So the next time you start worrying, try to think of a positive outcome. Positive daydreaming is very healthy and acts as a temporary (**99**) from the demands of reality. It is also a good way to **(100)** built-up frustrations without physically acting them out.

96. (a) composed (b) determined
(c) thought (d) felt (e) regarded

97. (a) duplicated (b) present (c) established
(d) applicable (e) depictive

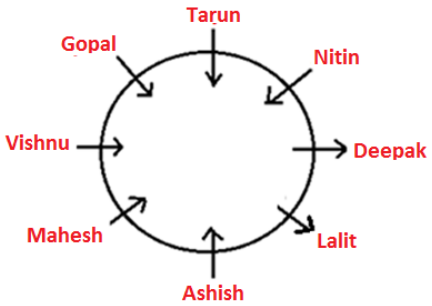
98. (a) thinking (b) holding (c) achieving
(d) realise (e) capturing

99. (a) solitude (b) healing (c) gateway
(d) passage (e) escape

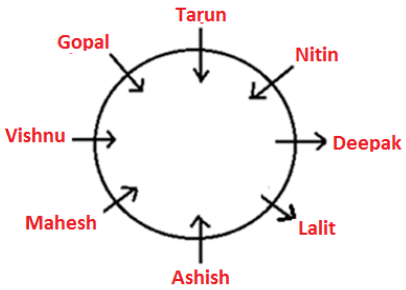
100. (a) adjust (b) confirm (c) capture
(d) release (e) demonstrate

Solutions:

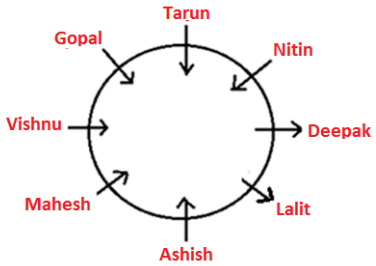
1. Ans.(d)



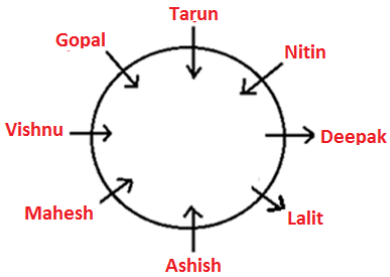
2. (c)



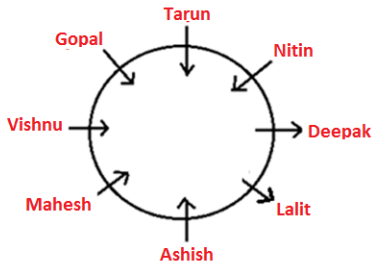
3. (c)



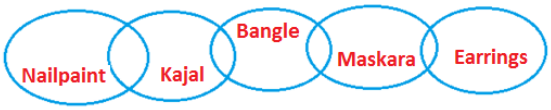
4. (b)



5. (b)



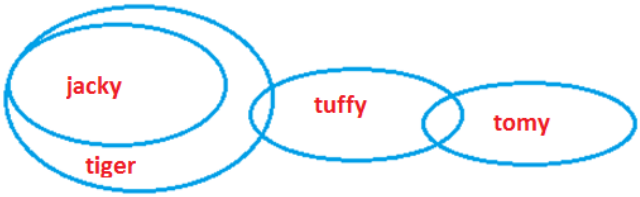
6. (c)



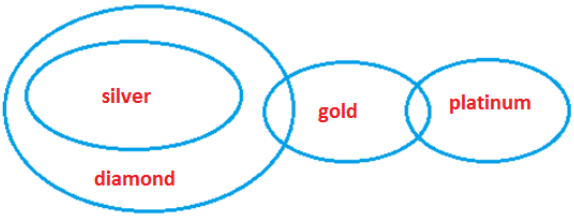
7. (c)

8. (c)

9. (b)



10. (d)



11. (b)

Name	College	Game
Avantika	Y	Football
Avani	Y	Table Tennis
Kamya	Z	Chess
Kanika	Z	Cricket
Shreya	Y	Hockey
Geetika	X	Basketball
Latika	X	Kabaddi

12. (a)

Name	College	Game
Avantika	Y	Football
Avani	Y	Table Tennis
Kamya	Z	Chess
Kanika	Z	Cricket
Shreya	Y	Hockey
Geetika	X	Basketball
Latika	X	Kabaddi

13. (e)

Name	College	Game
Avantika	Y	Football
Avani	Y	Table Tennis
Kamya	Z	Chess
Kanika	Z	Cricket
Shreya	Y	Hockey
Geetika	X	Basketball
Latika	X	Kabaddi

14. (c)

Name	College	Game
Avantika	Y	Football
Avani	Y	Table Tennis
Kamya	Z	Chess
Kanika	Z	Cricket
Shreya	Y	Hockey
Geetika	X	Basketball
Latika	X	Kabaddi

15. (e)

Name	College	Game
Avantika	Y	Football
Avani	Y	Table Tennis
Kamya	Z	Chess
Kanika	Z	Cricket
Shreya	Y	Hockey
Geetika	X	Basketball
Latika	X	Kabaddi

16. (a); I. $C \geq D > F$ (TRUE)
II. $D \leq L = C \geq G$ (FALSE)

17. (b); II. $B \leq L > P = Q$ (FALSE)
II. $L > P = Q$ (TRUE)

18. (d); I. N ≥ M ≥ T = L (FALSE)
II. N ≥ M ≥ T (FALSE)
19. (a); I. E ≥ D = C ≥ F = G (TRUE)
II.A > B ≤ C ≥ F = G > H (FALSE)
20. (b); I. P = M < O = N (FALSE)
II. N = O ≥ Q (TRUE)
21. (b); Kamla & Sita have to be together, so Kamla or Sita cannot be the only girl member. Shyam cannot be teamed with Varun so only one boy either Shyam or Varun can be in the team. Hence boy Vishnu should be in the team and Vishnu cannot go with Radha.so Radha cannot be the only girl member. Mohan and Lakshmi have to be together and Shyam and Rudrani have to be together so Ram, Mohan, Varun, Vishnu, Narayan should be in boy team and the only girl is Lakshmi.
22. (a); Radha is in the team so Vishnu & Ram cannot be in team so the Mohan, Narayan and either Shyam or Varun should be in boy team. Shyam and Rudrani have to be together and Kamla & Sita have to be together so the team is Mohan, Narayan, Shyam, Radha, Lakshmi, Rudrani.
23. (b); if Mohan is in the team so Lakshmi should also be there and the other girl can be Radha or Rudrani Because Mohan cannot go with Kamla. If the other girl is Rudrani so the team is Ram, Shyam, Mohan ,Vishnu, Lakshmi, Rudrani but if the other girl is Radha, the team cannot be defined.
24. (b); Varun is in the team so Shyam and Rudrani cannot be in the team. For completing four boys in the team, Ram & Vishnu have to be there.so Radha cannot be in team. Kamla and Sita have to be together so Kamla & Sita are in the team and boys are Varun, Ram, Vishnu, and Narayan.
25. (c); For completing four girls in the team, Kamla & Sita should be there.so Mohan and Lakshmi cannot be in the team. Hence the other girl members are Radha & Rudrani.so the boys team are Shyam and Narayan.
26. (c)

Classes	Branches
Bank PO, Bank Clerk	Ganesh Nagar
NDA, Bank Clerk	Mukherjee Nagar
SSC/MBA	GTB Nagar
MBA/SSC	Katwaria Sarai
CDS	Rajendra Nagar
CSAT, Bank PO	Dwarka
NDA, CSAT	Rohini

27. (a)

Classes	Branches
Bank PO, Bank Clerk	Ganesh Nagar
NDA, Bank Clerk	Mukherjee Nagar
SSC/MBA	GTB Nagar
MBA/SSC	Katwaria Sarai
CDS	Rajendra Nagar
CSAT, Bank PO	Dwarka
NDA, CSAT	Rohini

28. (c)

Classes	Branches
Bank PO, Bank Clerk	Ganesh Nagar
NDA, Bank Clerk	Mukherjee Nagar
SSC/MBA	GTB Nagar
MBA/SSC	Katwaria Sarai
CDS	Rajendra Nagar
CSAT, Bank PO	Dwarka
NDA, CSAT	Rohini

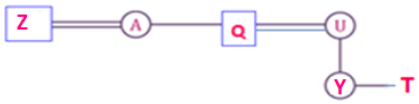
29. (a)

Classes	Branches
Bank PO, Bank Clerk	Ganesh Nagar
NDA, Bank Clerk	Mukherjee Nagar
SSC/MBA	GTB Nagar
MBA/SSC	Katwaria Sarai
CDS	Rajendra Nagar
CSAT, Bank PO	Dwarka
NDA, CSAT	Rohini

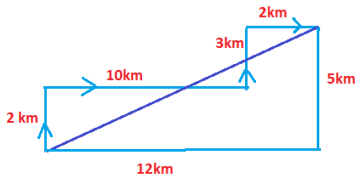
30. (d)

Classes	Branches
Bank PO, Bank Clerk	Ganesh Nagar
NDA, Bank Clerk	Mukherjee Nagar
SSC/MBA	GTB Nagar
MBA/SSC	Katwaria Sarai
CDS	Rajendra Nagar
CSAT, Bank PO	Dwarka
NDA, CSAT	Rohini

31. (e)

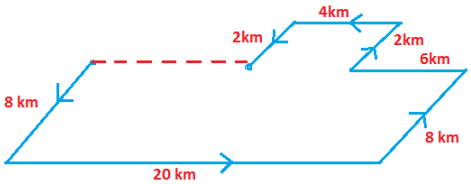


32. (b)
33. (b)



Distance=$\sqrt{12^2 + 5^2}$
=$\sqrt{144 + 25}$
=$\sqrt{169}$
=13 km

34. (b)



Distance=20-(4+6) =10 km

35. (c); A, B > F > C, E
36. (d); Simply by looking in the chart, we can find the answer.
37. (a); Percentage increase in sales of nail enamels =$\frac{37.76-5.93}{5.93} \times 100 \approx 537\%$
38. (c); Required % = $\frac{37.76-29.14}{37.76} \times 100$
$\approx 23\%$
39. (b); Required % = $\frac{[7.88-5.01]}{7.88} \times 100$
= 36.42% ≈ 36%
40. (b); Required Ratio ≈ $\frac{138}{54} \approx 2.5$

41. (b); Ratio $= \frac{\frac{45}{100}\times 925}{\frac{60}{100}\times 650} = \frac{45}{60}\times\frac{925}{650}$
$= 111 : 104$

42. (b); $\frac{25}{100}\times 880 + \frac{56}{100}\times 1125 + \frac{60}{100}\times 650$
= 220 + 630 + 390
= 1240

43. (b); Required % $= \frac{\frac{40}{100}\times 1050}{1125}\times 100 = 37.34\%$

44. (d); 5615

45. (c)
$\frac{\left(\frac{55}{100}\times 925\right)+\left(\frac{40}{100}\times 1050\right)+\left(\frac{75}{100}\times 880\right)+\left(\frac{56}{100}\times 1125\right)+\left(\frac{60}{100}\times 650\right)+\left(\frac{35}{100}\times 985\right)}{6}$
$= \frac{508.75+420+660+630+390+344.75}{6}$
$= \frac{2953.5}{6}$
≈ 490

46. (b); $\frac{1496}{17} = \frac{x}{100}\times 220$
x = 40

47. (e); $(2^3)^{0.75}\times(2^{12})^{0.25}\times 2^6 = (2^3)^x$
$2^{2.25}\times 2^3\times 2^6 = 2^{3x}$
$x = 3.75$

48. (c); 25683

49. (b); $\sqrt[3]{59319} = 39$

50. (c); $\frac{40}{100}\times\frac{60}{100}\times\frac{3}{5}\times 2750 = 396$

51. (b); Let the breadth of a rectangle be x.
Area of a circle $= \frac{22}{7}\times 14\times 14 = 616\ \text{cm}^2$
According to the question
$x\times 25 = 1166 - 616 \Rightarrow 25x = 550$
$x = \frac{550}{25} = 22$ cm
$\therefore$ perimeter of the rectangle $= 2(x + 25)$
$= 2(25 + 22) = 94$
and circumference of the circle$= 2\pi r$
$= 2\times\frac{22}{7}\times 14 = 88$ cm
Hence, required sum= 94 + 88 = 182 cm

52. (a); Seeta score in the exam = 456 – 24 = 432
According to the question
54% = 432
34% $= \frac{432}{54}\times 34$
$= 8\times 34$
Passing Marks = 272
Required Marks = 456 – 272 = 184 marks.

53. (e); Total marks in the examination = 30
Marks deducted in each wrong question = 1.25
Total deduction = 30 – 13.75 = 16.25
No. of incorrect question $= \frac{16.25}{1.25} = 13$

54. (a); Let the fraction be $\frac{x}{y}$
$\frac{x+\frac{300}{100}x}{y+\frac{100}{100}y} = \frac{30}{19}$
$\frac{4x}{2y} = \frac{30}{19}$
$\frac{x}{y} = \frac{30}{38} = \frac{15}{19}$

55. (e); Let $\angle A = x$
$\angle B = x + 26$
$\angle C = \frac{x+26}{2} = \frac{x}{2} + 13$
$\angle D = \frac{x}{2} + 3$
$x + x + 26 + \frac{x}{2} + 13 + \frac{x}{2} + 3 = 360°$
$3x + 42 = 360°\ \left(\because \frac{x}{2}+\frac{x}{2} = x\right)$
$3x = 318$
$x = 106°$
$\angle A = 106°$

56. (b); No. of votes received by Javed$= \frac{60}{100}\times\frac{70}{100}\times 30{,}000$
$= 12600$

57. (d); Part of the work done by both together in 1 hr $= \frac{1}{150} + \frac{1}{88} = \frac{238}{150\times 88}$
$\therefore$ Required days$= \frac{150\times 88}{238\times 12} = 4\frac{74}{119}$

58. (c); Let Marked price = 100
When discount of 20% is allowed
Then cost price $= \frac{100}{125}\times 80 = 64$
Now discount = 10%
$\therefore$ Required percentage $= \frac{90-64}{64}\times 100$
$= \frac{26}{64}\times 100 = 40\frac{5}{8}\%$

59. (d); Let No. of coins of 5 Rs, 2 Rs, and 1 Rs. be $9x, 7x$ and $4x$ respectively.
$9x\times 5 + 7x\times 2 + 4x = 378$
$63x = 378$
$x = 6$
$\therefore$ Required no. of coins $= 6\times 9 = 54$

60. (b); Let no. of men $= x$
$\therefore x\times 40 = (x + 8)\times 35$
$40x = 35x + 280$
$5x = 280$
$x = 56$

61. (c); $-11^2, -9^2, -7^2, -5^2$
$\therefore 584 - 3^2 = 584 - 9$
$= 575$

62. (a); $\times 2 - 1,\ \times 3 - 1,\ \times 4 - 1,\ \times 5 - 1,\ \times 6 - 1$
2363 $\times 7 - 1$ = 16540

63. (d); × 1.5, × 2, × 2.5, × 3, × 3.5
$\therefore$ 21 × 2.5 = 52.5

64. (b); + 2.8, + 4, + 5.2, + 6.4, + 7.6
105 +6.4 = 111.4

65. (c)
34 36 41 51 68 94
2 5 10 17 26
3 5 7 9

66. (b); **I.** $x^2 + 3x - 28 = 0$
$x^2 + 7x - 4x - 28 = 0$
$x(x + 7) - 4(x + 7) = 0$
$x = -7, 4$
II. $y^2 + 16y + 63 = 0$
$y = -9, -7,$
$x \geq y$

67. (e) ; **I.** $x = \sqrt[3]{2744}$
$x = 14$
II. $y^2 = 841$
$y = \pm 29$
no relationship can be established

68. (e)

I. $8x^2 - 49x + 45 = 0$
$8x^2 - 40x - 9x + 45 = 0$
$8x\,(x-5) - 9\,(x-5) = 0$
$x = 5, \frac{9}{8}$
II. $6y^2 - y - 7 = 0$
$6y^2 + 6y - 7y - 7 = 0$
$6y\,(y+1) - 7(y+1) = 0$
$y = -1, \frac{7}{6}$
i. e. no relation can be established

69. (c); $42x - 17y = -67$ ...(i)
$7x + 12y = -26$ ...(ii)
From eq. (i) & (ii)
$x = -2, y = -1$
$y > x$

70. (d); **I.** $x^2 - 8x + 15 = 0$
$x = 5, 3$
II. $2y^2 - 21y + 55 = 0$
$2y^2 - 10y - 11y + 55 = 0$
$2y\,(y-5) - 11\,(y-5) = 0$
$y = 5, \frac{11}{2}$
$y \geq x$

71. (a); It is clearly given in the first paragraph that , 'capital did play a role as did technological innovations such as the plough, the steamboat or the train. But land and labour were more critical.'. Hence, we can conclude that the 'land' and 'labour' were most crucial in agro based economy.

72. (a); In the second paragraph, It's given that 'the wealth created by services exceeded the wealth created through manufacturing'. Hence (a) can be inferred from the given statement. options (b), (c) and (d) are the result of the evolution of service economy into a global economy. Hence, they cannot be the answer.

73. (c); In the seventh paragraph, it is given that, '……IT stocks, 'critical mass', which in the industrial economy was primary in ensuring as company's ability to raise capital……..', which suggests that (a) is the correct answer.

74. (c); From the statement 'dot com or 'info' initial public offerings are fast becoming attractive investment alternatives to traditional manufacturing or financial sector offers….', given in sixth paragraph, we can conclude that presently service sector companies are being preferred by investors.

75. (a); The statement, '….The emergence and strengthening of the virtual economy necessitates sources of funds at the 'ideation' stage where business plans may still be at the infancy….. ' suggests that (a) is the correct option. Option (b) and (c) are not true since investors invest on the 'ideas', which they find lucrative. Hence planning still holds importance.

76. (d); It is clearly given in the passage that, '…… two key trends which will boost the democratization of capital, either directly as funding sources or indirectly……. More effective capital market routes especially for information based and software companies……' Hence, we can conclude that (a) is the correct option.

77. (e); Advent means the arrival of a notable person or thing. So, arrival is the word which is similar in meaning to it.

78. (d); Traditional means existing in or as part of a tradition. So, customary is the word which is similar in meaning to it.

79. (b); Burgeoning means begin to grow or increase rapidly; flourish. So, retarding is the word which is opposite in meaning to it.

80. (a); Stagnating means cease developing; become inactive or dull. So, developing is the word which is opposite in meaning to it.

For questions (81-85); the correct sequence to form meaningful paragraph is **BDCAFE.**

81. (d); B
82. (a); D
83. (e); C
84. (b); A
85. (c); E
86. (a) Use 'feel' in place of 'feels' because the subject is plural.
87. (c) place 'should' after 'he' because it is no interrogative construction.
88. (b) Use **'get'** in place of **'got'** because **'To'** is always followed by V^1 excluding some exceptions.
89. (b) Remove **'that'** because two conjunction cannot be used together and a question word like how, who, where, when, etc. is never preceded by **'that'**
90. (a) Use 'words' in place of 'word' because 'a few' is always followed by plural noun. [A few+Plural Noun]
91. (c); 'match, challenge' is the correct use.
Match- a person or thing that is equal to another in quality or strength.
Challenge- a call to someone to participate in a competitive situation or fight to decide who is superior in terms of ability or strength.
92. (a); 'cited, reason' is the correct use.
Cited- refer to (a passage, book, or author) as evidence for.
Reason- a cause, explanation, or justification for an action or event.
93. (e); 'escape, innocent' is the correct use.
Escape- to break free, to get out of a situation you don't want to be in.
Innocent- not guilty of a crime or offence.
94. (a); 'setting, improve' is the correct use.
Setting- the place where something is positioned or where an event takes place.
Improve- make or become better.
95. (d); 'behaviour, conclusion' is the correct use.
Behavior- the way in which one acts or conducts oneself, especially towards others.
Conclusion- the end or finish of an event, process, or text.
96. (e)
97. (d)
98. (c)
99. (e)
100. (d)

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