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Solutions

S1. Ans.(d)

Sol. PM Narendra Modi has addressed the program 'Satyagraha se Swachhagraha' in Champaran. Champaran is a historic region which now forms the East Champaran district, and the West Champaran district in Bihar.

S2. Ans.(b)

Sol. PMFBY will provide a comprehensive insurance cover against failure of the crop thus helping in stabilising the income of the farmers and encourage them for adoption of innovative practices. The Maximum Premium payable by the farmers will be 2% for all Kharif Food & Oilseeds crops, 1.5% for Rabi Food & Oilseeds crops and 5% for Annual Commercial/Horticultural Crops.

S3. Ans.(e)

Sol. The merger of Idea Cellular and Vodafone India has been completed, creating India's biggest telecom service provider with over 408 million subscribers.

S4. Ans.(c)

Sol. Kota, the education city of Rajasthan turned into yoga city when nearly 2 lakh people performed yoga on Yoga Day 2018 together to break Mysore's 2017 record of most people performing yoga at one place at the same time. Government of Rajasthan, Patanjali Yogpeeth and District Administration at Kota (all India) achieved this record.

S5. Ans.(a)

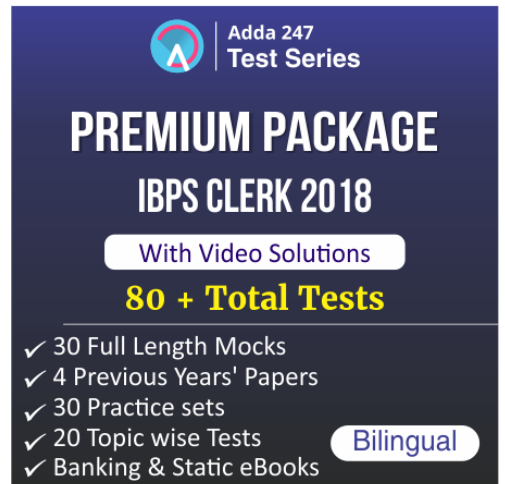
Sol. SBI Card, the country's second largest credit card issuer, today announced the launch of 'ELA' (Electronic Live Assistant), a virtual assistant for customer support and services. Driven by Artificial Intelligence and Machine Learning, ELA is designed to enhance customer experience by providing relevant and instant responses to customer queries.

S6. Ans.(c)

Sol. More than 20,000 troops of strike formations of the Army's South Western Command were engaged in "Vijay Prahar" exercise to fine-tune jointmanship with the Indian Air Force near Suratgarh in Rajasthan.

S7. Ans.(e)

Sol. YES Bank is all set to roll out a capacity building project with farmers in Haryana and Rajasthan under its 'Livelihood and Water Security' CSR initiative.



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S8. Ans.(a)

Sol. Rajasthan Chief Minister Vasundhara Raje was conferred the 'Chief Minister of the Year' award for her remarkable work in e-governance. The award was given at the 52nd Skoch Summit held in New Delhi. Union Steel Minister Chaudhary Birender Singh was the chief guest at the function.

S9. Ans.(d)

Sol. India is now the second largest mobile phone producer in the world after China, as per information shared by Indian Cellular Association with Telecom Minister Manoj Sinha and IT Minister Ravi Shankar Prasad. The fast track task Force, a body under Ministry of Electronics and IT, has set target to achieve around 500 million mobile phone production in India by 2019, with value estimated to be around USD 46 billion.

S10. Ans.(b)

Sol. The World Bank has approved Atal Bhujal Yojana (ABHY), a Rs.6000 crore Central Sector Scheme of the Ministry of Water Resources, River Development and Ganga Rejuvenation. The scheme is to be implemented over a period of five years from 2018-19 to 2022-23, with World Bank assistance. The scheme proposal has already been recommended by the Expenditure Finance Committee and the Ministry will be seeking Cabinet approval for the project shortly.

S11. Ans.(a)

Sol. The Ministry of Human Resource Development (MHRD) has launched a programme called Unnat Bharat Abhiyan with an aim to connect institutions of higher education, including Indian Institutes of Technology (IITs), National Institutes of Technology (NITs) and Indian Institutes of Science Education & Research (IISERs) etc. with local communities to address the development challenges through appropriate technologies.

S12. Ans.(b)

Sol. The Reserve Bank of India (RBI) has launched "financial literacy week" based on theme of consumer protection in Jammu and Kashmir with an aim for good practices for safe digital banking experience.

S13. Ans.(c)

Sol. Investors will be permitted to purchase mutual funds worth up to Rs 50,000 through digital wallets, the market regulator, Sebi said in a release. "Investments up to Rs 50,000 per mutual fund per financial year can be made using e-wallets," the regulator said while redemptions of such investments can be made only to the bank account of a unit holder.

S14. Ans.(d)

Sol. Enthused by the success of India's largest bank State Bank of India's merger, the government is reportedly mulling another mega bank merger. As per a report, the government is planning to merge Bank of Baroda, IDBI Bank, Oriental Bank of Commerce and Central Bank of India. These four banks had reported a combined loss of Rs 21,646.38 crore in the year ended 31 March 2018.

S15. Ans.(e)

Sol. The National Social Assistance Programme (NSAP) is a welfare programme being administered by the Ministry of Rural Development. This programme is being implemented in rural areas as well as urban areas. NSAP represents a significant step towards the fulfilment of the Directive Principles of State Policy enshrined in the Constitution of India which enjoin upon the State to undertake within its means a number of welfare measures.

S16. Ans.(e)

Sol. To make North East more familiar in the rest of India, one emporium should be set up in all the districts of the country so that people can know about the products of the region. The focus of development projects in the region will be based on the concept of "HIRA", as spelt out by the Prime Minister. The acronym HIRA stands for Highways, Internet ways, Railways and Airways, he said, adding that the emphasis will also be on education, health and skill development in the region. The first meeting of the newly constituted NER forum here was organised by NITI Aayog and Ministry of Development of North East Region (DoNER) and the North Eastern Council (NEC). It was co-chaired by Kumar and the Minister of State (Independent Charge) for DoNER Jitendra Singh.

S17. Ans.(d)

Sol. Amidst rampant economic slowdown, Prime Minister Narendra Modi constituted an Economic Advisory Council to PM (EAC-PM) to help turn things around. Bibek Debroy, the vice chairman of Niti Aayog has been appointed as the Chairman of this economic review body. Also, Ratan Watal has been named member-secretary of the council, whereas Surjit Bhalla, Rathin Roy and Ashima Goel will be part-time members.

S18. Ans.(c)

Sol. Donald Trump has been named on the Time magazine's 100 Most Influential People 2018 list, including record numbers of 45 women and 45 people under the age of 40. Shawn Mendes, and Kesha as well as French President Emmanuel Macron and China's President Xi Jinping. Time magazine unveiled its annual list of the 100 most influential people in the world, including record numbers of 45 women and 45 people under the age of 40.

S19. Ans.(b)

Sol. Banks may have to borrow money from the RBI at times whenever there's a shortfall. And when they borrow money from the RBI, they have to pay interest to them. The RBI lends money to the commercial banks at repo rate.



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S20. Ans.(a)

Sol. The minimum amount required to open the Sukanya Samriddhi Yojana (SSY), a government backed scheme targeted towards a girl child and her financial needs, has been reduced. The Sukanya Samriddhi Account can now be opened with a minimum deposit of Rs 250 which was Rs 1,000 earlier. Also, in subsequent years, the minimum of Rs 250 needs to be deposited each year as against Rs 1,000 earlier. A maximum of Rs 1.5 lakh can be deposited during the ongoing financial year.

S21. Ans.(d)

Sol. The Sangrai dance is a traditional Indian dance performed by the Mog tribal community on the occasion of Sangrai festival during the month of Chaitra (in April) of the Bengali calendar year. It originated in Tripura, India. Mogs are Buddhist and have the close affinity with Burmese Buddhism. On 26th January, 2018, on India's Republic day, Rajpath witnessed for the first time a traditional dance of the Mog tribe of Tripura, the land of plentiful myths and legends.

S22. Ans.(b)

Sol. Aleksandra Liashkova from Belarus wins Miss Supermodel Worldwide 2018 title at a grand finale in Gurugram, India. Ekaterina Evdokimova of Russia was declared 1st runner-up, Uzbekistan's Zarina Andirjanova was crowned second runner-up and Chantarachota Paphattanun from Thailand took the third runner-up spot at the event.

S23. Ans.(a)

Sol. The Ministry of Culture, Government of India has introduced a new scheme namely 'Seva Bhoj Yojna' with a total outlay of Rs. 325.00 Crores for Financial Years 2018-19 and 2019-20. The scheme envisages to reimburse the Central Government share of Central Goods and Services Tax (CGST) and Integrated Goods and Service Tax (IGST) so as to lessen the financial burden of such Charitable Religious Institutions who provide Food/Prasad/Langar (Community Kitchen)/Bhandara free of cost without any discrimination to Public/Devotees.

S24. Ans.(e)

Sol. In a major relief to the medium and small enterprises sector the Reserve Bank of India on Wednesday announced that GST registered MSME borrowers will get a further 180 day window to pay dues if their accounts were standard as on August 31st 2017. This dispensation allowed to banks and NBFCs will be applicable for dues between September 2017 and January 2018 if the aggregate exposure does not exceed Rs 25 crore. Banks and NBFCs will also not be required to downgrade asset classification.

S25. Ans.(c)

Sol. The International Labour Organisation (ILO) has projected unemployment in India at 18.6 million in 2018, higher than 18.3 million in 2017 in its report, Parliament was informed. "The ILO released a report "World Employment and Social Outlook Trends - 2018". As per the report, it is projected that the number of unemployed persons in India is expected to rise from 18.3 million in 2017 to 18.6 million in 2018 and 18.9 million by 2019. At the same time, unemployment rate is expected to remain static at 3.5 per cent during the same period," Labour Minister Santosh Gangwar said in a written reply to Rajya Sabha.

S26. Ans.(c)

Sol. With the objective of obtaining people's participation in the Income Tax Department's efforts to unearth black money and reduce tax evasion, a new reward scheme titled "Income Tax Informants Reward Scheme, 2018" has been issued by the Income Tax Department, superseding the earlier reward scheme issued in 2007. Under the revised scheme, a person can get reward up to Rs. 50 lakh for giving specific information in prescribed manner to the designated officers of Investigation Directorates in Income Tax Department about substantial evasion of tax on income or assets in India which are actionable under the Income-tax Act, 1961.

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S27. Ans.(a)

Sol. State-run Punjab National Bank (PNB) has announced an ESOP scheme with a view to retaining its talent and incentivising staff by issuing up to 10 crore equity shares. The bank stated it will issue up to 10 crore equity shares to its employees under 'Employee Stock Purchase Scheme (ESPS)'. A note is being placed to board in its ensuing meeting dated June 15, 2018 regarding ESPS with a proposal for issuance of up to 10 crore equity shares to its employees, the bank said in a regulatory filing.

S28. Ans.(e)

Sol. Prime Minister Narendra Modi has flagged off the country's first 12,000 horsepower electric locomotive from the Madhepura locomotive factory in Bihar.

S29. Ans.(b)

Sol. The Right of Children to Free and Compulsory Education Act or Right to Education Act (RTE) is an Act of the Parliament of India enacted on 4 August 2009, which describes the modalities of the importance of free and compulsory education for children between the age of 6 to 14 years in India under Article 21A.

S30. Ans.(d)

Sol. Giving an impetus to the low-cost housing segment, the Reserve Bank of India Tuesday stated housing loans of up to Rs 35 lakh, for dwellings costing less than Rs 45 lakh, will be treated as priority sector lending. PSL loans are relatively cheaper than market interest rate. It comes with a condition that the overall cost of the dwelling unit in the metropolitan centre (with population of ten lakh and above) and at other centres should not exceed Rs 45 lakh and Rs 30 lakh, respectively, for being classified as priority sector.

S31. Ans.(c)

Sol. The Reserve Bank of India has issued a licence to Bank of China to launch operations in India.

S32. Ans.(e)

Sol. The top four Indian cities are today 149 per cent more congested than comparable cities in Asia and the country is losing over \$22 billion a year in peak traffic hours compared to travel time during non-peak hours in those cities, an Uber-commissioned study. On average, commuters in Delhi, Mumbai, Bengaluru and Mumbai are taking 1.5 times longer to travel a given distance and ridesharing or shared mobility is the only solution to get rid of the traffic menace.

S33. Ans.(a)

Sol. Union Minister for HRD Shri Prakash Javadekar, in a reply to a starred question in Lok Sabha, today said that the Government has created National Testing Agency (NTA) as an autonomous and self-sustained premier testing organization to conduct entrance examinations for higher education, which were being conducted by the Central Board of Secondary Education (CBSE) and All India Council for Technical Education (AICTE). The objective is to have a specialized and dedicated body for conducting these high-stake entrance examinations and at the same time, relieve CBSE of this responsibility to enable it to fulfil its core mandate. The Government has mandated NTA to conduct the examination in a scientific manner involving experts. All the examinations of NTA were mandated to be conducted twice a year for the benefit of students.

S34. Ans.(d)

Sol. Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) - to provide a safety net for the poor in these areas. The MGNREGA Working for 100/150 days.

S35. Ans.(b)

Sol. Marg ERP limited, a leading Inventory and Accounting software solution company has partnered with ICICI Bank, India's largest private sector bank by consolidated assets, to offer an integrated payments platform to Micro, Small and Medium Enterprise (MSME) customers, using MARG's accounting software. This integration aims to promote 'Connected Banking' and enables ICICI Bank's current account holders to securely connect their bank account with the MARG ERP software and undertake an array of digital transactions from within the ERP platform itself. It will enable businesses to initiate vendor & salary payments via RTGS, NEFT or IMPS directly from this platform, automate reconciliation of banking and accounting entries, apply for working capital loans as well as schedule future dated payments, thereby offering exemplary command over day-to-day financial transactions for businesses.

S36. Ans.(a)

Sol. Prime Minister Narendra Modi's government last year set a target of raising annual health spending to 2.5% of India's GDP by 2025, from 1.15% now--one of the lowest proportions in the world.

S37. Ans.(b)

Sol. Under section 35 of Insurance act 1938, the Amalgamation and Transfer of Insurance Business came.

S38. Ans.(c)


Sol. The Securities and Exchanges Board of India (SEBI) on March 28, 2018 accepted 40 out of 80 recommendations suggested by the Uday Kotak Committee on Corporate Governance. Reduction in the maximum number of listed entity directorships from 10 to 8 by April 01, 2019 and to 7 by April 1, 2020.

S39. Ans.(d)

Sol. Sindhu Biography. P. V. Sindhu or Pusalra Venkata Sindhu is an ace shuttler and silver medalist at 2016 Rio Summer Olympics. This young badminton player from Andhra Pradesh was born to volleyball players P. V.

S40. Ans.(e)

Sol. MICR stands for Magnetic Ink Character Recognition.



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