

From the Editor's Desk

Dear Readers,

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

This magazine includes various initiatives that cover various aspects of Banking & SSC exams in an exhaustive manner.

Keeping in mind the upcoming exams, we have covered Current Affairs for not only the month of **May 2017** but also for the month of **April 2017** 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 & CA portion in an exhaustive manner, we have also given equal importance & 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 & boosting the confidence of students. We Have It All Covered!!!

Along with this we have also included **Mock Papers of SSC CGL 2016 Prelims Previous Year, SSC CPO, IBPS PO Prelims, RBI Grade-B Phase 1, RRB PO Prelims & DENA Bank PO following the respective exam pattern** for practice for our readers, so that they can increase their speed & 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 & every student has the hidden potential to reach the unattainable heights, & it is our responsibility to provide them with a platform that hones their skills enabling them to overcome each & 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 & Career Power team for providing us with the needed support & making this magazine a success.

Good Luck & God Bless

Team Competition Power !!

WHAT'S THERE?

- **Motivational Articles | 4**
- **Success Story | 7**
- **Handy Notes & Quizzes :**
 - Time & Work | 25
 - Triangles | 27
 - Odd One Out | 30
 - Phrasal Verbs Study Notes for Banking Exams | 31
 - Special Article on WannaCry Ransomware | 33
 - All About The Gift City | 35
 - Mughal Dynasty (Part 3) | 36
- **GK Hindu Review : May 2017 | 38**
- **Current Affairs Zinger: April 2017 | 46**
- **Twisted Ones | 55-61**
- **All About SSC CGL 2017 | 62**

NEWSMAKERS OF THE MONTH | 5-6

CURRENT AFFAIRS | 8-24

India In News | State In News | News From The Banking Sector News
Related To Indian Economy | Business News | Agreement | Mou Signed
Committees In News | Ranks And Reports | Pm Visits | New
Appointments | Obituaries | Awards | Defence | Sports News & more

MOCK PAPERS & PRACTICE SETS | 65-137

SSC CGL 2016 Previous Year Prelims Mock - 65

SSC CPO 2017 : Practice Set - 73

IBPS PO Prelims 2017 : Practice Set - 87

RBI Grade-B 2017 : Phase 1 (Prelims) Practice Set - 98

RRB PO 2017 : Prelims Practice Set - 115

DENA Bank PO : Practice Set | 122

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Motivational : Success is not final, failure is not fatal; it is the courage to continue that counts. Your Future is still in your hands.

Dear students, there is no need to be sad if you could not get selected this time. A failure doesn't define who you are & what you can achieve in your life. Many of you would have extemporized & could not get in. Guys, the witherward is possible too but only if you want so. If you wish to succeed, you must aver to yourself that you will work hard to achieve your goal, with as much brio as you can muster. Make sure that you do not get lost in the lalaland of useless thoughts while you are studying. You have to be fully devoted towards the goal you want to achieve. Results were not up to your expectations but we applaud your derring-do, at least you tried. Work hard & success will be wrapped around your little finger within months.

Some of you must be down in the dumps because of your parents' contumelious taunts, scoffs & scorns. Guys, your scores couldn't come up to their expectations, so, this is very obvious that they are not going to cantillate melodies to lull you to sleep. Instead of getting disheartened by all off this, get motivated & start working upon your preparations for your next examination. The cacophonous voices of your neighbors, who keep peeving you by asking if you got selected or not, can actually act as reinforcers to let you achieve your target in your next attempt. You need to set aside the casual attitude of yours towards the competitive examinations as they need full dedication & commitment.

Do not let this failure dishearten you, there are many more examinations yet to come. You can try your luck at IBPS PO/Clerk. As per the tentative calendar for IBPS 2017-18, examinations for the posts of PO & Clerk will be held on 7-10-2017 & 2-12-2017 respectively. You still have much of time to prepare for these examinations.

To score well you need to have a proper plan for all the subjects that are Reasoning, Numerical Ability, English, Computer & G.A. Practice as much as possible & go for speed tests on a regular basis. Test series will help you attempt maximum number of questions in a limited period of time. Start preparing notes on current affairs from now on so that you only have to go through the notes in the end instead of doing so much of current affairs altogether & remembering nothing. Check out our videos, study notes & capsules for better learning. Work hard & do well.

Best of luck!!!

News Makers of the Month – April-May 2017

ISRO launched the South Asia Satellite GSAT-9

GSLV-F09 launches 2230 kg South Asia Satellite GSAT-9 into a Geosynchronous Transfer Orbit (GTO). GSLV-F09 was launched on May 05, 2017 from the Second Launch Pad (SLP) at Satish Dhawan Space Centre SHAR (SDSC SHAR), Sriharikota, the space port of India. GSAT-9 is a Geostationary Communication satellite realised by India. The primary objective of GSAT-9 is to provide various communication applications in Ku-band with coverage over South Asian countries. It is configured around the ISRO's standard I-2K bus.

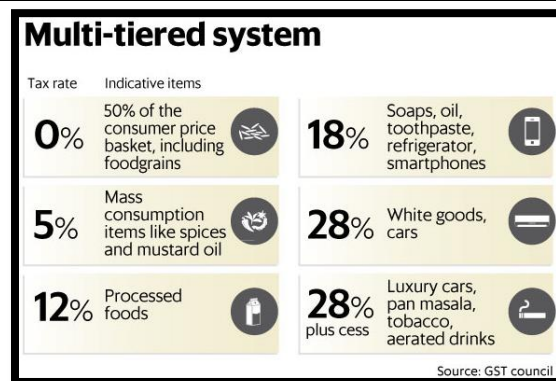
Mumbai Indians won their 3rd IPL Title (2017)

Mumbai Indians (MI) edged Rising Pune Supergiant (RPS) by 1 run in the final to win the 10th Edition of IPL. This was Mumbai's 3rd IPL title. The Rohit Sharma-led side received Rs 15 crore prize money & trophy. The Runner-up team was Rising Pune Supergiant (RPS). The Man of the match award in the final was received by Krunal Pandya (MI)

The award winners of the 10th IPL Edition are as follows:

1. Orange Cap (Most runs in tournament) - David Warner (SRH)
2. Purple Cap (Most wickets in tournament) - Bhuvneshwar Kumar (SRH)
3. YES Bank Maximum Season Award (Most sixes in tournament) - Glenn Maxwell (Kings XI Punjab)
4. Vodafone Superfast Fifty Award - Sunil Narine (KKR)
5. FBB Stylish Player of the Season - Gautam Gambhir (KKR)
6. Fair Play Award - Gujarat Lions (GL)
7. Emerging Player Award - Basil Thampi (GL)
8. Most Valuable Player - Ben Stokes (RPS)

GST Council finalizes the tax rates on Goods & Services under the 4-slab structure



GST Council finalized tax rates on goods & services under the four-slab structure with essential items of daily use being kept in the lowest bracket of 5 percent. The Council was headed by Finance Minister Arun Jaitley & comprising representatives of all states in the meeting that was held in J&K. GST will be applicable from 1st July 2017.

A Brief on GST

It will be a national sales tax that will be levied on either consumption of goods or use of services. It will replace 16 current levies - seven central taxes like excise duty & service tax & nine state taxes like VAT & entertainment tax, this will lead to one market with one tax rate. France was the first country to implement the GST in 1954.

Tax Rates finalised under GST

According to GST slabs, seven per cent of the items fall under the exempt list while 14 per cent have been put in the lowest tax bracket of 5 per cent. Another 17 per cent items are in 12 per cent tax bracket, 43 per cent in 18 per cent tax slab & only 19 per cent of goods fall in the top tax bracket of 28 per cent.

NO GST SLAB

Foodgrains, milk & other articles of daily use have been exempted from taxation under the GST regime. The items are: foodgrains, gur, milk, eggs, curd, lassi, unpacked paneer, natural honey, fresh vegetables, fruits, atta, besan, maida, vegetable oil, Prasad, common salt, contraceptive, bread, bindi, vermilion, stamp, judicial documents, printed books, bangles & handloom products.

5 PER CENT GST SLAB

The items that are used daily but are not considered articles of basic necessity are taxed at 5 per cent under the GST regime. The items are: sugar, tea, coffee, edible oil, coal, skimmed milk powder, milk food for babies, condensed milk, packed paneer, newsprint, umbrella, PDS kerosene, LPG, broom, fish fillet, cream, frozen vegetables, spices, pizza bread, juice, sabudana, coal, medicines, stent & lifeboat.

12 PER CENT SLAB

The items that are not essential but used by large number of households & people will attract 12 per cent GST. The items are: butter, ghee, mobile phones, cashew, almonds, sausages, fruit juices, packed coconut water, agarbatti, frozen meat products, animal fat, mixtures, ayurvedic medicines, tooth powder, colour books & sewing machine.

18 PER CENT SLAB

The articles are considered to be used by middle class people will attract 18 per cent GST from July 1. The items are: hair oil, soap, toothpaste, capital goods, industrial intermediaries, pasta, corn flakes, jams, soups, ice-cream, toilet paper, facial tissues, iron & steel, fountain pen, mineral water, camera, speaker, icecream, envelopes & instant food items.

28 PER CENT SLAB

Such items, which are considered as luxury goods or health hazards will attract 28 per cent GST. The articles are: consumer durables, cars, cement, chewing gum, custard powder, pan masala, perfume, shampoo, make-up items, fireworks, motorcycles, paint, deodorant, shaving cream, hair dye, washing machine, vending machines, vacuum cleaner, hair clippers & dish washer.

Real Estate Act came into force from 1st May 2017

Ending the nine-year long wait, regulation of real estate sector involving over 76,000 companies across the country becomes a reality from May 1, 2017 with the Real Estate (Regulation & Development) Act, 2016 coming into force.

With all the 92 Sections of the Act coming into effect, developers shall get all the ongoing projects that have not received Completion Certificate & the new projects registered with Regulatory Authorities within three months i.e by July 2017. This enables the buyers to enforce their rights & seek redressal of grievances after such registration.

Only 13 states & UTs have so far notified rules under the act.

The Act ushers the much needed accountability, transparency & efficiency in the sector as it defines the rights & obligations of both the buyers & developers.

Major provisions of the Act, besides mandatory registration of projects & Real Estate Agents include:

1. Depositing 70% of the funds collected from buyers in a separate bank account in case of new projects & 70% of unused funds in case of ongoing projects;
2. Projects with plot size of minimum 500 sq.mt or 8 apartments shall be registered with Regulatory Authorities;
3. Both developers & buyers to pay the same penal interest of SBI's Marginal Cost of Lending Rate plus 2% in case of delays;
4. Liability of developers for structural defects for five years; &
5. Imprisonment of up to three years for developers & up to one year in case of agents & buyers for violation of orders of Appellate Tribunals & Regulatory Authorities.

Emmanuel Macron elected as President of France

Pro-European centrist leader Emmanuel Macron has been elected as President of France. 39-year-old former investment banker, who has never held elected office, becomes the youngest President & occupant of the Élysée Palace (official residence of the President of France).

Mr. Macron will also become the first President from outside the two traditional main parties since the modern republic's foundation in 1958. The French Interior Ministry said with 93 percent of the votes counted, Mr. Macron had about 19.3 million votes, while Ms. Marine Le Pen secured about 10.4 million was the close rival in elections.

Veteran Bollywood actor Vinod Khanna passed away

Vinod Khanna, who was suffering from advanced bladder carcinoma passed away. The actor, who was sitting Bharatiya Janata Party member of the Lok Sabha from the Gurdaspur constituency in Punjab, was admitted to Sir H.N. Reliance Foundation Hospital & Research Centre in Girgaon, Mumbai. He was 70 years old. He had starred in more than 100 films in a career spanning over five decades. He had made his film debut in 1968 with Mann Ka Meet, & later on he went on to becoming a star & his performance in films like Mere Apne, Mera Gaon Mera Desh, Imtihaan, Inkaar, Amar Akbar Anthony, Lahu ke Do Rang, Qurbani, Dayavaan & Jurm were truly appreciated.

Success Story : "Never Give Up until The Dreams comes TRUE": Arpita Bishnu (UBI PO)

I am a very general student from school life.

Graduation (Physics-Honours) in 2010 with 54.5%

Did not opt for M.Sc as I understood I'm already out of track. Further moving on that way nothing good will be achieved changed stream & completed MCA in 2013 was not interested in private job started preparation for banking job & joined Coaching 3 months course.

1st IBPS PO 2013 failed to secure cut off by 2 marks in online exam

2nd IBPS Clerk 2013 Written cleared by 16 marks bt failed to be selected in interview by .3 mark only

Felt almost hopeless. At that time my sister passed B.Tech & selected in TCS. It created a huge mental pressure on me. After some days started with greater momentum.

But this year Failed IBPS PO 2014 written by 5 marks

IBPS Clerk 2014 managed to clear written by 2 marks but failed to be selected finally which was quite obvious.

seeing my deteriorated condition I was about to give up.

But my parents & sister supported me & told me to achieve my dream.

This time I was quite motivated & started preparation following bankersadda website

Cleared SSC CGL Prelim

Cleared SSC HS Prelim

Cleared IBPS PO 2015 Prelim, Mains, failed after Interview as my Main marks & Main cut off marks same

cleared CWE CLERK 2015 prelim but could not get through Mains by 3 marks as no interview & cut off was very high.

Appeared SBI CLERK 2016...cleared Prelim & appeared in Mains

In the mean time got married...after that, in the beginning, it was quite tough for me to manage my family responsibilities & studies simultaneously. I never wasted a single moment. & **finally, I got selected as UBI PO in IBPS PO 2016**

MY PREPARATIONS

Reasoning ability

It is getting tough year by year... So never be overconfident to just follow some tricky methods to win... At the time of the exam, it may not work... So prepare urself for harder question... **bankersadda quiz is ideal to follow & career power test series helped me a lot to evaluate my condition & make it better**

Quant:

It is getting lengthy year by year... So again never be too much confident to just follow some tricky ways to win... Try to enhance your speed... Only practice can give u better result... So practice as much as possible... I followed Bankersadda daily quiz... Didn't miss a single one

English:

I am very weak in English vocabulary but grammar is quite strong... somehow managed by this skill... But one must be strong in vocabulary also

General Awareness:

Bankersadda is the 1st & last solution. but preparation should be done from the very 1st day of preparation... can not be managed by short period study... So prepared daily current affairs daily basis method, revised it each & every day & before exam followed the capsule published by bankersadda...got 80% question common

Computer:

As I am a MCA student it was never a trouble to me

Finally, my spoken English was very poor. But I tried a lot. 1month continuous self-created practice interview in front of mirror helped me to cross the last hurdle which was toughest for me.

At the end of the day only self-confidence, self-belief & try can bring a success.

A lot of thanks to bankersadda & adda247 team & to all my family members (my husband, In-laws, own parents & my sweet supportive sister)

CURRENT AFFAIRS : 20th April to 20th May 2017

INDIA IN NEWS

IEST creates India's first smart grid project

IEST has successfully created the country's first smart grid project, which will generate power from renewable sources of energy. The project will be inaugurated by President Pranab Mukherjee. The smart grid will be synchronized to generate power from solar, wind & vegetable waste resources, depending on the weather conditions & availability of waste products. It is the first of its kind in the country.

Aadhaar not mandatory for PAN, ITR in J&K, Assam & Meghalaya: Govt

The government has exempted the residents of Jammu & Kashmir, Assam, Meghalaya & citizens above 80 years from mandatory quoting of Aadhaar to obtain PAN cards & file tax returns. As per the official notification of the Finance Ministry, the exemption has been given to an individual who does not possess the Aadhaar number or the enrolment ID. The exemption will also apply on non-residents & non-citizens.

Country's 1st bio refinery plant inaugurated in Pune

Union Minister for Road Transport & Highway Nitin Gadkari inaugurated the country's first bio-refinery plant which produces ethanol from the variety of biomass. The project is situated at Rahu in Pune district.

Swachh Survekshan 2017: Indore is cleanest city

The 'Swachh Survekshan 2017' survey results were recently announced by Urban Development Minister M Venkaiah Naidu. The total 434 cities of India were surveyed. Indore in Madhya Pradesh is India's cleanest city while Gonda in Uttar Pradesh is the dirtiest, according to the 'Swachh Survekshan-2017'. Gujarat has the maximum of 12 cities among the top 50 clean cities, closely followed by Madhya Pradesh with 11 & Andhra Pradesh with eight.

Top 5 clean cities of India in 2017 are:

1. Indore (MP)
2. Bhopal (MP)
3. Visakhapatnam (Andhra Pradesh)
4. Surat (Gujarat)
5. Mysuru (Karnataka)

Top 5 Dirtiest cities of India (with Rank) in 2017 are:

1. Gonda (UP)- 434,
2. Bhusawal (Maharashtra)- 433,
3. Bagaha (Bihar)- 432,
4. Hardoi (UP)- 431,
5. Katihar (Bihar)- 430.

India to get world's highest railway bridge across Chenab river in J&K

Around two years from now, the Chenab river in Jammu & Kashmir will be spanned by the world's highest railway bridge that is expected to be 35 metres taller than Paris' Eiffel Tower. The massive arch-shaped structure, being constructed at a cost of around Rs. 1,100 crores, will rise 359 m above the river bed. The 1.315-km- long "engineering marvel" will connect Bakkal (Katra) & Kauri (Srinagar).

India to host 18th World Road Meeting

India is set to host the 18th World Road Meeting (WRM 2017) on November 13, 2017 according to the International Road Federation (IRF). The WRM is the biggest global platform for road engineers, safety & transport experts & companies engaged in road safety products. The theme of this year's edition is 'Safe Roads & Smart Mobility: The Engines of Economic Growth'.

Centre Takes 10 New Swachh Iconic Places under Swachh Bharat Mission Phase II

Ministry of Drinking Water & Sanitation under Swachh Bharat Mission, was held recently at Mata Vaishno Devi Shrine, in Jammu & Kashmir. On this occasion, Shri Narendra Singh Tomar announced 10 new Iconic places to be taken under the Phase II of Swachh Iconic Places initiative. These ten new iconic places which are to be brought to a higher standard of swachhta & visitors' amenities are-

1. Gangotri
2. Yamunotri
3. Mahakaleshwar Temple, Ujjain
4. Char Minar, Hyderabad

5. Church & Convent of St. Francis of Assisi, Goa
6. Adi Shankaracharya's abode Kaladi in Ernakulam
7. Gomateshwar in Shravanbelgola 8. Baijnath Dham, Devghar
9. Gaya Tirth in Bihar and 10. Somnath temple in Gujarat.

Govt launches Test & Treat policy for HIV patients

Union Health Minister JP Nadda has launched the Test & Treat policy for providing treatment to patients suffering from Human Immunodeficiency Virus (HIV). Under this, the government will provide Anti- Retroviral Therapy (ART) treatment to the patients free of cost. It is a centrally sponsored scheme & people suffering from HIV will benefit from it.

India's 1st book village to come up in Maharashtra

Bhilar will become India's first 'book village' where tourists & locals can come & read books, magazines, newspapers stacked at 25 premises.

To read more

[Click here to buy the e-Copy of Competition Power July Edition \(English\)](#)

