March 2017 - ₹ 40

REG. No. DL(E)-20/5496/2016-18
RNI REG. No. DELENG/2015/65200

ba bankersadda.com

COMPETITION POWER

Your Guide to Government Jobs & All other Competitive Exams

What's There

❋ **Economic Survey 2016-17**
❋ **Union Budget 2017-18**

G.K. Hindu Review: January
Current Affairs Zinger: December
HANDY NOTES & QUIZZES :
-Trains & Speed
-Prime Numbers
-Logical Venn-Diagram
-Pronoun (Rules)
-Some Terms Related to the Internet
- Unified Payment Interface of India
-The Gupta Dynasty (AD 320-550)
- Twisted Ones
Article - Tips for Interview
Interview Experience :
Nilesh Tejsinghrao Moroliya

PRACTICE SETS:
- SSC CGL Tier I 2017
- IBPS PO MAINS : Reasoning & Quant
- SYNDICATE BANK PO 2017
- IBPS PO Prelims | SBI PO Prelims 2017
- IBPS Clerk Mains 2016 Memory Based

PRADHAN MANTRI GARIB KALYAN YOJANA, 2016

PMGKY 2016

about the Pradhan Mantri Garib K-
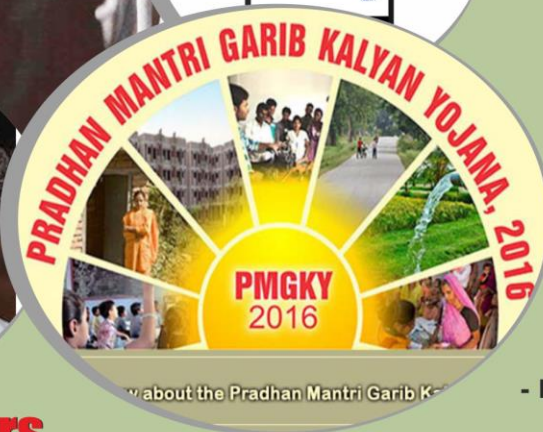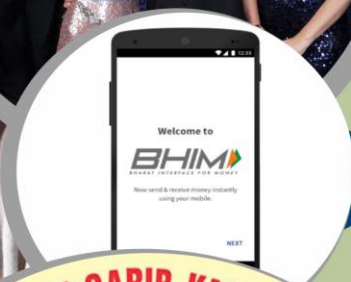
Newsmakers

⇨ ICC Awards 2016 Announced
⇨ 74th Golden Globe Awards 2017 Announced
⇨ Pradhan Mantri Garib Kalyan Yojana Commenced
⇨ PM launches Mobile App-BHIM for Aadhaar-based digital payment
⇨ Acclaimed Bengali poet Shankha Ghosh to get 2016 Jnanpith Award
⇨ 62nd Filmfare Awards 2017 declared: Aamir Khan & Alia Bhatt Bags Top Honour

Content Partners

CAREER POWER™
AN IIT/IIM ALUMNI COMPANY
Premier Institute for All Govt. Competitive Exams

ba bankersadda.com

sa sscadda.com

From the Editor's Desk

Dear Readers,
Bankers Adda in collaboration with Career Power brings to you **Competition Power (March 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 **January** but also for the month of **December** under the name **"Current Affairs Zinger".** To make learning easy for the students we have also introduced another initiative by the name **"NEWS MAKER OF THE MONTH"** which covers all the important people, appointments, awards, etc that have made news.

Having covered the GK and CA portion in an exhaustive manner, we have also given equal importance and focus to 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 **SSC CGL Tier I 2017 Practice Set, IBPS PO MAINS Reasoning And Quant Practice Set, Syndicate Bank PO 2017 Practice Set, IBPS PO Prelims | SBI PO Prelims 2017 : PRACTICE SET and IBPS Clerk Mains 2016 Memory Based 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 !!

WHAT'S THERE?

UNION BUDGET'17-18 & ECONOMIC SURVEY'16-17

UNION BUDGET 2017-18: Budget Post De-Monetisation

What is Budget?
Budget is an Annual financial statement of the estimated receipts & expenditure of the Government for the financial year. (1st April – 31st March).
This year, it was the first time that the Railway budget was presented with the Union Budget.

Finance Minister **Shri Arun Jaitley** presented the Union Budget 2017-18 which focused on 10 broad themes which are:
farmers, rural population, youth, poor & health care for the underprivileged; infrastructure; financial sector for stronger institutions; speedy accountability; public services; prudent fiscal management; tax administration for the honest.

Budget Post Demonetisation
- Demonet. is expected to have a transient impact on economy.
- It is a bold & decisive measure & will lead to higher GDP growth.
- The effects of it will not spillover to the next fiscal.

Budget Proposals related to Agriculture Sector
- Rs. 10 lakh crores as credit to farmers with 60 days interest waiver will be provided.
- NABARD fund increased to Rs. 40,000 crores.
- Govt. will set up mini lab in Krishi Vigyan Kendras for soiling.
- Dedicated micro irrigation fund will be set up for NABARD with the initial corpus of Rs 5,000 crores.
- Irrigation Fund corpus has been increased from Rs. 20,000 crores to Rs. 40,000 crores.
- With a better monsoon, agriculture is expected to grow at 4.1% in the current year.
- The coverage of Fasal Bima Yojana will be increased from 30% of cropped area in 2016-17 to 40% in 2017-18 & 50% in 2018-19. The Budget provision for this Yojana increased to Rs. 9,000 crores.
- The coverage of National Agricultural Market (e-NAM) will be expanded from the current 250 markets to 585 APMCs.
- A Dairy Processing & Infrastructure Development Fund would be set up in NABARD with a corpus of Rs. 8,000 crores over 3 years. Initially, the Fund will start with a corpus of Rs. 2,000 crores.

Budget Proposals related to Rural Population
- Mission Antyodaya will be launched to bring one crore households out of poverty & to make 50,000 gram panchayats poverty free by 2019, the 150th birth anniversary of Gandhiji.
- During 2017-18, 5 lakh farm ponds will be taken up.
- Budget provision under MGNREGA in 2017-18 has been increased to Rs. 48,000 crores. This is the highest ever allocation for MGNREGA.

- PMGSY roads has accelerated to reach 133 km roads per day in 2016-17, as against an average of 73 km during the period 2011-2014. FM have provided a sum of Rs. 19,000 crores in 2017-18 for this scheme. With the contribution of States, the total amount of Rs. 27,000 crores will be spent on PMGSY in 2017-18.
- Proposed to complete 1 crore houses by 2019 for the houseless & those living in kutcha houses.
- Allocation for Pradhan Mantri Awaas Yojana – Gramin increased from Rs.15,000 crores in 2016-17 to Rs. 23,000 crores in 2017-18.
- Allocation of Rs. 4,814 crores has been proposed under the Deendayal Upadhyaya Gram Jyoti Yojana in 2017-18.
- Allocations for Deendayal Antyodaya Yojana- National Rural Livelihood Mission increased to Rs. 4,500 crores in 2017-18.
- For imparting new skills to the people in the rural areas, mason training will be provided to 5 lakh persons by 2022, with an immediate target of training at least 20,000 persons by 2017-18.
- The total allocation for the rural, agriculture & allied sectors in 2017-18 is Rs. 1,87,223 crores, which is 24% higher than the previous year.

Budget proposals for the Youth
- An Innovation Fund for Secondary Education will be created to encourage local innovation for ensuring universal access, gender parity & quality improvement.
- Govt. to launch SWAYAM platform with at least 350 online courses. This would enable students to virtually attend the courses taught by the best faculty.
- Govt. proposed to establish a National Testing Agency as an autonomous & self-sustained premier testing organisation to conduct all entrance examinations for higher education institutions.
- Pradhan Mantri Kaushal Kendras (PMKK) will be extended to more than 600 districts from 60 districts earlier.
- 100 India International Skills Centres will be established across the country.
- In 2017-18, the govt. proposed to launch Skill Acquisition & Knowledge Awareness for Livelihood Promotion programme (SANKALP) at a cost of Rs. 4,000 crores. It will provide market relevant training to 3.5 crore youth.
- The 2nd phase of Skill Strengthening for Industrial Value Enhancement (STRIVE) will also be launched in 2017-18 at a cost of Rs. 2,200 crores. It will focus on improving the quality & market relevance of vocational training provided in ITIs.
- Five Special Tourism Zones, anchored on SPVs, will be set up in partnership with the States. Incredible India 2.0 Campaign will be launched across the world.

Budget allocations for the Poor & the Underprivileged
- Mahila Shakti Kendra will be set up at village level with an allocation of Rs. 500 crores in 14 lakh ICDS Anganwadi Centres.
- For the welfare of Women & Children under various schemes across all Ministries, allocations hae been increased from Rs.1,56,528 crores in 2016-17 to Rs. 1,84,632 crores in 2017-18.

- National Housing Bank will refinance individual housing loans of about Rs. 20,000 crore in 2017-18.
- Steps will be taken to create additional 5,000 Post Graduate seats per annum in medical.
- Two new All India Institutes of Medical Sciences will be set up in the States of Jharkhand & Gujarat.
- Allocation for the welfare of Scheduled Castes has been stepped up from Rs. 38,833 crores to Rs. 52,393 crores in 2017-18.
- The allocation for Scheduled Tribes has been increased to Rs. 31,920 crores & for Minority Affairs to Rs. 4,195 crores.
- LIC will implement a scheme for senior citizens to provide assured pension, with a guaranteed return of 8% per annum for 10 years.

Budget Allocation in Infrastructure (Railway & Others)

- For 2017-18, the total capital & development expenditure of Railways is Rs.1,31,000 crores. This includes Rs. 55,000 crores provided by the Government.
- Railways will focus on four major areas which are:
- Passenger safety; (ii) Capital & development works; (iii) Cleanliness; & (iv) Finance & accounting reforms.
- For passenger safety, a Rashtriya Rail Sanraksha Kosh will be created with a corpus of Rs. 1 lakh crores over a period of 5 years.
- Unmanned level crossings on Broad Gauge lines will be eliminated by 2020.
- Railway lines of 3,500 kms will be commissioned in 2017-18, as against 2,800 kms in 2016-17.
- 500 stations will be made differently abled friendly by providing lifts & escalators.
- Govt. proposed to introduce 'Coach Mitra' facility, a single window interface, to register all coach related complaints & requirements.
- By 2019, all coaches of Indian Railways will be fitted with bio toilets.
- Pilot plants for environment friendly disposal of solid waste & conversion of biodegradable waste to energy are being set up at New Delhi & Jaipur railway stations.
- Service charge on e-tickets booked through IRCTC has been withdrawn. Cashless reservations have gone up from 58% to 68%.
- In the road sector, Budget allocation for highways increased to Rs. 64,900 crores in 2017-18.
- For transportation sector as a whole, including rail, roads, shipping, FM provided Rs. 2,41,387 crores in 2017-18.
- Under the BharatNet Project, OFC has been laid in 1,55,000 kms. Allocation for BharatNet Project increased to Rs. 10,000 crores in 2017-18.
- A DigiGaon initiative will be launched to provide tele-medicine, education & skills through digital technology.
- For strengthening our Energy sector, Government has decided to set up Strategic Crude Oil Reserves. It is proposed to set up caverns at 2 more locations, namely, Chandikhole in Odisha & Bikaner in Rajasthan.
- Allocation for incentive schemes like M-SIPS & EDF increased to Rs. 745 crores in 2017-18.

- A new & restructured Central scheme, namely, Trade Infrastructure for Export Scheme (TIES) will be launched in 2017-18.
- The total allocation for infrastructure development in 2017-18 stands at Rs. 3,96,135 crores.

Budget proposals related to Financial Sector

- Govt. decided to abolish the FIPB in 2017-18.
- The govt. will amend the Multi State Cooperative Societies Act, 2002 as part of 'Clean India' agenda.
- A Computer Emergency Response Team for our Financial Sector (CERT-Fin) will be established.
- The shares of Railway PSEs like IRCTC, IRFC & IRCON will be listed in stock exchanges.
- Accordingly, a new ETF with diversified CPSE stocks & other Government holdings will be launched in 2017-18.
- In line with the 'Indradhanush' roadmap, govt. has provided Rs. 10,000 crores for recapitalisation of Banks in 2017-18.
- The lending target under Pradhan Mantri Mudra Yojana has been set at Rs. 2.44 lakh crores for 2017-18. Priority will be given to Dalits, Tribals, Backward Classes, Minorities & Women.

Budget proposals for the digital economy

- Government will launch two new schemes to promote the usage of BHIM; these are, Referral Bonus Scheme for individuals & a Cashback Scheme for merchants.
- Aadhar Pay, a merchant version of Aadhar Enabled Payment System, will be launched shortly.
- A Mission will be set up with a target of 2,500 crore digital transactions for 2017-18 through UPI, USSD, Aadhar Pay, IMPS & debit cards.
- Banks have targeted to introduce additional 10 lakhs new PoS terminals by March 2017. They will be encouraged to introduce 20 lakh Aadhar based PoS by September 2017.
- Government will encourage SIDBI to refinance credit institutions which provide unsecured loans, at reasonable interest rates, to borrowers based on their transaction history.
- Govt. proposed to create a Payments Regulatory Board in the Reserve Bank of India by replacing the existing Board for Regulation & Supervision of Payment & Settlement Systems.

Budget proposals to Public Service

- Govt. have decided to utilise the Head Post Offices as front offices for rendering passport services.
- A comprehensive web based interactive Pension Disbursement System for Defence Pensioners will be established.
- A High Level Committee under the Chairmanship PM is proposed to be set up to improve the standards of public service & transparent governance.
- Govt. will commemorate the centenary year of Champaran Satyagrah this year.
- GOI will support Govt. of Gujarat to commemorate 100 years of Sabarmati Ashram in 2017.
- This year the govt. will also commemorate Buxi Jagabandhu who led a valiant uprising of soldiers in Khordha of Odisha in 1817.

Budget proposals related to Fiscal Management

- Total expenditure in Budget for 2017-18 has been placed at Rs. 21.47 lakh crores. With the abolition of Plan-Non Plan classification of expenditure, the focus is now on Revenue & Capital expenditure.
- Capital expenditure increased by 25.4% over the previous year.
- The total resources being transferred to the States & the Union Territories with Legislatures is Rs. 4.11 lakh crores, against Rs. 3.60 lakh crores in BE 2016-17.
- Provision of Rs. 3,000 crores under the Department of Economic Affairs to implement various Budget announcements & other new schemes in 2017-18.
- For Defence expenditure excluding pensions, a sum of Rs. 2,74,114 crores including Rs. 86,488 crores for Defence capital have been provided.
- Allocation for Scientific Ministries increased to Rs. 37,435 crore in 2017-18.
- For the first time, a consolidated Outcome Budget, covering all Ministries & Departments, is being laid along with the other Budget documents.
- The FRBM review Committee has favoured Debt to GDP of 60% for the General Government by 2023, consisting of 40% for Central Government & 20% for State Governments.
- FM have pegged the fiscal deficit for 2017-18 at 3.2% of GDP & remain committed to achieve 3% in the following year.
- The net market borrowing of Government limit is kept at Rs. 3.48 lakh crores after buyback.
- Revenue Deficit is pegged at 1.9% , against 2% mandated by the FRBM Act.

Budget Proposals related to Taxes

- The net tax revenue grew by 17% in 2015-16. In 2016-17, it will be up by 17%.
- The rate of growth of advance tax in personal income tax in the first three quarters of the current financial is 34.8%.
- The thrust tax proposals is stimulating growth, relief to middle class, affordable housing, curbing black money, promoting digital economy, transparency of political funding & simplification of tax administration.

Measures for Stimulating Growth

- A concessional with-holding rate of 5% is being charged on interest earned by foreign entities in external commercial borrowings or in bonds & Government securities have been extended to 30.6.2020.
- The profit linked deduction available to the start-ups for 3 years out of 5 years is being changed to 3 years out of 7 years.
- Govt. proposed to allow carry forward of MAT upto a period of 15 years instead of 10 years at present.
- Govt. proposed to reduce the income tax for smaller companies with annual turnover upto Rs. 50 crore to 25%.
- Govt. proposed to increase allowable provision for Non-Performing Asset from 7.5% to 8.5%.
- Govt. proposed to reduce the basic customs duty on LNG from 5% to 2.5%.

Measures for Promoting Digital Economy

- To reduce the presumptive income tax for small & medium tax payers whose turnover is upto Rs. 2 crores to 6%in respect of turnover which is received by non-cash means.
- Govt. accepted the proposal of SIT that no transaction above Rs. 3 lakh should be permitted in cash.
- To promote cashless transactions, govt. proposed to exempt BCD, Excise/CV duty & SAD on miniaturised POS card reader for m-POS, micro ATM standards version 1.5.1, Finger Print Readers/Scanners & Iris Scanners.

Scheme to cleanse the system of funding of political parties:

a) Maximum amount of cash donation that a political party can receive will be Rs. 2000/- from one person.

b) Political parties will be entitled to receive donations by cheque or digital mode from their donors.

c) Amendment is being proposed to the Reserve Bank of India Act to enable the issuance of electoral bonds under which the donor could purchase bonds from authorised banks against cheque & digital payments only. They shall be redeemable only in the designated account of a registered political party.

d) Every political party would have to file its return within the time prescribed in accordance with the provision of the Income-tax Act.

Ease of Doing Business

- Govt. proposed to increase the threshold limit for audit of business entities who opt for presumptive income scheme from Rs. 1 crores to Rs. 2 crores.
- The threshold for maintenance of books for individuals & HUF is being increased from turnover of Rs. 10 lakhs to Rs. 25 lakhs or income from Rs. 1.2 lakhs to Rs. 2.5 lakhs.
- Govt. proposed to exempt Foreign Portfolio Investor (FPI) Category I & II from indirect transfer provision.
- Proposed to exempt from TDS subject to filing a self-declaration that their income is below taxable limit.
- The time period for revising a tax return is being reduced to 12 months from completion of financial year, at par with the time period for filing of return.

Proposals related to Personal Income-Tax

- Govt. proposed to reduce the existing rate of taxation for individual assesses between income of Rs. 2.5 lakhs to Rs. 5 lakhs to 5% from 10%.
- All the other categories of tax payers in the subsequent slabs will also get a uniform benefit of Rs. 12,500/- per person.
- Govt. proposed to levy a surcharge of 10% of tax payable on categories of individuals whose annual taxable income is between Rs. 50 lakhs & Rs. 1 crore. Existing surcharge of 15% of Tax on people earning more than Rs. 1 crore will continue.
- Direct tax proposals for exemptions, etc. would result in revenue loss of Rs. 22,700 crores but after revenue gain Rs. 2,700 crore, the net revenue loss in DT would come to Rs. 20,000 crore.

Economic Survey 2016-17 presented on 31st Jan 2017

Fm **Arun Jaitley** presented **Economic Survey 2016-17** in the Parliament. It says that the rupee performed better than most of the other emerging market economies.

- As per the advance estimates released by the Central Statistics Office, the growth rate of GDP at constant market prices for the year 2016-17 is placed at 7.1 per cent, as against 7.6 per cent in 2015-16. This estimate is based mainly on information for the first seven to eight months of the financial year.

- Fixed investment (gross fixed capital formation) to GDP ratio (at current prices) is estimated to be 26.6 per cent in 2016-17, vis-à-vis 29.3 per cent in 2015-16.

- There is a likelihood that Indian economy may recover back to 6 ¾ per cent to 7 ½ per cent in 2017-18.
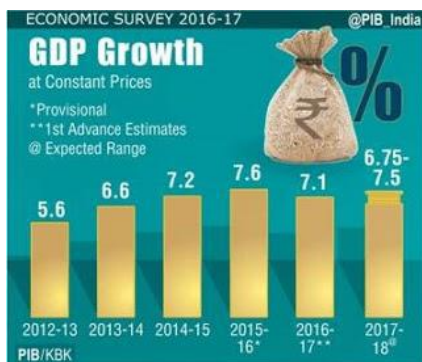
Fiscal

- Indirect taxes grew by 26.9 per cent during April-November 2016.

- The strong growth in revenue expenditure during April-November 2016 was boosted mainly by a 23.2 per cent increase in salaries due to the implementation of the Seventh Pay Commission & a 39.5 per cent increase in the grants for creation of capital assets.

Prices

- The average CPI inflation declined to 4.9 per cent in 2015-16 from 5.9 per cent in 2014-15 & stood at 4.8 per cent during April-December 2015.

- Inflation based on Wholesale Price Index (WPI) declined to (-) 2.5 per cent in 2015-16 from 2.0 per cent in 2014-15 & averaged 2.9 per cent during April-December 2016.

- The CPI based core inflation has remained sticky in the current fiscal year averaging around 5 per cent.

Trade

- The trend of negative export growth was reversed somewhat during 2016-17 (April-December), with exports growing at 0.7 per cent to US$ 198.8 billion. During 2016-17 (April-December) imports declined by 7.4 per cent to US$ 275.4 billion.

- Trade deficit declined to US$ 76.5 billion in 2016-17 (April-December) as compared to US$ 100.1 billion in the corresponding period of the previous year.

- Current account deficit (CAD) narrowed in the first half (H1) of 2016-17 to 0.3 per cent of GDP from 1.5 per cent in H1 of 2015-16 & 1.1 per cent in 2015-16 full year.

- Robust inflows of foreign direct investment & net positive inflow of foreign portfolio investment were sufficient to finance CAD leading to an accretion in foreign exchange reserves in H1 of 2016-17.

External Debt

- At end-September 2016, India's external debt stock stood at US$ 484.3 billion, recording a decline of US$ 0.8 billion over the level at end-March 2016.

- The share of short-term debt in total external debt declined to 16.8 per cent at end-September 2016 & foreign exchange reserves provided a cover of 76.8 per cent to the total external debt stock.

Agriculture

- Agriculture sector is estimated to grow at 4.1 per cent in 2016-17 as opposed to 1.2 per cent in 2015-16.

- The total area coverage under Rabi crops as on 13.01.2017 for 2016-17 is 616.2 lakh hectares which is 5.9 per cent higher than that in the corresponding week of last year.

Industry

- Growth rate of the industrial sector is estimated to moderate to 5.2 per cent in 2016-17 from 7.4 per cent in 2015-16. During April-November 2016-17, a modest growth of 0.4 per cent has been observed in the Index of Industrial Production (IIP).

- The eight core infrastructure supportive industries, viz. coal, crude oil, natural gas, refinery products, fertilizers, steel, cement & electricity registered a cumulative growth of 4.9 per cent during April-November 2016-17 as compared to 2.5 per cent during April-November 2015-16. The production of refinery products, fertilizers, steel, electricity & cement increased substantially, while the production of crude oil, natural gas fell during April-November 2016-17. Coal production attained lower growth during the same period.

Services

- Service sector is estimated to grow at 8.9 per cent in 2016-17, almost the same as in 2015-16. It is the significant pick-up in public administration, defence & other services, boosted by the payouts of the Seventh Pay Commission that is estimated to push up the growth in services.

Social Infrastructure, Employment & Human Development

- The Parliament has passed the "Rights of Persons with Disabilities Act, 2016". The Act aims at securing & enhancing the rights & entitlements of Persons with Disabilities. The Act has proposed to increase the reservation in vacancies in government establishments from 3 per cent to 4 per cent for those persons with benchmark disability & high support needs.

Motivational : " Arise, Awake and Not Stop till the Goal is Reached "

Bankersadda, SSCadda, Ctetadda along with Adda247 Team wishes you all an enthusiastic and optimistic National Youth Day (युवा दिवस).

"Take up one idea. Make that one idea your life- think of it, dream of it, live on that idea. Let the brain, muscle, nerves, every part of your body, be full of that idea, and just leave every other idea alone. This is the way to success."

-Swami Vivekananda
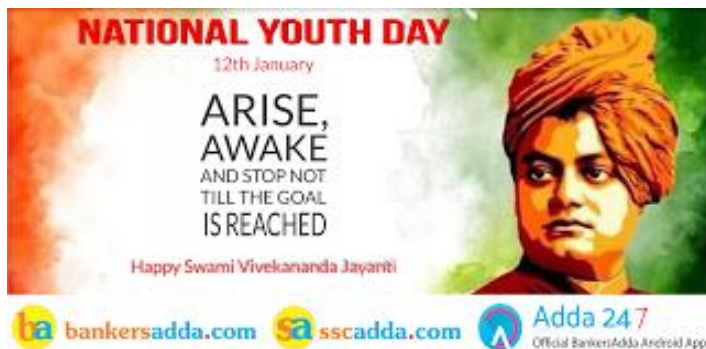
National Youth Day (Yuva Diwas or Swami Vivekananda Birthday) is celebrated with the great joy and enthusiasm in India every year on 12th of January. It is celebrated to commemorate the birthday of Swami Vivekananda, maker of the modern India and it was first declared by the Government of India in the year 1984 to celebrate the birthday of Swami Vivekananda as the National Youth Day.

The birthday of the Swami Vivekananda was decided to be celebrated as the National Youth Day to complete the aim of making better future of the country by motivating the youths through the way of life and ideas of the Swami Vivekananda. **You are the youth of this country, you are the energy the enthusiasm, the future of India. Your prosperity in our country is not just yours, there is a bigger vision it is the actual progress of India itself.**

Remember that Strength is Life and Weakness is Death...

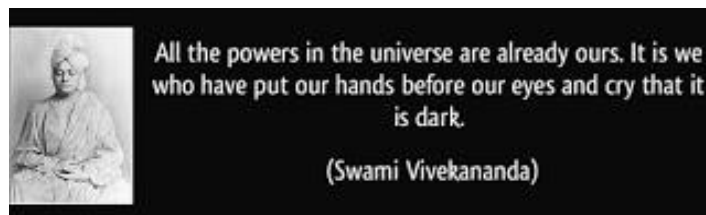Swami Vivekananda was an Indian Hindu monk chief disciple of the 19th-century Indian mystic Ramakrishna. Born into an aristocratic Bengali family of Calcutta, Vivekananda was inclined towards spirituality. His teachings have created a positive impact on his followers. The objective behind the government's move was to imbibe the students and youth with the philosophy and ideals of the Swamiji, the man who brought a change in the thought process of the youth.

My hope of the future lies in the youths of character, intelligent, renouncing all for the service of others, and obedient - good to themselves and the country at large

Swami Vivekananda

Swami Vivekananda once said, **"To succeed, you must have tremendous perseverance, tremendous will. 'I will drink the ocean', says the persevering soul; 'at my will mountains will crumble up'. Have that sort of energy, that sort of will; work hard, and you will reach the goal."**

"सच्ची सफलता और आनंद का सबसे बड़ा रहस्य यह है: वह पुरुष या स्त्री जो बदले में कुछ नहीं मांगता, पूर्ण रूप से निस्स्वार्थ व्यक्ति, सबसे सफल है" The man or woman who asks for no return, the perfectly unselfish person, is the most successful, being an aspirant it is your hard work that will take you ahead and that will one day certainly pay off when you will achieve your goal. Don't think of clearing marginal cut off before an exam. **Is that what you think, that 'I can attempt 12-13 questions of this section and I'll be safe"** That is certainly not the correct approach, then maybe it is an obstacle which is keeping you from getting that seat in the final phase. **Arise, Awake and Not Stop till the Goal is Reached.** Do your best, practice as much as you need to be perfect, competition is cut throat, whether it is banking, SSC or CTET; to succeed you have to analyse your weakness and try to overcome them and convert them to your strengths. **Aim to do your best with a plan in every exam of your life.**

All the powers in the universe are already ours. It is we who have put our hands before our eyes and cry that it is dark.

(Swami Vivekananda)

News Makers of the Month – JANUARY 2016

62nd Filmfare Awards 2017 declared: Aamir Khan & Alia Bhatt Bags Top Honour

At the glittering **Filmfare awards, "Dangal"** swept away three of four major awards -- Best Film, **Aamir Khan** won Best Actor and **Nitesh Tiwari won Best Director** award while **Alia Bhatt** won the Filmfare Best Actor Award (Female) for her performance in **"Udta Punjab".**

The winners of 62nd Jio Filmfare Awards are following:-
- **Best Choreography** : Adil Shaikh - Kar gayi chul (Kapoor & Sons)
- **Best Editing**: Monisha R Baldawa - Neerja
- **Best Lyrics**: Amitabh Bhattacharya – Channa mereya (Ae Dil Hai Mushkil)
- **Best Story**: Shakun Batra and Ayesha Devitre - Kapoor & Sons
- **Best Dialogue**: Ritesh Shah - Pink
- **Best Playback (Male)** : Arijit Singh – Ae dil hai mushkil (Ae Dil Hai Mushkil)
- **Best Playback (Female)** : Neha Bhasin – Jag Ghoomeya (Sultan)
- **Best Music Album**: Pritam – Ae Dil Hai Mushkil
- **Best Actor In A Supporting Role (Female)** : Shabana Azmi - Neerja
- **Best Actor In A Supporting Role (Male)** : Rishi Kapoor - Kapoor & Sons
- **Best Debut Director** : Ashwiny Iyer Tiwari - Nil Battey Sannata
- **Best Debut (Male)** : Diljit Dosanjh- Udta Punjab
- **Best Debut (Female)** : Ritika Singh - Saala Khadoos
- **Critics' Award For Best Actor (Female)** : Sonam Kapoor - Neerja
- **Critics' Award For Best Actor (Male)** : Manoj Bajpayee – Aligarh & Shahid Kapoor - Udta Punjab
- **Critics' Award For Best Film** : Ram Madhvani- Neerja
- **Best Actor (Female)** : Alia Bhatt- Udta Punjab
- **Best Director** : Nitesh Tiwari- Dangal
- **Best Actor (Male)** : Aamir Khan - Dangal
- **Best Film**: Dangal
- **Lifetime Achievement Award** : Shatrughan Sinha

74th Golden Globe Awards 2017 Announced

The **74th Annual Golden Globe Awards** ceremony was organized at **Beverly Hills**, California, United States (US). This year, **La La Land**, a romantic musical comedy-drama film won in all the seven categories including the top award for best musical or comedy. Veteran actress **Meryl Streep** was bestowed with the **Cecil B. DeMille Lifetime Achievement Award**.

Winners of various awards are as follows:
- **Best Motion Picture Drama:** Moonlight.
- **Best Motion Picture Musical/Comedy:** La La Land.
- **Best Director in Motion Picture-Drama:** Damien Chazelle for La La Land.
- **Best Actor in Motion Picture-Drama:** Casey Affleck for Manchester by the Sea.
- **Best Actress in Motion Picture-Drama:** Isabelle Huppert for Elle.
- **Best Actor in Motion Picture or Musical or Comedy:** Ryan Gosling for La La Land.
- **Best Actress in Motion Picture Musical or Comedy:** Emma Stone for La La Land.
- **Best Original Score-Motion Picture:** Justin Hurwitz for the La La Land.
- **Best Original Song:** "City of Stars" (Justin Hurwitz, Pasek & Paul) for the La La Land.
- **Best Foreign Language Film:** Elle (France).

ICC Awards 2016 Announced

Ravichandran Ashwin has won both the **ICC Cricketer** of the

Year and the ICC Test cricketer of the Year award after he was named as the only Indian in ICC's Test Team of the Year. Virat Kohli was named the captain of the ICC ODI Team of the Year. **Misbah-Ul-Haq won the ICC Spirit of Cricket Award at the 2016 ICC Awards** as he became the first Pakistan player to win the award.

The full list of ICC Award 2016 winners is:

1. **ICC Cricketer of the Year (Sir Garfield Sobers Trophy) –** Ravichandran Ashwin (India)
2. **ICC Test Cricketer of the Year–** Ravichandran Ashwin (India)
3. **ICC ODI Cricketer of the Year –** Quinton de Kock (South Africa)
4. **ICC Women's ODI Cricketer of the Year –** Suzie Bates (New Zealand)
5. **ICC Women's T20I Cricketer of the Year –** Suzie Bates (New Zealand)
6. **ICC T20I Performance of the Year –** Carlos Brathwaite (West Indies) (34 not out, 10 balls, 1x4, 4x6, ICC WT20 India 2016 final v England, Kolkata)
7. **ICC Emerging Cricketer of the Year –** Mustafizur Rahman (Bangladesh)
8. **ICC Associate/Affiliate Cricketer of the Year –** Mohammad Shahzad (Afghanistan)
9. **ICC Spirit of Cricket Award –** Misbah-ul-Haq (Pakistan)
10. **ICC Umpire of the Year (David Shepherd Trophy) –** Marais Erasmus

Pradhan Mantri Garib Kalyan Yojana Commenced

Lok Sabha has passed the Pradhan Mantri Garib Kalyan Yojna (2nd Amendment) Bill, 2016. The new bill attempts to impose a higher rate of tax and penalty in respect of undisclosed incomes.

- PMGKY is govt. second income disclosure scheme (IDS) to allow tax evaders to come clean with unaccounted wealth.
- It came into effect from 17 December 2016 and it will remain open until 31 March , 2017.
- The deposit shall be made by any person who declared undisclosed income under PMGKY.
- The deposit sum, shall not be less than 25% of the declared undisclosed income.
- The deposits shall be held at the credit of the declarant in Bonds Ledger Account (BLA) maintained with RBI and would be repaid on expiry of four years.

Rules of this Scheme –
1. Declarant have to deposit 25% of the undisclosed income.
2. Declarant has to pay 30% tax at this income plus a penalty

rate of 10% will be there.
3. A surcharge at 33% of tax will also be levied & will be named as Pradhan Mantri Garib Kalyan Cess

Lucky Grahak Yojana, Digi Dhan Vyapar Yojana launched

GOI launched Lucky Grahak Yojana for Consumers and Digi-Dhan Vyapar Yojana for Merchants to promote digital transaction.
The schemes are aimed at encouraging people to move towards significantly higher usage of digital transactions through the offer of incentives.
The primary concern being to move the transaction platform from a physical cash economy to a cashless society, the schemes promotes digital payment methods amongst the consumers by the Lucky Grahak Yojna & merchants through the Digi Dhan Vyapar Yojna.

Acclaimed Bengali poet Shankha Ghosh to get 2016 Jnanpith Award

Bengali poet & literary critic Shankha Ghosh will get the Jnanpith Award for 2016. The award is given for exceptional contribution in the field of literature.

Shankha Ghosh born in Chandipur, present day Bangladesh is a leading authority on Rabindranath Tagore. He has earlier won the Sahitya Academy Award and the Padma Bhushan for his contribution to Indian literature.

PM launches Mobile App-BHIM for Aadhaar-based digital payment

Prime Minister Narendra Modi has launched a mobile app Bharat Interface for Money, BHIM to facilitate digital cash transactions with only a thumb print after the bank account is linked with Aadhaar gateway. Addressing Digi Dhan Mela at Talkatora stadium in New Delhi, Mr Modi said, payments through the new system can be made by just a thumb impression. He said, the new indigenously developed payment app BHIM has been named after the main architect of Indian constitution, Dr B R Ambedkar.
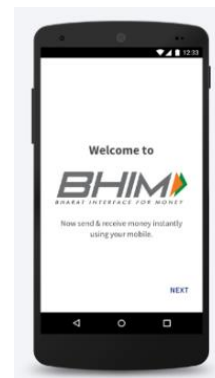
Success Story: RRB PO Success Story

Hi, I am ashutosh shukla a silent reader of bankersadda .I have done my graduation in mechanical engineering in 2014 and I did not got placed in my college during my finals because I fall sick for 1 year but i did not loose my hope and started to prepare for banking sector there were many points in my journey which disappointed me lot but these failure did not stopped me to achieve my goals.

SUCCESSFUL PEOPLE NEVER WORRY ABOUT WHAT OTHERS ARE DOING.

I gave many exam like:

*Rrb po 2014 written not clear

*Ibps po 2014 not given

*Sbi po 2015 pre not clear (19 mark)

*Lic ado not clear

*Rrb po 2015 not qualified for interview - 96 mark

*Ibps po 2015 mains out 62 mark in mains

*Ibps clerk 2015 not in final list 137 mark cutoff 148

*Lic aao not cleared 223 mark cutoff 255

*Sbi po 2016 not in final list 107 mark in mains 22 in interview

*Sbi clerk selected

*Ibps 2017 selected for interview awaited

*Rrb po2017 selected for interview awaited

So finally selected in sbi clerk and ibps po and rrb po interview awaited. This is only possible due to BANKERSADDA site and ADDA247 app. My reasoning and maths is quite good as I am from mathematical background but my English is poor so with the help of bankersadda I was able to clear english section in all exam as you know the level of english in sbi and ibps.

Suggestion for student:

*For Reasoning do practice and there is no shortcut in reasoning. Attempt test series and solve questions from adda app.

*For Math increase your calculation speed, avoid to attempt arithmetic question first, solve DI, simplification because airthmatic is time taking as it takes at least 1 to 1.5 min.

*For English, practice from BA Quiz and vocab. In sbi po discriptive i got 35 mark because of adda. I just followed the pattern of essay and letter given on BA site.

*For computer, I strongly suggest quizzes on adda site read the capsule of computer once or twice after that solve quiz as you can give minimum 100 quizzes each have 15 questions so you will do 1500 questions of computer which is more than enough. Please do not waste time in books. Just read Capsule once and then do quiz.

*At last for GA portion I followed only daily update and power capsule by bankersadda which is sufficient. Read capsule carefully once and mark the important point then you can read capsule 6 to 7 time at beginning its seem difficult but after first time it become very easy to memorise due to your important making .

~At last in banking selection is not depends upon which question you choose it depends upon which question you leave so make a smart choice in selection of question.

~~Big Thanks to bankersadda and its team.

"शांत हूँ तो ये न समझो कि समन्दर में रवानी ही नहीं।
जिस दिन उठूँगा, उठूँगा तूफ़ान की तरह,
अभी तो हमने उठने की ठानी ही नहीं।"

Regards-

Ashuotsh Shukla

CURRENT AFFAIRS : DEC'16 TO JAN'17

INDIA IN NEWS

PM launches major skill development projects in Kanpur

Prime Minister Narendra Modi laid foundation of the first-ever Indian Institute of Skills of the country at Kanpur in Uttar Pradesh. The institute is aimed at making youth more employable and self-reliant.

Govt announces Rs 207 crore project for protection of Majuli island

Minister of State for Development of North Eastern Region Dr Jitendra Singh has announced to provide 207 crore rupees for protection and development of the world heritage island Majuli located along river Brahmaputra in Assam.

Cabinet Approves Creation of Indian Enterprise Development Service (IEDS)

The Government of India approved cadre review and formation of the Indian Enterprise Development Service (IEDS) in the Office of the Development Commissioner, Ministry of Micro, Small and Medium Enterprises. The creation of the new cadre and change in structure will not only strengthen the organisation, but will help achieve the vision of Startup India, Stand-up India and Make in India.

Railway Minister lays foundation of Nadikudi-Srikalahasti project in Andhra Pradesh

Railway Minister Suresh Prabhu laid the foundation of Nadikudi-Srikalahasti railway project and initiated several other development works in Andhra Pradesh.

Cabinet approves ordinance to make possession of old notes penal offence

The Cabinet has approved promulgation of an Ordinance to make possession of a large number of scrapped banknotes a penal offence making holding of old 1,000 and 500 rupee notes after March 31st 2017 beyond a threshold amount a criminal offence. The possession will attract a monetary fine of 10,000 rupees or five times the cash held, whichever is higher.

PM Modi lays foundation stone of 900 km Char Dham highway

PM Narendra Modi has laid the foundation stone of Char Dham highway development project in Dehradun. Char Dham Yatra is an annual pilgrimage to the shrines of Kedarnath, Badrinath, Gangotri, and Yamunotri. The project includes developing 900 km of National Highways in Uttarakhand at Rs 12,000 crore. The Char Dham project is a tribute to those who lost their lives during Uttarakhand flash floods.

Naik inaugurates NE Institute of Ayurveda and Homeopathy

Union Minister of State for Ayush Shripad Yesso Naik has inaugurated the North Eastern Institute of Ayurveda and Homeopathy (NEIAH), The institute's primary aim is to produce quality human resource in the area of Ayush, particularly in Ayurveda and homoeopathy along with yoga.

Naik assured that the institutes 60-bed Ayurvedic Hospital

Will be upgraded to 100 beds and the 20-bed Homeopathy hospital to 50 beds. There are at least 96 students, 37 from the region and seven from Meghalaya, studying in first year Bachelor of Ayurveda Medicine and Surgery at the institute.

EC limits cash expense per candidate at Rs 20-28 lakh for Assembly polls

Election Commission of India has issued a limitation for campaign expense per candidate. In Goa and Manipur the limit on election expenses per candidate is Rs 20 lakh. In Punjab, Uttar Pradesh and Uttarakhand the election expenses limit per candidate is Rs 28 lakh.

India 3rd among nations offering highest salaries to expats

India has ranked third among the countries offering the highest average annual salary to expatriates, according to HSBC Holdings data. Notably, Switzerland offers an average salary of $188,275 a year to expats, the highest in the world and almost twice the global average.

PM inaugurate Indian Science Congress at Tirupati

Prime Minister Narendra Modi has inaugurated the five-day annual Indian Science Congress at the Sri Venkateswara University in Tirupati, Andhra Pradesh. 'Science and Technology for National Development' would be the focal theme of the Indian Science Congress, Prof D Narayana Rao, General President of Indian Science Congress Association (ISCA).

India's first laser technology-based advanced AVMS RTO check-post at Shamlaji

Gujarat chief minister Vijay Rupani has dedicated India's first laser technology-based advanced AVMS RTO check-post at Shamlaji of Aravalli district . The check-post is equipped with advanced ray technology.

Industrial production grows 5.7% in November 2016

Allaying fears of a slowdown following demonetization, the country's industrial production grew **5.7% in November 2016**, compared to a contraction of **3.4% in November of the year 2015**. Factory output measured in terms of the Index of

Industrial Production, IIP, enhanced in November 2016 due to better performance of the manufacturing, electricity and capital goods sectors.

Minimum monthly pension increased by 9,000 for central govt employees

The **Government of India** has increased the minimum monthly pension to **9,000** per person, besides a two-fold hike in exgratia amount for central government employees. Minister of State, Dr Jitendra Singh stated that the exgratia amount for the employees has been increased from **10 -15 lakh** to **25-35 lakh rupees**.

BIS revises Indian Standard on gold hallmarking

Bureau of Indian Standards **(BIS)** has revised Indian Standard on gold hallmarking. The hallmarked gold jewellery will now be available in three grades of **14 carat, 18 carat and 22 carat**. The caratage will also be marked on jewellery in addition to fineness for convenience of consumers.

Piyush Goyal unveiled world's largest street light replacement programme in SDMC

Power Minister Piyush Goyal has unveiled world's largest street light replacement program in South Delhi Municipal Corporation (SDMC) area. Mr. Goyal will also launch a mobile app called Energy Efficiency Services Limited (EESL) Complaint App for SDMC, wherein users can now lodge complaints about faulty street lights.

Vijayawada to host 1st Digi Dhan Mela in Andhra Pradesh

In Andhra Pradesh, Vijayawada will be host to the first Digi Dhan Mela in the State this afternoon. Digi Dhan Melas are being organized across the country to promote cashless transactions.

EPFO makes Aadhaar Card mandatory for its pensioners & members

Employees' Provident Fund Organisation (EPFO) has made Aadhaar Card mandatory for its about 50 lakh pensioners and around four crore subscribers. Central Provident Fund Commissioner VP Joy stated that the pensioners as well as members would have to provide Aadhaar or a proof that they have applied for it by 31 January 2017 to remain the beneficiary of social security schemes of EPFO.

PM Modi & Portuguese PM Antonio Costa inaugurate PBD Convention at Bengaluru

Prime Minister Narendra Modi and his Portuguese counterpart Dr Antonio Costa has inaugurated the main convention of Pravasi Bhartiya Divas in Bengaluru.

Budget session of Parliament to begin from January 31st, 2017

The Budget session of Parliament convened to start from January 31, a day before the Union Budget is likely to be presented. President Pranab Mukherjee has summoned the Rajya Sabha to meet on January 31, 2017.

14th Pravasi Bhartiya Divas convention begins in Bengaluru

The 14th Pravasi Bhartiya Divas (PBD) convention has begins in Bengaluru. The three-day event started with the Youth PBD, the theme of which is 'Role of Diaspora Youth in the Transformation of India'. Pravasi Bharatiya Divas has been held traditionally on 9th January every year to commemorate the return of Mahatma Gandhi as a Pravasi from South Africa to India.

Government to sell 51% stake in Pawan Hans

Moving ahead with the strategic sale of Pawan Hans, the government sell its entire 51% stake and transfer the management control of the helicopter service operator. Pawan Hans is a joint venture where state-owned ONGC holds 49%.

India Surpasses United Kingdom to become Fifth-Largest Economy

As per Forbes magazine, India has overtaken the United Kingdom in terms of the size of the economy, first time in 150 years. With this, India has now become the 5th largest country in terms of the size of the economy after the United States, China, Japan and Germany. UK's 2016 GDP is $2.29 trillion, whereas India's GDP $2.30 trillion.

Cabinet clears proposals for listing 5 PSU general insurers

The Cabinet has given its in-principle nod for a listing of all the five general insurance companies. The five general insurance companies are the New India Assurance Company Ltd, United India Insurance Company Ltd, Oriental Insurance Company Ltd, National Insurance Company Ltd and General Insurance Company Ltd. The Centre's shareholding would be divested from 100% to 75% in one or more tranches over a period of time, Finance Minister Arun Jaitley told reporters after a Cabinet meeting.

STATES IN NEWS

Maharashtra govt launches India's largest WiFi service

Maharashtra government has launched India's largest public WiFi service called **'MumbaiWifi'**. The facility, inaugurated by Chief Minister Devendra **Fadnavis** in Mumbai and initially provide 500 Wifi hotspots.

Karnataka allows sale of white kerosene in open market

The Karnataka government allowed to the sale of white kerosene in open market. State Food and Civil Supplies Minister UT Khader stated that the government has issued an order this

effect.Those interested in selling white kerosene in open market can approach the office of the Food and Civil Supplies in their districts.

Manipur's Karang is India's first cashless island

Karang, a small lake island in Manipur, has become the country's first cashless island.The Union ministry of electronics and information technology under its Digital India programme announced Karang as the first cashless island in India. The Karang island is located in the middle of Loktak, the largest freshwater lake in Northeast India.

Kozhikode Corporation becomes first Elederly-friendly corporation in Kerala

Kozhikode Corporation has declared as the first Elderly-Friendly Corporation in Kerala. The Kozhikode Corporation state government has planned to setup Senior citizen's club, Day care centers as a part of Vayomitram project for the welfare of the elder people in the state.

Kerala Launched its First Solar Powered Boat Aditya

The Chief Minister of Kerala, Pinarayi Vijayan has inaugurated the first solar-powered boat of the state water transport department, Aditya at a function held in Vaikom boat Jetty in Kerala. Piyush Goyal, Minister of State with independent charge for New & Renewable Energy, Solar Powered boat was the chief guest.

Maharashtra sanctions Rs 2 crore for district-level sports complexes

Maharashtra government has sanctioned disbursement of two crore rupees for the district-level sports complexes for which Sports training department of every district will be disbursing the funds.

First Cyber crime police station opens in Shimla

In Himachal Pradesh, the first Cyber Crime Police Station has been opened at state police headquarter in Shimla. Chief Minister Virbhadra Singh inaugurated it. The main objective of this police station is to deal with increasing crime based on misuse of information technology by the High tech criminals.

Odisha Govt. sets target for construction of 1000 km concrete road

Odisha government has decided to construct more 2,000 kilometre of cement concrete roads under the Gopabandhu Gramin Yojana in rural areas by March 2017. The State government has allocated 1,000 crore rupees for the Gopabandhu Gramin Yojana in the current year's Budget.

Himachal Pradesh becomes sixth in India to attain 100% Aadhaar saturation

Himachal Pradesh has achieved 100 percent Aadhar saturation on the basis of population of year 2015. With this, Himachal Pradesh has become the sixth State/UT in the Country. Earlier, Delhi, Telangana, Haryana, Punjab and Chandigarh have achieved this milestone.

Manipur Chief Minister inaugurates two new districts amid Naga protests

Manipur Chief Minister Okram Ibobi Singh has inaugurated two new districts Pherzawl and Noney. Pherzawl carved out of Churachandpur the district, and Noney from Tamenglong district in Manipur. Now, the total number of the district is 11.

Brand Ambassador of Awesome Assam Appointed

Assam government has roped in Bollywood actress, Priyanka Chopra as the brand ambassador of state tourism. She will promote brand entity of "Awesome Assam".

Tamil poet-saint Thiruvalluvar Statue gets Place at Haridwar's Mela Bhawan

The 12-foot-tall stone statue of renowned Tamil poet and philosopher-saint Thiruvalluvar was inaugurated at Mela Bhawan premises in Haridwar, Uttarakhand by Chief minister Harish Rawat. Thiruvalluvar is a celebrated Tamil poet and philosopher whose contribution to Tamil literature is the Thirukkural, a work on ethics.

Gujarat govt announces Aerospace and Defence Policy-2016

Gujarat government has announced Aerospace and Defence Policy-2016 to attract investment into fields of aerospace and defence design, development and manufacturing in the state. Under the policy, investors will be entitled to get 100 % reimbursement on stamp duty and registration charges paid for purchase, lease or mortgage of land meant for setting up the facility in the areas of Aerospace and Defence.

Haryana Government to set up country's first Caterpillar Train

Haryana Government has decided to set up a pilot corridor for an innovative concept of 'Caterpillar Train' that will fly over city's traffic, in Gurgaon city. The concept of Caterpillar Train, also known as C-Train, was co-developed by an Indian Railways engineer Ashwani Kumar Upadhyaya along with Emil Jacob.

Karnataka govt launches 25 bio-diesel buses in the state

In an effort to reduce pollution caused by diesel buses, Karnataka State Road Transport Corporation (KSRTC) has launched 25 bio-diesel buses in the state. These eco-friendly buses will play on four routes, including Tirupati and Chennai.

Odisha Named Mega Lift Irrigation Scheme after the freedom fighter Parbati Giri

The State Cabinet of Odisha has named the Mega Lift Irrigation Scheme worth Rs. 7,600 crore, after the noted freedom fighter

and social reformer Parbati Giri as a mark of respect for her immense contribution to the freedom movement and service to the poor and needy.

Centre releases Rs 1,982 crore for Andhra Pradesh's Polavaram project

The Centre has released Rs 1,982 crore for the multipurpose Polavaram irrigation project in Andhra Pradesh through National Bank for Agriculture and Rural Development (NABARD), which sanctioned the long term irrigation fund under Prime Minister Krishi Sinchayee Yojana.

Ludhiana district administration develops mobile app for ECI

For the benefit of voters, candidates, election staff as well as the Election Commission of India (ECI), the district administration of Ludhiana has developed a mobile application named ECI360. This mobile app would prove beneficial for all the stakeholders of upcoming assembly elections.

Maharashtra Government Bans use of Purse Seine Nets for Fishing

Maharashtra Government has declared to ban the use of Purse Seine Nets for fishing across Maharashtra to safeguard the Fingerlings, a fish species. The move is aimed at curbing the exploitation of fish by safeguarding the fingerlings and its eggs to increase their population.

Mori in Andhra Pradesh gets Smart Digital village tag

Mori, a tiny village under Sakhinetipalli mandal in East Godavari district of Andhra Pradesh has sealed its place on India's digital map by transforming completely into a Smart Digital Village, in every sense of the term.

Telangana, Assam join Uday discom debt scheme

Telangana and Assam signed memoranda of understanding (MoUs) to join the Ujwal Discom Assurance Yojna (UDAY) taking the total number of states covered under the scheme to 20.

Haryana to set up Prarambh School for Teachers Education in Jhajjar

In Haryana, the State level Prarambh School for Teachers Education would be set up at village Silani in district Jhajjar over an area of 10 acres. Haryana Chief Minister, Mr. Manohar Lal who presided over the first meeting of the Governing Body of Prarambh School for Teachers Education, at Chandigarh stated that it would have all basic facilities.

First student startup fund has Rs 200 crore

Gujarat government has come up with India's first student startup and innovation policy, which aims to provide Rs 200 crore in the form of grants to ideas developed by them. The policy aims to support over 1,000 innovation per year and create pre-incubation support in all universities of the state.

BANKS IN NEWS

RBI raises ATM withdrawal limit to Rs 10,000 per day from current Rs 4,500

The limit on withdrawals from ATMs has been enhanced from the current limit of Rs.4,500 to Rs.10,000 per day per card (It will be operative within the existing overall weekly limit).In a major relief for ATM users, the limits placed on withdrawals and current accounts has been raised with immediate effect.

Future Group's & SBI Card launch premium co-branded card

Future Group's fashion and lifestyle departmental store Central joined with SBI Card launched a second co-branded credit card to offer benefits to consumers in the premium lifestyle and fashion space.The Central SBI SELECT and SELECT+ Cards will offer an accelerated reward points structure

Mysuru Printing Press Breaks Record by Printing Highest No. of Currency Notes in a December 2016

The Bharatiya Reserve Bank Note Mudran PvtLtd, a fully controlled subsidiary of RBI has set records in currency note printing.The RBI Note Mudran printing press in Mysuru printing highest number of currency notes in December breaking all its past record.It printed 10.9 million currency note in a day that even broke the world record made an American currency printing press of printing 8.7 million notes in a day.

Market Regulator SEBI Tightens Mergers & Acquisitions Norms Among Unlisted Firms

Securities and Exchange Board of India (SEBI) has tightened the norms associated to Mergers and Acquisitions (M&A) of Indian companies.The public shareholding of the resultant entity created by the merger of an unlisted and a listed company has to be more than 25%. The unlisted entity can only merge with those companies that are listed on exchanges such as the National Stock Exchange (NSE) and BSE.

KVGB awarded by Skoch Group

Dharwad-headquartered Karnataka Vikas Grameena Bank has bagged two awards for inclusive insurance from Skoch Group for 2016. The bank bagged the awards in life insurance and micro insurance sectors under the order of merit category.

State Bank MobiCash Mobile Wallet launched

Minister of Finance and Corporate Affairs, Arun Jaitley and Minister of State for Communications (Independent charge) and Minster of State for Railways Manoj Sinha has jointly launched State Bank MobiCash Mobile Wallet, a product by SBI and BSNL.

YES Bank, Ola tie up to provide cash at your doorstep

YES Bank, India's fifth largest private sector bank has partnered

with Ola, one of the popular mobile apps for transportation, to provide cash-on-demand at customer's doorstep. Customers will be able to use the Ola app to book a cab and opt for 'cash at their doorsteps' that will be enabled using Point-of-Sale (PoS) machines powered by YES Bank.

Corporation Bank bags SKOCH silver award

Corporation Bank has bagged the SKOCH silver award for attaining the position of number1 channel partner of LIC of India for the past three financial years It said that the bank was also awarded order of merit under other three categories.

RBI to issue new Rs 50 banknotes in Mahatma Gandhi series

RBI said that it will issue Rs. 50 denomination banknotes in the Mahatma Gandhi Series-2005, with inset letter 'L', 'R' in both the number panels, bearing signature of Dr Urjit R.Patel, Governor, Reserve Bank of India, and the year of printing '2016' printed on the reverse of the banknote.

Ukraine Nationalized Nations Largest Private Bank 'PrivateBank'

Privatbank, Ukraine's largest private bank, is being nationalised to protect the country's financial system and preserve an essential bailout loan from the International Monetary Fund. It was running out of money because of the recession in Ukraine and questionable loans, the central bank said 97% of its corporate loans had been made to companies linked to its shareholders.

BOB announced support for FIFA

With over 10 months to go for the launch of FIFA Under-17 World Cup India 2017, the Bank of Baroda has become the first Indian company to sign up as a national supporter. The first-ever FIFA event in India, scheduled to kick start in October 2017 will see participation from 24 countries and matches will be played at six different venues.

RBI slaps fine on 5 foreign banks for violating FEMA rules

RBI has imposed the penalty on five foreign banks, including Deutsche Bank and Standard Chartered Bank, for violation of its instructions on reporting requirements of the FEMA. The three other banks are: Bank of America, Bank of Tokyo-Mitsubishi and The Royal Bank of Scotland. They have been fined for violation of its instructions on reporting requirements of the Foreign Exchange Management Act, 1999 (FEMA).

BoB signs MoU with HFL to provide dairy loans to farmers

State-run Bank of Baroda and Heritage Foods Ltd (HFL) signed a Memorandum of Understanding to provide dairy loans to farmers through the lender's branches across the country. Heritage Foods is in the business of procurement, processing and sale of milk and milk products.

Lakshmi Vilas Bank launches QIP to raise Rs 600 crore

Private sector Lakshmi Vilas Bank has launched QIP to raise over Rs 599.88 crore by issuing 4.25 crore shares in domestic or international markets.

South Indian Bank has introduced a full-fledged NRI-focused mobile banking app

South Indian Bank has introduced a full-fledged NRI-focused mobile banking application called SIB Mirror+ across major mobile platforms. The new app was launched after the path-breaking 'E-Lock' feature that provided a single tap solution to fully secure all digital transaction from frauds.

RBI allows FPIs to invest directly in NCDs/bonds issued by Indian cos

The Reserve Bank of India has allowed foreign portfolio investors (FPI) to transact in non-convertible debentures/bonds issued by Indian companies either directly or in any manner as per the prevalent/approved market practice.

Bank of Maharashtra Adopts Village in Sangli for Digital Transactions

Pune based public sector lender Bank of Maharashtra, has helped to make the village of Malangaon, in Sangli district, Maharashtra, a completely cashless village. Post the announcement of withdrawal of 500 and 1000 currency notes and the push towards a cashless society.

Paytm launches 100-member merchant helpdesk to educate on digital payments

Mobile payment and e-commerce platform Paytm has announced a 100-member 'merchant helpdesk' and announcing that it will invest Rs 50 crore towards educating merchants on digital payments across the country.

AU Financiers gets final license from RBI to start small finance bank

AU Financiers (India) Ltd has received the final license from the Reserve Bank of India (RBI) to start a small finance bank, becoming the seventh entity to do so. AU Financiers was the only non-banking finance company (NBFC) among the 10 entities to receive in-principle approvals to start small finance banks in September 2015.

IDFC Bank rolls out Aadhaar Pay for cashless payments to merchants.

IDFC Bank has announced the nationwide launch of IDFC Aadhaar Pay, the country's first Aadhaar-linked cashless merchant solution that uses a retailer's own Android smartphone to enable cashless payments.

KVGB launches 'Bank Sakhi' scheme

The Karnataka Vikas Grameen Banks (KVGB) has come up with 'Bank Sakhi' innovative scheme for employing women in villages

to promote and improve the cashless transactions in rural areas.The Bank Chairman S. Ravindran revealed that the bank would appoint women business correspondents called 'Bank Sakhi' in select villages where this scheme would be implemented.

Farmers get additional 60 days to repay crop loans: RBI

In a relief to farmers hit by demonetisation, the Reserve Bank of India (RBI) has given an additional 60 days to repay their crop loans due in November-December and prompt repayment would be eligible for the extra 3% interest subsidy.

Five global reinsurers, including RGA, Swiss Re, get final licence from Irda

The Insurance Regulatory and Development Authority of India (Irda) has approved the R3 application and granted certificate of registration to five global reinsurers to opens shops. The R3 is the final approval from the regulator to begin branch operations. The five global reinsurers that were granted final approval by the regulator are the US-based reinsurer Reinsurance Group of America (RGA), Munich Re and Hannover from Germany, Swiss Re from Switzerland and French reinsurance major Scor.

SBI adopts village in Pen for Aadhaar-based payments

State Bank of India (SBI) has adopted Shirki village in Pen taluka in Maharashtra for driving the Aadhaar-based merchant payment initiative. Under the initiative, the merchants in the village have been provided with simple android phones with a USB-based fingerprint capture device.

Govt permits 12 PSU banks to raise Rs 3,000 cr from market

The Finance Ministry has granted approval to 12 proposals of PSBs to raise a sum of Rs 2,914.038 crore through preferential allotment and permission given to raise Rs 200 crore by United Bank of India through QIP mode.

26 crore accounts open under Jan Dhan Yojana across country

Over 26 crore accounts have been opened under Pradhan Mantri Jan Dhan Yojana across the country now. The Scheme was launched by the Prime Minister Narendra Modi on August, 2014 with the objective of covering all households with at least one bank account.

NRIs can exchange defunct notes up to June 30: RBI

Reserve Bank came out with conditions for exchange of defunct notes for those, including non-resident Indians, who failed to do so till 30th December 2016. Resident Indian citizens who were abroad from November 9th to December 30th can avail this facility up to March 31st, 2017 and NRI citizens, who were abroad during this period, can exchange their defunct notes up to June 30th, 2017. While there is no monetary limit for exchange for the eligible resident Indians, the limit for NRIs will be as per the relevant FEMA Regulations 25,000 rupees per person.

State Bank of India ties up with Magicbricks.com

State Bank of India the country's largest bank has tied up with online classifieds portal magicbricks.com, to conduct joint marketing activites and help rejuvenate the real estate sector. To kick start the MOU, SBI and Magicbricks are launching the 'Seal the Deal' campaign.

RBI extends period of enhanced Prepaid Payment Instruments limit

Reserve Bank of India (RBI) has extended the period of enhanced Prepaid Payment Instruments (PPI) limit of Rs 20,000 as part of efforts to promote digital payments.

Karnataka Bank launches group Personal Accident Insurance Scheme

Karnataka Bank has launched a month-long campaign to promote a group personal accident insurance scheme for savings bank account-holders. 'KBL Suraksha', which was launched on January 2, will be in force until January 31. Launched in association with Universal Sompo General Insurance, KBL Suraksha provides coverage against all types of accidental deaths. All savings bank account holders of the bank in the age group of 18-70 years can subscribe to this scheme by paying an annual premium of ₹100 for ₹10 lakh and ₹50 for ₹5 lakh coverage.

Paytm gets final approval for payments bank

Mobile commerce and payments company Paytm has got the final permission to open a payments bank by RBI. Reserve Bank of India has gaven permission to formally launch Paytm Payments Bank.

Yes Bank ties-up with Bajaj Electricals for vendor financing using blockchain

Private lender Yes Bank has entered into a tie-up with Bajaj Electricals for vendor financing using blockchain solution, and announced to use the technology more aggressively as it saves over 70% in cost.

Rs. 5 discount for online payment of LPG cylinder

State-owned fuel retailers, Indian Oil Corporation (IOC), Bharat Petroleum Corp Ltd (BPCL) and Hindustan Petroleum Corp Ltd (HPCL) will offer an upfront discount of Rs 5 on every LPG refill to all LPG customers who will book and pay for it online.

Helped by HDFC Bank, TN temples to go digital

Helped by HDFC Bank, five temples in Kanyakumari district in southern Tamil Nadu have introduced digital wallets and PoS to enable their devotees pay donations. The temples that have introduced digital mode include Arulmighu Thanumalaya Swamy Temple: Suchindrum, Arulmighu Bhagavathi Amman Temple:

Kanyakumari, Arulmighu Nagaraja Temple: Nagercoil, Arulmighu Bhagavathi Amman Temple:Mondaikadu and Arulmighu Kumaraswamy Temple: Velimalai.

Droom, Axis bank tie-up to provide quick loans on new and used cars

India's pioneering online automobile transactional marketplace Droom has firmly entrenched its foothold as a complete eco-system for buyers to have an impeccable automobile owning experience. In its latest effort to sustain such a status, Droom has tied up with Axis Bank, India's third-largest private sector bank, to provide quick sanction of loans on both new as well as used cars.

Foreign exchange reserves rose by $625.5 million to $360.296 billion:RBI

The RBI stated that foreign exchange reserves rose by $625.5 million to $360.296 billion in the week to December 30, 2016. In the previous week, the reserves had declined by $935.2 million to $359.671 billion. The reserves had touched $371.99 billion in the week to September 30, 2016.

RBI lowers charges on debit card payments to promote digital transactions

a) RBI has asked banks and prepaid payment instrument issuing entities not to levy any charges for transactions upto Rs. 1000 that are settled using IMPS, USSD based *99# and UPI systems.
b) It has advised banks to cap the Merchant Discount Rates for debit card transactions upto Rs. 1000 at 0.25% of the transaction value & for Rs. 1000 & 2000, at 0.5 % of the transaction value.

ECONOMY NEWS

IMF cuts India's growth rate to 6.6% due to Demonetization

International Monetary Fund (IMF) has cut India's growth forecast for the current fiscal by one percentage point, citing demonetisation woes from 7.6% to 6.6%. It sees India ceding the tag of the world's fastest growing major economy to China in FY17.

EPFO lowers interest rate on EPF to 8.65 percent for FY17

Employee's Provident Fund Organization EPFO decided to lower the interest on EPF deposits for the current fiscal to 8.65%, from 8.8% provided in 2015-16, for its over four crore subscribers. The Employees Provident Fund Organisation's apex decision-making body, the Central Board of Trustees (CBT), has taken a decision to lower the interest rate to 8.65 percent for the current fiscal 2016-2017 from 8.8 in 2015-16.

WPI inflation rises to 3.39% in December 2016

Breaking a 3-month declining trend, wholesale inflation rose to 3.39% in December 2016. The increase was mainly due to a rise in prices of manufactured items, even as food articles turned cheaper.

Rabi crops sowing crosses 616 lakh hactare

Rabi crops have been sown in around six crore 16 lakh hectares till date which is about 35 lakh hectares more than last year. Data released by the Agriculture Ministry, wheat has been sown in around three crore nine lakh hectare which is about 20 lakh hectare more than last year. Over one crore 55 lakh hectare area has been covered under the cultivation of pulses which is around 16 lakh hectare more under the crop last year. The coarse cereals have been sown in over 54 lakh hectare, Oilseeds in 81 lakh hectare.

'India gets most FDI from Singapore'

India has received the maximum FDI inflows from Singapore in 2015-16 followed by Mauritius, the US, the Netherlands and Japan. India attracted $13.69 billion foreign direct investment from Singapore in that financial year.

World Bank projects global growth at 2.7% in 2017

World Bank has projected a global growth of 2.7% in 2017, even as it observed that stagnant global trade, subdued investment and heightened policy uncertainty marked another difficult year for the world economy. World Bank President Jim Yong Kim stated that global economic growth is forecast to accelerate moderately to 2.7% in 2017 after a post-crisis low of 2.3% in 2016.

Post demonetisation, World Bank drops India's growth rate to 7 %

The World Bank has decelerated India's growth for 2016-17 fiscal to 7% from its previous estimate of 7.6%.The World Bank stated that immediate withdrawal of a large volume of currency in circulation and subsequent replacement with new notes in India contributed to slowing growth. Also, the country would regain momentum in the following years with 7.6 and 7.8% growth.

Per capita income of Indians to cross Rs 1 lakh in FY17

India's per capita income, a gauge for measuring living standard, is estimated to cross Rs 1 lakh in 2016-17, up from Rs 93,293 in the previous fiscal. As per the 'First Advance Estimates of National Income, 2016-17' released by the Central Statistics Office (CSO), the per capita net national income during 2016-17 is "estimated to be Rs 103,007" at current prices. This is higher by 10.4 per cent compared to Rs 93,293 during 2015-16.

NITI Aayog Estimates the GDP Growth of 8 Percent for 2016-17

NITI Aayog has projected the India GDP growth rate of 8% for 2016-17 based on the appraisal document for the Twelfth Five-Year Plan. The estimate does not take into account the impact of demonetization.

Global unemployment to rise by 3.4 million in 2017: ILO

Global unemployment is expected to rise by 3.4 million in 2017 despite a likely modest pick-up in economic growth at 3.4% in 2017 and 3.6% in 2018, against a six-year low of 3.1% in 2016, says a new report by the International Labour Organisation.

BUSINESS NEWS

China's Alibaba to open first India office in Mumbai

Chinese e-retail giant Alibaba, which has made investments in India's Snapdeal and Paytm, is setting up its first office in India in Mumbai. The office will be located at the commercial Bandra-Kurla Complex (BKC) in Mumbai.

Sony Pictures enters Hindi film music space with Sony ROX HD

Sony Pictures Networks India has entered the Hindi film music space with the launch of Sony ROX HD. The channel is geared to be a destination of choice for the contemporary music enthusiast.

SEBI cuts broker fees by 25 pc to Rs 15 per transaction

Securities and Exchange Board of India, SEBI, has decided to lower broker fees by 25 per cent to 15 rupees per transaction of one crore rupees as part of calibration of various other fees collected by the regulator from different market intermediaries.

Pepsico sells land parcel to Wadhwa Group for ₹ 190 cr

American snack and beverage giant PepsiCo India has sold a 2.5-acre land parcel in the Central suburb Chembur to The Wadhwa Group for ₹ 190-200 crore.Pepsi had bought the land parcel from Videocon in 1996 to set up a bottling plant for their beverage Duke's.

Nusli Wadia voted out of Tata Chemicals

Shareholders of Tata Chemicals have voted out Nusli Wadia as an independent director of the company with 75.67 % votes going in favour of a resolution moved by Tata Sons to remove him.

Govt imposes anti-dumping duty on Bangladesh, Nepal jute products

The Government of India has imposed an anti-dumping duty ranging from 6.30 US dollars to 351.72 US dollars per tonne on imports of jute and its products from Bangladesh and Nepal. This anti-dumping duty has been imposed in order to protect the domestic industry.

Azure Power Commissions Largest North Indian Solar Power Project (150MW)

Solar power producer Azure Power commissioned 150 MW solar power project in Punjab, which is its largest in North India. For this project, Azure Power had signed a solar power implementation agreement with Punjab Energy Development Agency (PEDA) under its Solar Policy Phase III.

NTPC inks pact to take over Chhabra thermal power plant

NTPC Ltd has signed a non-binding MoU with Rajasthan Rajya Vidyut Utpadan Nigam Ltd and Rajasthan Urja Vikas Nigam Ltd for takeover of Chhabra Thermal Power Plant Stage-I (4x 250 MW) and Stage-II (2x660 MW) of Rajasthan Urja Vikas Nigam by NTPC Ltd.

McDonald's sells China and Hong Kong operations to Citic,Carlyle group for $2.08 billion

US fast-food giant McDonald has announced to sell its businesses in mainland China and Hong Kong for $2.08 billion to Citic, a state-owned conglomerate, and the Carlyle Group, a private equity firm. Citic Limited, Citic Capital Holdings, Carlyle Group and McDonald's will form a company that will act as the franchisee responsible for the chain's business in mainland China and Hong Kong for 20 years.

Mahindra Asset Management launches Mahindra Mutual Fund Dhan Sanchay Yojna scheme

Mahindra Asset Management Company Pvt. Ltd (MAMCPL) has launched an open ended scheme Mahindra Mutual Fund Dhan Sanchay Yojna scheme to generate long-term returns through investment in equity and debt. The scheme is for investors who seek to take a calculated exposure in both equity and debt wit a long term investment outlook

XCMG China to invest $150 m in manufacturing unit in India

XCMG, a China-headquartered global construction machinery company, will invest ₹150 million in a new manufacturing unit in India for construction and material-handling machines. For the proposed venture, the company will partner with Schwing Stetter India , a ready-mix concrete equipment company, to use the latter's facilities and resources to build its business in India.

BHEL Commissions 500 MW Thermal Unit In West Bengal

Government-owned Bharat Heavy Electricals Limited (BHEL) has commissioned new 500 MW Thermal Unit in West Bengal.This was the second 500 MW at Sagardighi Thermal Power Station (TPS) Phase II project in Murshidabad district of West Bengal.

AGREEMENTS/MOU SIGNED

India Signs Financing Agreement of $48 million with World Bank for Nagaland Health Project

India has signed a financing agreement with the World Bank for 48 million dollars for Nagaland Health Project. About six lakh people will directly benefit from the Health Project with improvements in higher-level facilities as well as system-wide investments. The objective of the project is to improve health services in Nagaland.

Nalco, NTPC ink MoU to set up power plant in Odisha

National Aluminium Company Limited (NALCO) and NTPC Limited have signed a MoU to set up a 2400 MW power plant at Gajmara in Dhenkanal district of Odisha and supply captive power for expansion plans of Nalco at Angul and also Greenfield project at Kamakhyanagar in Dhenkanal district.

India, Tajikistan decide to strengthen cooperation to address issue of terrorism

India & Tajikistan have signed four agreements in areas including on double taxation avoidance, money laundering and counter-terrorism. Prime Minister Narendra Modi and visiting President of Tajikistan Emomali Rahmon signed in New Delhi.

India Signs Open Skies Agreement with Six Countries at ICAN 2016

In the recently held International Civil Aviation Negotiations (ICAN) – 2016, India signed **Open Skies Agreement with 6 countries. It was** held recently in Nassau, Bahamas. The Open Skies agreement allows the unlimited number of flights to six metro airports namely Delhi, Mumbai, Hyderabad, Kolkata, Bengaluru and Chennai, was signed with six countries namely Jamaica, Guyana, Czech Republic, Finland, Spain and Sri Lanka.

India and Kyrgyzstan signed 6 agreements to boost bilateral cooperation

India and Kyrgyzstan has signed 6 agreements/Memorandums of Understanding (MoUs) to boost bilateral cooperation. The agreements were signed in New Delhi during the State visit of Kyrgyzstan President Almazbek Atambaye. The Agreements which were signed:

- MoU on cooperation in the field of Tourism
- Agreement on cooperation in the field of Agriculture and Food Industry
- MoU on cooperation in the field of Youth development
- MoU on cooperation between Foreign Service Institute, MEA, New Delhi and Diplomatic Academy of MOFA of Kyrgyzstan.
- MoU in the field of cooperation in youth exchange between NCC of India and Military Lyceum of Kyrgyz Republic.
- MoU on cooperation in the field of Broadcasting and exchange of audiovisual programmes

Haryana signs MoU with Andhra to prepare citizen database

Haryana government has signed a memorandum of understanding with Andhra Pradesh to assist it compile a centralised database of its population to ensure efficient and effective implementation of welfare programmes.

Cabinet Approves Road Connectivity Project for LWE Affected Areas

The Cabinet Committee on Economic Affairs (CCEA) chaired by Prime Minister Narendra Modiapproved a Centrally Sponsored Scheme namely "Road Connectivity Project for Left Wing Extremism (LWE) Affected Areas" to improve the rural road connectivity in the worst LWE affected districts from security angle.

Centre gives ex post facto approval for ratification of ISA's Framework Agreement

The Union Cabinet, chaired by the Prime Minister, Shri Narendra Modi on December 28, gave its ex post facto approval to the proposal of Ministry of New & Renewable Energy for ratification of the International Solar Alliance's (ISA) Framework Agreement by India.

Centre Gives Green Signal for Apex Corridor Development Body

The Centre has approved the re-designation of the Delhi-Mumbai Industrial Corridor Project Implementation Trust Fund as National Industrial Corridor Development & Implementation Trust (NICDIT).

India Signs Agreement with Bhutan for green and sustainable construction

India has signed an agreement with Bhutan for assistance in green and sustainable construction of infrastructure in the Himalayan kingdom. The MoU was signed between Central Public Works Department (CPWD), under India's Ministry of Urban Development and the Department of Engineering Services, under Bhutan's Ministry of Works and Human Settlements.

Google India, Consumer Affairs Ministry join hands for online consumer protection

Aiming to raise awareness about online safety, Google India in collaboration with Ministry of Consumer Affairs has announced a nationwide 'Digitally Safe Consumer campaign, as part of a larger effort to help better protect consumer interest online.

Cabinet approves ratifying agreement regarding cooperation in Customs Matters

Cabinet has approved signing & ratifying an agreement between India and Uruguay regarding cooperation and mutual assistance in Customs Matters. The Agreement will help in the availability of relevant information for the prevention and investigation of customs offences.

India's Petronet Signs MoU to Set Up $950 Mn LNG Project in Bangladesh

India's largest LNG importer Petronet has signed an agreement to set up a $950 million liquefied natural gas import project in Bangladesh. Petronet signed a MoU with with Petrobangla to set up a 7.5 million tonnes a year project to receive and regasify LNG on Kutubdia Island in Cox's Bazar and lay a 26-km pipline to connect it to the consumption markets.

India, Singapore sign 3rd protocol for amending DTAA

India and Singapore have amended the Double Taxation Avoidance Agreement (DTAA) for the avoidance of double

taxation and prevention of fiscal evasion with respect to taxes on income, by signing a Third Protocol.

Japanese PM Shinzo Abe signs 1 trillion yen aid package to Philippines

Japanese Prime Minister Shinzo Abe has signed a 1-trillion yen, about 8.7 billion dollars, aid package over the next five years to the Philippines, meant to improve economic and political relations between the two island nations. The package is focused on infrastructure and energy.

Arunachal signs MoU with NDDB to promote dairy development

With a view to promoting the dairy sector and rural livelihoods in Arunachal Pradesh, the border state has signed a MoU with National Dairy Development Board (NDDB) during the Vibrant Gujarat Global Summit 2017. A State Government delegation led by Shakuntala Gamlin participated in the Summit.

India, Kenya sign agreements in area of agriculture

India and Kenya have signed agreements in the area of agriculture which were inked after delegation level talks between Prime Minister Narendra Modi and Kenyian President Uhuru Kenyatta in New Delhi. India is collabrating with kenya to raise agricultural productivity and the Loan of Credit Agreement of 100 million dollars signed for farm mechanisation will open a new dimension of engagement between the two countries.

India, France strengthen 50 years space bond, ink pact for satellite launch

Indian Space Research Organisation (ISRO) and French Space agency (CNES) has signed a partnership agreement in satellite launch technology. The agreement has signed between ISRO Chairman Kiran Kumar and CNES President Jean-Yves Le Gall in the presence of visiting French Minister of Foreign Affairs Jean-Marc Ayrault in India.

Tata Motors, Castrol announce global strategic partnership

Tata Motors and Castrol have signed a 3-year strategic partnership agreement. As part of the agreement, Castrol will supply Commercial Vehicle Oils to Tata Motors globally. The agreement will cover over 50 markets including SAARC and ASEAN region, Middle East, Africa, Russia and Latin America.

Japan to Help in Developing Chennai, Ahmedabad and Varanasi Smart Cities

Japan's Ambassador to India Mr.Kenji Hiramatsu during a meeting with Minister of Urban Development Shri M.Venkaiah Naidu has announced India with the development of Chennai, Ahmedabad and Varanasi as smart cities. Mr.Kenji Hiramatsu stated that Japan is quite interested in urban development initiatives of the Government of India and decided to be a partner.

Important Cabinet Approvals

1. Cabinet approves MoU between India and Serbia for cooperation in the field of Information Technology and Electronics
2. Cabinet approves India's Membership in the International Vaccine Institute (IVI), South Korea
3. Cabinet approves MoU on cooperation on Youth matters between India and Russia
4. Cabinet apprised of the MoU between the Indian Space Research Organisation (ISRO) and the Japanese Aerospace Exploration Agency (JAXA) for cooperation in the field of outer space.
5. Cabinet approves MoU between India and Vietnam In the field of cyber security.
6. Cabinet approves the Establishment of Indian Agricultural Research Institute, Jharkhand.
7. Cabinet approves MOU between India and the United Arab Emirates for cooperation in the field of Small and Medium Enterprises and Innovation.
8. Cabinet approves MOU between India and the United Arab Emirates :
   a) cooperation in the field of agriculture and allied sectors.
   b) on Institutional Cooperation in Maritime Transport.
   c) on the Mutual Recognition of Certificates of Competency as per the provisions of the Standards of Training, Certification, and Watchkeeping (STCW, 78) and amendments thereof.
   d) on Bilateral Cooperation in the Road Transport and Highways sector

NEW APPOINTMENTS

Antonio Tajani elected president of European Parliament

Antonio Tajani of the EPP Christian Democrat group has been elected president of the European Parliament.

N Chandrasekaran appointed Tata Motors chairman

Tata Motors which owns Jaguar LandRover Automotive Plc, Ltd has finally appointed Natarajan Chandrasekaran, the Tata Sons chairman-designate, and outgoing chief executive of Tata Consultancy Services (TCS), as additional director and chairman of the board with immediate effect.

Rajeev Singh to Take Charge as Interim CEO of Prasar Bharati after S C Panda

Rajeev Singh, Member of Prasar Bharati Board will take charge as interim CEO of the public broadcaster Prasar Bharati in February 2017. He will replace S C Panda.

Rajiv Jain named next Director of IB, AK Dhasmana to head RAW

Jharkhand cadre IPS officer Rajiv Jain was appointed as the new

chief of Intelligence Bureau (IB) while Anil Dhasmana appointed as the head of Research and Analysis Wing (RAW). Both the officers will have a tenure of two years. Jain will replace Dineshwar Sharma while Dhasmana succeeds Rajinder Khanna. Jain will be the 26th Chief of IB.

The new Army Chief and Air Force Chief announced
The Vice Chief of Army Staff, Lt General Bipin Rawat will be the new Chief of Army Staff, while Air Marshal BS Dhanoa, the next Chief of Air Staff. Lt. Gen Rawat will replace General Dalbir Singh while, Air Marshal Dhanoa, will replace Chief of Air Staff Air Chief Marshal Arup Raha. Bipin Rawat will be the 27th Chief of Indian Army while Dhanoa will be the 22nd Chief of IAF.

Nigeria's Amina Mohammed confirmed as new UN deputy Secretary-General
New United Nations (UN) Secretary-General Antonio Guterres has announced Nigeria's Environment minister, Amina Mohammed as his Deputy Secretary-General (DSG). Ms.Maria Viotti of Brazil (Chef de Cabinet) and Ms Kyung¬wha Kang of the Republic of Korea as Special advisor on policy, a new role he intends to create.

Indian-American woman elected as Mayor of Californian city
For the first time, an Indian-American woman Savita Vaidhyanathan, has been elected as the new Mayor of the key Californian city of Cupertino, globally known for its Apple headquarters.

Rahil Ansari appointed as Audi India head
Audi, the German luxury car manufacturer, has appointed Rahil Ansari as the Head of Audi India with effect from 1st Feb 2017. He replaced Joe King.

Girija Vaidyanathan appointed Chief Secretary of Tamil Nadu
Girija Vaidyanathan, Additional Chief Secretary and Commissioner of Land Administration, has been appointed as the Chief Secretary of Tamil Nadu. He replaced P. Rama Mohana Rao.

Delhi Lt. Governor Najeeb Jung resigns
Delhi Lieutenant Governor Najeeb Jung has submitted his resignation to the Government of India. The tenure of Jung was scheduled to end in 2018. He wants to go into the academics, this is reason he has given for the resignation.

Takam Pario elected next chief minister of Arunachal Pradesh
Peoples' Party of Arunachal (PPA) MLA Takam Pario elected as the next chief minister of Arunachal Pradesh. Pema Khandu, his deputy Chowna Mein and five other legislators of ruling PPA governement were suspended temporarily for alleged anti-party activities.

Ranveer Singh becomes new ambassador of Thumps Up
Coca-Cola India has signed Bollywood actor Ranveer Singh as brand ambassador for its Thums Up brand.

SP Vaid appointed as new J&K police chief
The Jammu and Kashmir Cabinet has cleared the appointment of 1986 batch IPS officer Dr Shesh Pal Vaid, Special DG, Coordination and Law and Order, as new Director General of Police. He will succeed DGP K Rajendra.

Tata Motors signs up Akshay Kumar as brand ambassador
Tata Motors has announced the appointment of Bollywood film star Akshay Kumar, as the brand ambassador for its Commercial Vehicle Business Unit.

Dr Barbara Jatta becomes first ever female director of Vatican Museums
Dr Barbara Jatta,54 has appointed as the first female director of Vatican Museums by Pope Francis. It will be effective from January 2017. Jatta is currently working as the Deputy Director of the museums.

Actor Mithun Chakraborty resigns from Rajya Sabha
Actor Mithun Chakraborty has resigned from the Rajya Sabha citing health issues. The 66-year-old actor was nominated to the Upper House by West Bengal's ruling Trinamool Congress (TMC).

Indian-Origin Appointed to Top Military Post In Kyrgyzstan
An Indian-origin Saudi-based entrepreneur Shaikh Rafik Mohammed, who hails from Kerala has been appointed Major General of Kyrgyzstan. He was appointed as the Major General of Kyrgyzstan by Ali Mirza, Defence Minister of Kyrgyzstan.

General Bipin Rawat takes over as new Chief of Army Staff
General Bipin Rawat has taken charge as the new Chief of Army Staff. He has handled various operational responsibilities in many areas, including along the LoC with Pakistan, the LAC with China, and in the North-East.

Narinder Batra resign's as IOA associate VP
Senior functionary Narinder Batra has resigned as the associate vice-president of the Indian Olympic Association as a mark of protest against the IOA for not taking back its decision to appoint scam-tainted Suresh Kalmadi and Abhay Singh

Chautala as honorary life presidents.

Britian Ambassador to Europe Union Quits
U.K.'s ambassador to the European Union Ivan Rogers has resigned from his post. He was the ambassador from November 2013.

Justice Jagdish Singh Khehar sworn-in as 44th Chief Justice of India
Justice Jagdish Singh Khehar has been sworn-in as the 44th Chief Justice of India. President Pranab Mukherjee administered the oath of office and secrecy to Justice Khehar. He replaced Justice TS Thakur.

TCS elevates Rajesh Gopinathan as new chief executive Officer
Tata Consultancy Services has appointed Rajesh Gopinathan, the current chief financial officer, as CEO of the company. He replaces N Chandrasekaran, who has been named the chairman of Tata Sons. TCS has also named N Ganapathy Subramaniam, currently President of TCS Financial Solutions, as chief operating officer.

5 Indian Americans Takes Oath as Members of US Congress
5 Indian Americans Takes Oath as Members of US Congress. The persons are: Kamala Harris, Ami Bera, Ro Khanna, Raja Krishnamoorthi and Pramila Jayapal.

Jovenel Moise elected as the President of Haiti
Jovenel Moise has been elected as the President of Haiti. The electoral tribunal officially declared the winner.

Supreme Court Removes Anurag Thakur as BCCI President
Supreme Court of India has stripped Anurag Thakur of his powers as BCCI President for not complying with the orders of the apex court with regard to implementation of the Lodha committee reforms.

Vikram Pawah new President for BMW Group India
Vikram Pawah has been appointed as the president of BMW Group India, effective from March 1, 2017. He will take over from Frank Schloeder, who will assume new position at BMW Group headquarters in Germany.

Jimmy Adams appointed new West Indies Cricket director
West Indies former batsman Jimmy Adams appointed as the new director of West Indies cricket team. He replaces Englishman Richard Pybus.

Gionee signs Virat Kohli as brand ambassador
Mobile handset brand Gionee has roped in Indian test captain Virat Kohli as the brand ambassador. The poster boy for Indian cricket will be joining Bollywood actor Alia Bhatt.

SBI Pension Funds appoints Kumar Sharadindu as MD & CEO
SBI Pension Funds Pvt Ltd (SBIPFPL), a subsidiary of SBI, has recently appointed Kumar Sharadindu as the MD & CEO of the company.

Olympic champion David Rudisha to be Mumbai Marathon event ambassador
Reigning Olympic and world 800 meter race champion and world record holder, David Rudisha has become the International Event Ambassador for the 14th Standard Chartered Mumbai Marathon.

RBI appoints Surekha Marandi as Executive Director
RBI has appointed Surekha Marandi as its Executive Director (ED) in place of U S Paliwal, who retired on December 31, 2016.

Former IAS officer Anil Baijal to be next Delhi Lt Governor
Anil Baijal has replaced Najeeb Jung as the next Delhi Lt Governor. Baijal, a 1969-batch IAS officer, served as home secretary in the Atal Bihari Vajpayee government. Delhi's former Lt-Governor Najeeb Jung had resigned on December 22 2016, 18 months before the end of his tenure.

Donald Trump names Dan Coats as new national intelligence director
US President-elect Donald Trump has named Dan Coats as his National Intelligence Director. The Indiana ex-senator formerly served on the Senate Intelligence Committee. Mr Coats will need the Senate to confirm his appointment, replacing James Clapper.

Ashish Shelar appointed as MCA president
BJP Mumbai unit chief Ashish Shelar has been appointed as Maharashtra Cricket Association (MCA) president. Shelar takes over from the former ICC president Sharad Pawar.

David R Syiemlieh appointed new UPSC chairman
David R Syiemlieh has been appointed as the Chairman of the Union Public Service Commission (UPSC). He will take over from Alka Sirohi, a former IAS officer of the Madhya Pradesh cadre.

Viral Acharya appointed as deputy governor of RBI.
Viral Acharya has appointed by the Government of India as the deputy governor of RBI. He will be joining the ranks of Vishwanathan, S S Mundra, R Gandhi as one of four deputy

governors serving under RBI Governor Urjit Patel.

Supreme Court Removes Anurag Thakur as BCCI President

Supreme Court of India has stripped Anurag Thakur of his powers as BCCI President for not complying with the orders of the apex court with regard to implementation of the Lodha committee reforms.

Sir Tim Barrow has been appointed as the Britain's ambassador to the EU

UK Senior diplomat Sir Tim Barrow was appointed the new ambassador to the European Union (EU). He replaced Sir Ivan Rogers.

IBM India Appoints Karan Bajwa as Managing Director

IBM has appointed Karan Bajwa as Managing Director of IBM India Pvt Ltd, succeeding Vanitha Narayanan who has been appointed as chairman of the Indian subsidiary.

S Padmanabhan Appointed as Chairman of Tata Power

Tata Sons has nominated S Padmanabhan as the Chairman of Tata Power Co Ltd with immediate effect, in place of Cyrus Mistry.He is also the executive chairman of Tata Business Excellence Group.

OBITUARIES

Sitar Player Abdul Halim Jaffer dies at 88

Renowned Sitar maestro Abdul Halim Jaffer Khan died due to cardiac arrest. He was 88.

Eugene Cernan, the Last Human on the Moon Passed Away at 82

The commander of Apollo 17 and the last man who walk on the moon, Astronaut Eugene Cernan, the Last Human on the Moon has Passed Away at 82. Cernan was flied to space three times and to moon twice.

Former Chhattisgarh minister Tarun Prasad Chatterjee no more

Senior Congress leader and former state minister of Chhattisgarh, Tarun Prasad Chatterjee has passed away . He was 68. Tarun was elected as member of Legislative Assembly for the first time from Raipur rural constituency in 1980, 1990, 1993 and 1998.

Renowned Actress Gita Sen Passes Away

Veteran actress Gita Sen who was the wife of renowned filmmaker Mrinal Sen passed away in Kolkata of cerebral hemorrhage. She was 86. She is known for her excellent work in films like Chorus, Calcutta 71, Kharij, Akaler Sandhane, Ekdin

Pratidin and Khandahar.

National award-winning filmmaker Deepak Roy dead at 67

Deepak Roy, known for his movie "Limit to Freedom" has won a National award in 1996 under the category of best investigative film, has passed away at the age of 67 after suffering a cardiac arrest.

Former Punjab Chief Minister Surjit Singh Barnala passes away, aged 91

Former Punjab Chief Minister Surjit Singh Barnala, who took over reins of the state in the difficult period when militancy was at its peak in the mid-80s, died in Chandigarh at the age of 91.

Transformer of Modern Physics and Astronomy Vera Rubin Dies at 88

Vera Rubin, who transformed modern physics and astronomy with her observations showing that galaxies and stars are immersed in the gravitational grip of vast clouds of dark matter, died at 88.

Ex Madhya Pradesh CM Sunderlal Patwa passed away

Veteran BJP leader and two-time Madhya Pradesh CM Sunderlal Patwa passed away due to a heart attack at the age of 92.

Star Wars actress Carrie Fisher passes away at 60

Actress Carrie Fisher, known for playing Princess Leia in the 'Star Wars' film series, passed away at the age of 60 in a Los Angeles hospital due to a heart attack.

Former Iranian President Rafsanjani dies at 82

Former Iranian President Akbar Hashemi Rafsanjani died after suffering a heart attack. He was 82. Rafsanjani, who served two terms as Iran's president from 1989 to 1997, continued to be an influential figure in Iranian politics.

Former Sri Lankan PM Wickremanayake passed away

Former Sri Lankan prime minister Ratnasiri Wickremanayake has been passed away at the age of 83. Wickremanayake had served as PM from 2005 to 2010.

Co-Artist of national emblem Dinanath Bhargava died

Dinanath Bhargava, a co-artist in the team that sketched the national emblem 'Lion Capital of Ashoka' & decorated the pages of the Constitution's manuscript, died at the age of 89 in Indore.

British singer George Michael dies at 53

British singer George Michael who has launched his career with Wham in the 1980s and continued his success as a solo

performer, has died at the age of 53 and cause of death was heart failure.

Former Planning Commission member Saumitra Chaudhuri passed away

Former Planning Commission member Saumitra Chaudhuri passed away in Sir Ganga Ram hospital. He was suffering from lung cancer. He was a noted economist.

Karnataka Minister H S Mahadeva Prasad dies at 58

Karnataka minister for co-operation and sugar H S Mahadeva Prasad passed away in Bangalore due to cardiac arrest. He was 58 years old.

AWARDS

Kiran Doshi won The Hindu Prize 2016

Kiran Doshi has won The Hindu Prize 2016 at the 7th edition of The Hindu Lit for Life festival 2017 held in Chennai. Kiran Doshi Conferred 'The Hindu Prize 2016' for Jinnah Often Came to Our HouseVenkatasubba Rao Concert Hall in Chennai.

Pentavalent Bio Sciences bags Tata Social Enterprise Challenge

Pentavalent Bio Sciences Pvt Ltd from Bengaluru has emerged the winner at the Tata Social Enterprise Challenge 2016-17. The challenge is a joint initiative of the Tata group and the Indian Institute of Management Calcutta (IIM-C).

ICFA presents 'Global Agriculture Leadership Award 2016' to Ratan Tata

Indian Council of Food and Agriculture (ICFA) has presented 'Global Agriculture Leadership Award 2016' to Tata Sons interim Chairman Ratan Tata in Mumbai.

City corporation to receive Digital India Silver Award

The Coimbatore City Municipal Corporation in Tamil Nadu has been selected for Digital India Award instituted by Ministry of Electronics and Information Technology. The corporation will receive the Digital India Silver Award in the category of "Most Innovative Citizen Engagement".

BEML conferred CEPM Fellowship Award

BEML Ltd, a defence public sector undertaking, has been conferred with CEPM Fellowship Award-2016.
Deepak Kumar Hota, Chairman and Managing Director, BEML received the award.

Puerto Rico's Stephanie Del Valle crowned Miss World 2016

Puerto Rico's 19-year-old Stephanie Del Valle has been crowned as the Miss World 2016 at an event held in Maryland, US. Miss Dominican. India's Priyadarshini Chatterjee also reached the top 20.

Rajasthani writer Satya Narayan chosen for Bihari Puraskar

Eminent Rajasthani writer Satya Narayan has been chosen for the 26th Bihari Puraskar, 2016 by the K K Birla Foundation. He selected for his Hindi book titled 'Yeh Ek Dunia' which was published in 2010.

Shah Rukh Khan Conferred with Honorary Doctorate for promoting Urdu Language

Actor Shahrukh Khan has received an honorary doctorate from Maulana Azad National Urdu University (MANUU) in Hyderabad for his extraordinary contribution in promotion of the Urdu language and culture through his films.

Akshay, Virat, Sonam, Ranveer, Alia grace the cover of Forbes

Actors Akshay Kumar, Ranveer Singh, Sonam Kapoor and Alia Bhatt, and cricketer Virat Kohli have featured on different covers of the January issue of 'Forbes' India magazine. They featured in Celebrity 100 list of Forbes 2016.

Delhi named India's most well-read city of 2016 by Amazon

Delhi has emerged as the country's most well-read city in the fourth consecutive year with Bengaluru and Mumbai taking the second and third spot, according to Annual Reading Trends Report 2016 by Amazon.

Bharatiya Jananpith announces Navlekhan award 2016

Two new Hindi writers Shraddha and Ghyansham Kumar Devansh have been chosen for Bharatiya Jnanpith Navlekhan Award for the year 2016. Shraddha was awarded for her short story, 'Hawa Mein Phadphadati Chitthi' and Devansh was awarded for his poem 'Akash Mein Deh'.

NHPC CMD honoured at 10th ENERTIA Awards 2016

State-run National Hydroelectric Power Corporation (NHPC) Chairman and Managing Director K M Singh has been conferred the 'Power & Energy Persona's Award for Individual Excellence' at the 10th ENERTIA Awards 2016.

British-Indian Professor Shankar Balasubramanian Receives Knighthood

Shankar Balasubramanian, an Indian- origin British professor of chemistry and DNA expert at Cambridge University, has received a Knighthood along with Olympic stars Andy Murray and Mo Farah among others by Queen Elizabeth II for their contributions.

Tisca Chopra wins Best Actress Award for Chutney

Actress Tisca Chopra has named as Best Actress for Chutney at the Jio Filmfare Short Film Awards. Popular actress Tisca Chopra stated that winning her first Filmfare Award for short film Chutney is extra special as it's a project she not just acted in, but also produced and co-wrote.

Leicester boss Claudio Ranieri named as FIFA Coach of the Year 2016

Leicester City boss Claudio Ranieri has been named as the Coach of the Year at the FIFA Football Awards 2016 in Zurich. The Italian was up against Fernando Santos, who led Portugal to Euro 2016 glory in the summer, and Zinedine Zidane, who guided Real Madrid to the Champions League title last season.

Amitabh Bachchan presented with US embassy award for fight against Tuberculosis

Megastar **Amitabh Bachchan** has been awarded by the US Embassy in appreciation for his invaluable contributions to the US-India partnership on **tuberculosis**. The award was presented by US Ambassador to India Richard R. Verma.

DEFENCE NEWS

BSF launches operation 'Sard Hawa' at Rajasthan border

Border Security Force (BSF) has launched operation 'Sard Hawa' at the western international border of Rajasthan, under which vigil will be beefed-up to check the instances of infiltration due to the dense fog in the area. The purpose of the operation is to keep a hawk's eye on the international border, where vigil has been beefed-up and officers have also been asked to be part of the operation to motivate jawans.

Pakistan Navy Receives Two Ships from China to Ensure Security along Gwadar Port

China has sold two naval ships to Pakistan to protect the strategic Gwadar port and trade routes under the USD 46 billion China-Pakistan Economic Corridor.The ships named Hingol and Basol gets its name from nearby rivers in Pakistan.

Seventh Edition of bilateral Exercise 'EKUVERIN' commences in Maldives

The Seventh edition of Exercise EKUVERIN held at Kadhdhoo, Laamu Atoll, Maldives. The Exercise is a 14-day platoon level joint military exercise between the Indian Army & the Maldives National Defence Force conducted on a yearly basis.

Pakistan successfully test-fires cruise missile

Pakistan has successfully test-fired an enhanced version of an indigenously-designed cruise missile named Babur that can hit targets at 700km with all kinds of warheads, bringing many Indian cities within its range.

China commissions its 1st 7-tonne civil helicopter

China commissioned its first seven-tonne helicopter. AC352 civil helicopter can be used for operations like search and rescue and law enforcement, marking a new advancement in its aviation industry. The AC352 civil helicopter is a multi-purpose twin-engine helicopter with a 7.5-tonne maximum take-off weight.

China, Nepal to conduct first ever joint military drill

Nepal and China will hold their first ever joint military exercise early 2017. China and Nepal had been in 'initial communication' on the military exercise, and that the details would be released in due course of time.

Indian Army partners with IIT Gandhinagar for critical technology requirements

Indian Army has inked an agreement with IIT Gandhinagar to set up a research and development (R&D) cell at the IIT campus to identify problems and possible solutions for the Indian Army. The agreement also enable the IIT and Indian Army to collaborate in areas including critical technology requirements of Indian Army, sharing of professional and technical knowledge.

India successfully test-fires nuclear capable Agni-V

India has tested its Agni-V intercontinental ballistic missile (ICBM) in its final operational configuration from Wheeler Island off Odisha, paving the way for its eventual induction into the Strategic Forces Command (SFC) after user-trials.

DRDO successfully flight tests Smart Anti-Airfield Weapon

The Defence Research and Development Organisation (DRDO) has successfully flight tested the Smart Anti-Airfield Weapon (SAAW) at the Integrated Test Range at Chandipur off Odisha coast. Capable of engaging ground targets with high precision covering a range of around 100 km, SAAW precision-guided bomb is an indigenous designed and developed class smart weapon weighing 120 kg.

India successfully test-fires intercontinental ballistic missile Agni-IV

India has successfully test-fired its home-grown long range intercontinental surface-to-surface nuclear capable ballistic missile Agni-IV from the Abdul Kalam Wheeler Island off Odisha

coast. Agni-IV is a two-stage, surface-to-surface missile that is 20 metres long and weighs 17 tonnes.

Khanderi, the second Scorpene class submarine launched

Khanderi, the second Scorpene class submarine that has superior stealth and the ability to launch a crippling attack with torpedoes as well as tube-launched anti-ship missiles whilst underwater or on the surface, launched at the Mazagon Dock Shipbuilders Limited, Mumbai. Khanderi is named after the Island fort of Maratha forces.

Pakistan fires first submarine-launched nuclear-capable missile

Pakistan has fired its first submarine-launched cruise missile, a show of force for a country that sees its missile development as a deterrent against arch-foe India. The launch of the nuclear-capable Babur-3 missile has a range of 450 km (280 miles).

RANKS & REPORTS

India ranked 78th in global 'Passport Index'

Indian passport has been ranked a lowly 78 in a global ranking of the world's most powerful passports which was topped by Germany. Germany stands at the top with a visa-free score of 157, while Singapore overtakes South Korea and becomes the highest ranked Asian passport with a visa-free score of 156.

India Ranks 60th in Inclusive Development Index 2017

India has been ranked at 60th position among 79 developing economies with a score of only 3.38 in the Inclusive Development Index (IDI) of the World Economic Forum (WEF). WEF released its Inclusive Growth and Development Report 2017, on January 16, 2017 in Davos, Switzerland. The list has been topped by Lithuania among the 79 developing countries.

India slips to 92nd rank on global talent competitiveness Index

India has slipped 3 places to 92nd rank on the global index of talent competitiveness that measures how countries grow, attract and retain talent, a list topped by Switzerland. India's ranking is worst among the five BRICS countries. While China was ranked at the 54th place, Russian Federation was placed at 56th, followed by South Africa at 67th and Brazil 81st.

2016 was India's warmest year

2016 was India's warmest year ever since the documenting of meteorological records began in 1901. The information was revealed by the India Meteorological Department (IMD) in its release named 'statement of climate of India, 2016'. 2016 was warmer than last year by 0.24 degree Celsius.

Mukesh Ambani featured among World's Most Powerful People

Reliance Industries Chairman Mukesh Ambani has been ranked 38 on the World's Most Powerful People list for 2016 by Forbes. Russian President Vladimir Putin has topped the list for the fourth consecutive year.

India tops Asia in innovation chart

India has Topped the Asia's innovation chart Index. The 'Silicon Valley' of the east, Bengaluru, which is 5th largest hub at the global level, saw most of the innovations in 2016.

30 Indian-Origin Men & Women Inducted into 2017 Forbes' Super Achievers List

Over 30 Indian-origin innovators, entrepreneurs and leaders have been featured in the 2017 edition of Forbes' list of super achievers under the age of 30 who seek to break the status quo and transform the world.The Forbes list has 30 game changers in 20 industries including healthcare, manufacturing, sports and finance.

Salman Khan tops Forbes India Celebrity 100 list

Salman Khan has been ranked No. 1 on the fifth Forbes India Celebrity 100 List. Shah Rukh Khan ranked second on the list. India's Test cricket captain Virat Kohli was the most popular celebrity. Kohli jumped to the No. 3 spot.

SCIENCE AND TECHNOLOGY

Flock launches world's first chat operating system

A free instant messaging service for work and business environments, Flock has launched world's first chat operating system "FlockOS". Bhavin Turakhia is the CEO of Flock.

Japan successfully launches solid fuel rocket

Japan's space agency has announced successfully launched a 26-metre-long rocket named Epsilon-2, which put a satellite that helps study radiation belts in orbit. Epsilon-2 is part of a new generation of solid propellant rockets which can reduce launch costs up to one-third.

China launches satellite to monitor global CO2 emissions

China has launched atmospheric CO_2-monitoring TanSat satellite , in an effort to curb and monitor greenhouse gas emissions. The 635-kg satellite will measure global carbon dioxide levels every 16 days over the next three years and help policy makers and scientists gather independent climate change data. Notably, China is the world's largest emitter of CO2.

Google introduces tools for small businesses in India

Google India has created two tools My Business and Digital Unlocked for the small and medium businesses in India,that would help to create an online presence, besides a digital training programme. It is an India first tool which introduced this year.

China launches 1st commercial space mission with new rocket

China has successfully sent three satellites into space in its first commercial mission using an updated version of the low-cost Kuaizhou-1A rocket, amidst the Communist giant's determined bid to expand its ambitious space programme. The rocket, carrying the satellite JL-1, CubeSats XY-S1 and Caton-1, blasted off from northwestern China's Jiuquan Satellite Launch Center in Gansu.

China successfully launches telecommunication technology test satellite

A telecommunication technology test satellite has successfully test fired by China from the Xichang Satellite Launch Centre. The satellite was launched late last night by a Long March-3B carrier rocket. China mulls to conduct a record number of 30 space launch missions this year.

INTERNATIONAL NEWS

US lifts 20-year economic embargo on Sudan

The United States has announced the end of a 20-year economic embargo on Sudan, lifting trade and financial sanctions in an effort to foster ties with the Sudanese government.

Ecuador takes chair of UN group of 134 developing countries

Ecuador has taken over from Thailand as chair of the Group of 77 which promotes the interests of the 134 developing countries it represents at the United Nations, including China.

Paris opens 'world's largest non-permanent indoor ice rink'

A 2,700-square-meter skating space, which is being considered the world's largest non-permanent indoor ice rink, recently opened at the Grand Palais in Paris, France.

Kolkata's Sitalpati Gets place in UNESCO's Intangible Cultural Heritage

The United Nations Educational, Scientific and Cultural Organisation (UNESCO) has registered Sitalpati or cool mat from the Cooch Behar district, West Bengal as an Sitlapati Intangible cultural heritage.

SpaceX resumes flights; launches Falcon 9 vehicle on California coast

The American SpaceX rocket company has resumed flights, launching a Falcon 9 vehicle from the Vandenberg Air Force Base on the California coast. It is the first mission by the company since one of its vehicles exploded on the launch pad in September 2016.

India-Nepal Folk Crafts Festival kicks off in Kathmandu

The five-day India-Nepal Folk Crafts Festival (INCF-2016) held in Kathmandu, Nepal to promote cultural exchanges between the two countries. The Main aim of the festival to promote crafts based bilateral relations and enhance cultural exchanges between the artisans of India and Nepal.

China inks deal with BRICS bank approving 525 mn yuan loan

China has inked an agreement with the New development bank (NDB) set up by the BRICS approving a 525 million yuan loan for a solar power project in the country. This is the Bank's first project in China, a solar photovoltaic power plant with total capacity of 100 MW to be built in Lingang Industrial Area of Shanghai.

China Passes Environment Tax Law to Curb Pollution

China has passed a new law to levy environment tax on polluters, especially on heavy industries. The environment tax law was adopted by the legislature, the National People's Congress (NPC) standing committee at a meeting in Beijing. The law will be implemented on January 1, 2018.

Obama signs USD 618 bn defence bill; boosts security cooperation with India

US President Barack Obama has signed into law the USD 618 billion defence budget for 2017, which enhances security cooperation with India and conditions nearly half of the funding to Pakistan on a certification that it is taking demonstrable steps against the Haqqani Network.

World's first solar road opens in France

The world's first solar road made with 30,000 square feet of solar panels has been opened in the French village of Normandy. The one-kilometre long road took five years and cost $5.2 million to develop.

United Nations declares 2017 as the International Year of Sustainable Tourism for Development

The United Nations 70th General Assembly has recognised the year 2017 as the International Year of Sustainable Tourism for Development. This recognises the importance of international tourism and particularly of the designation of an international

year of sustainable tourism for development.

Nepal Hosts Elephant Festival in Chitwan to Boost Tourism

The 13th edition of Nepal's five-day Chitwan Elephant Festival has kicked off in Kathmandu with the participation of over 50 elephants. The annual festival which brings fun, sports and adventure together inaugurated in Sauraha, the gateway to Chitwan National Park.

Amazon Wins Patent for Flying Warehouse to Deliver Parcels via Drones

The U.S. e-commerce giant, Amazon has been awarded a patent for launching a giant flying warehouse that would acts as a launch pad for drones to deliver items within minutes. The U.S. e-commerce giant, Amazon has been awarded a patent for launching a giant flying warehouse that would acts as a launch pad for drones to deliver items within minutes.

Justice Mian Saqib Nisar appointed as Chief Justice of Pak

Justice Mian Saqib Nisar has taken oath as the 25th Chief Justice of Pakistan. The oath was administered by the country's President Mamnoon Hussain at the President House. Justice Nisar has replaced Justice Anwar Zaheer Jamali.

World's highest bridge opens in China

The world's highest bridge has opened in China, connecting two provinces in the mountainous southwest and reducing travel times by as much as three-quarters, local authorities .The Beipanjiang Bridge soars 565 metres (1,854 feet) above a river and connects the two mountainous provinces of Yunnan and Guizhou.

Norway becomes first country to cease FM radio broadcasting

Norway has become the first country to cease FM radio broadcasting. The northern county of Nordland has stopped broadcasting using analog frequencies as the Government plans to roll out digital-only radio over the course of the year.

USA calls for India, Pakistan & Afghanistan partnership on counter terrorism

The United States of America has called for partnership between India, Pakistan and Afghanistan on counter-terrorism operations. State Department Deputy Spokesman Mark Toner told reporters in Washington that the security of the three countries is linked with one another.

China launches longest high-speed train service

China has launched its longest high-speed train service from Kunming capital of south-west China's Yunnan Province to Beijing. The train named 'Shangri-la of the World' left Kunming at 11:05 am on a 2,760-km trip to Beijing. The mileage will increase to 45,000 km by 2030.

China forex reserves fall by USD 320 billion in 2016

China's Central Bank says, the country's foreign currency reserves shrank last year, marking large annual losses for the 2nd year in a row. Officials at the People's Bank of China said that foreign reserves stood at over three trillion dollars as of the end of December 2016.

China to build world's highest altitude telescopes in Tibet

China is setting up the world's highest altitude gravitational wave telescopes in a Tibet prefecture close to Line of Actual Control with India with a budget of $18.8 million to detect faintest echoes resonating from the universe which may reveal more about the Big Bang theory.

SUMMITS, FESTIVALS & Other Events

Prez Mukherjee inaugurate 28th Dantan Gramin Mela in West Bengal

President Pranab Mukherjee has inaugurated the 28th Dantan Gramin Mela in West Midnapore district in West Bengal. He is on a 4-day visit to West Bengal. The fair will display the rural handicraft skills of the people of the region. The different goods ranging from textile to terracotta will be on display.

Prasar Bharti hosted International Television Dance Festival in Hyderabad

The first edition of Asia-Pacific Broadcasting Union (ABU) International Television Dance Festival is scheduled held in Hyderabad the city with royal patronage for arts, literature, and architecture. Prasar Bharati is hosting the event.

Two-day camel festival held in Bikaner

The two-day annual camel festival held with much fanfare in the presence of foreigners and domestic tourists. District Collector Ved Prakash flagged off a procession from Junagarh which culminated at Karni Singh Stadium here in Bikaner, Rajasthan.

9th World Confluence of Humanity, Power and Spirituality held in New Delhi

Ninth edition of World Confluence of Humanity, Power and Spirituality, organised by ASSOCHAM in association with Srei Foundation and Times Foundation. It introduced a fresh culture of 'Spirituality @ Work' through its brand Sach Bharat.

Island Tourism Festival 2017 to begins in Andaman & Nicobar

The **Island Tourism Festival 2017** begins at **Port Blair in Andaman & Nicobar islands**. Lt. Governor Jagdish Mukhi inaugurated this event.

Three Days International Conference on Yoga for Diabetes Organised in New Delhi

Minister of State for AYUSH, **Shri Shripad Yesso Naik** has inaugurated the International Conference on Yoga for Diabetes which held in New Delhi. The conference aims to generate discussions on the role of Yoga in the prevention and management of Diabetes.

World famous 11-day gala festival Bargarh Dhanua Jatra held

Odisha's World famous 11-day gala festival Bargarh Dhanua Jatra began in Odisha. Dhanu Jatra is an annual drama-based open air theatrical performance celebrated in a 6 km radius in and around Bargarh municipality.

Telangana Hosted International Kite Festival

The second international kite festival coinciding with the 'Makar Sankranti' fest held for six days in Hyderabad and two other districts in Telangana. Telangana Tourism, organizing the International Kite Festival-2017, committed to a social cause of raising awareness about the importance of education and empowerment of girl children.

Magh Mela held in Allahabad

The month-long Magh Mela festival held at Sangam in Allahabad, Uttar Pradesh. Thousands of Pilgrims, saint and seers are taking the holy dip at Sangam on the occasion of Paush Purnima.

PM Modi inaugurated Nobel Prize exhibition in Gujarat

Prime Minister Narendra Modi has inaugurated the 'The Nobel Prize' exhibition at Gandhinagar. 'The Nobel Prize: Ideas Changing the World' contains several original artefacts, both from Alfred Nobel himself and from a few Nobel Laureates.

All India Conference of Waqf Boards begins

The All India Conference of Chairpersons and Chief Executive Officers of States and Union Territories' Waqf Boards begins in New Delhi. The conference will be inaugurated by Minister of State for Minority Affairs Mukhtar Abbas Naqvi.

PM Modi inaugurated 8th Vibrant Gujarat Global Investors Summit at Gandhinagar

Prime Minister Narendra Modi inaugurated the 8th Vibrant Gujarat Global Investors Summit 2017 at Mahatma Mandir in Gandhinagar. This year's biennial flagship event of the state is hosting Prime Ministers, Presidents, Deputy Prime Ministers and ministers of several countries apart from CEOs of Fortune 500 companies.

World's first gender literature fest to be held in Patna

The world's first 'Gender Literature Festival' is scheduled to be held in Patna, Bihar in the second week of April, 2017. The main aim of the fest to create a platform, to exchange ideas, and to share and learn experiences of renowned people in the field of gender literature.

COMMITTEES | BOOKS & AUTHORS

Committee formed to review institutionalisation of Arbitration Mechanism

Union Government constituted a High-Level Committee (HLC) to review institutionalisation of Arbitration Mechanism in India. The committee will be headed by Justice BN Srikrishna, Retired Judge of Supreme Court.

Book on Dr. Kalam titled "The People's President: Dr. A P J Abdul Kalam" released

Vice President Hamid Ansari on 4 January 2017 has released a book authored by SM Khan titled 'The People's President: Dr APJ Abdul Kalam'. The book was released at a function in New Delhi which was attended by Union Finance.

Khullam Khulla released

Rishi Kapoor's autobiography, Khullam Khulla: Rishi Kapoor Uncensored was released recently. The book is authored by Rishi Kapoor and Meena Iyer.

IMPORTANT DAYS

69th Army Day being observed on 15th January 2017

69th Army Day is being observed on 15th Januar. The day marks the taking over of the Indian Army by the first Indian Commander-in-Chief, Field Marshal KM Cariappa.

World Braille Day Observed on 4th January

On 4th Jan, World Braille Day was observed across the world to commemorate the birth anniversary of Louis Braille.

Youth Day, birth day of Swami Vivekananda being observed:12 January

12 January of every year is observed as National Youth Day, the birthday of Swami Vivekananda a grateful nation is celebrating

Swamiji's hundred fifty-fourth birth anniversary with much fanfare.

11th World Hindi Day:10 January

The Hindi language is not only spoken by Indians across the globe but it celebrated by people internationally. The 11th World Hindi Day observed on 10th January to honor the Indo-Aryan language.

Good Governance Day observed

Good Governance Day is being observed on 25th December 2016 to mark the birthday of former Prime Minister Atal Bihari Vajpayee who has turned 92.

National Consumer Day observed

31st National Consumer Day was observed on 21 December across India with the theme Alternate Consumer Disputes Redressal.

National Mathematics Day observed

National Mathematics Day was observed on 22 December 2016 across India to mark the birth anniversary of Indian Mathematician Srinivasa Ramanujan.

Nation pays tribute to bravehearts of 1971 Indo-Pak war on Vijay Diwas

The nation is paying tributes to the bravehearts on 16 December, who laid down their lives during 1971 India-Pakistan war on the occasion of Vijay Diwas which is observed on 16 December of every year.

SPORTS NEWS

Tajikistan's Amonatov Wins Delhi International Chess Tournament

Farrukh Amonatov of Tajikistan has won the 15th edition of the Delhi International Chess tournament after settling for a draw with Grandmaster Diptayan Ghosh in the 10th and final round.

Valtteri Bottas replaces Nico Rosberg at Mercedes and joins Lewis Hamilton

Valtteri Bottas has been confirmed as Lewis Hamilton's new team-mate for the forthcoming Formula One season after he was finally unveiled by Mercedes at their headquarters. Bottas, who replaces world champion Nico Rosberg after his retirement from the sport, had long been favorite for the vacant seat.

Gujarat wins First Ranji Trophy title beating Mumbai by five wickets

Gujarat won their first ever Ranji Trophy title beating Mumbai by five wickets in the final at the Holkar stadium in Indore. Parthiv Patel's 143 and Munprit Juneja's 54 runs helped Gujarat to chase down the highest successful chase in the final at the historic Holkar stadium.

Vijender Singh retains WBO-Asia Pacific Super title

Indian boxing star Vijender Singh knocked out Tanzania's Francis Cheka to retain WBO-Asia Pacific Super Middleweight title. Vijender took less than 10 minutes to beat Tanzanian boxer to defend his title at the packed Thyagraj Stadium in New Delhi.

Smriti Mandhana named in ICC Women's Team of the Year

India batswoman Smriti Mandhana has been named in the ICC Women's Team of the Year 2016, the International Cricket Council (ICC) announced.

Andy Murray wins record 3rd BBC Sports Personality of the Year

Britain's world number one Andy Murray won a record third BBC Sports Personality of the Year award.

Atletico de Kolkata wins 2016 Hero Indian Super League beating Kerala Blasters 5-4

Atletico de Kolkata (ATK) regained the Indian Super League (ISL) title by beating Kerala Blasters. ATK won by defeated Kerala Blaster.

India's boxing fed gets permanent membership in world body

International Boxing Association unanimously voted to induct the Boxing Federation of India (BFI) as one of its permanent members. India was provisionally suspended in December 2012.

Arjun Bhati Wins Kids Golf World Championship

Arjun Bhati bagged the first position in the Kids Golf World Championship after defeating South Africa's Methu Denish during the three-level final match in Malaysia.

Suresh Kalmadi declines post of IOA Life President

Suresh Kalmadi chose to back off but Abhay Singh Chautala remained defiant even as the Indian Olympic Association (IOA) member. He has refused to accept the post of life president with the Indian Olympic Association following a notice from the Sports Ministry to the IOA.

Meghalaya to host National Games 2022

Meghalaya has now got the opportunity to hold the National Games 2022 with its 50 years of statehood. Meghalaya clinched the bid for hosting the prestigious 2022 national games in the state overshadowing four other bidders Andhra Pradesh, Goa, Chhattisgargh and Uttarakhand.

Virat Kohli chosen as captain of Cricket Australia's ODI team of the year

Accolades continue to pour in for India's dynamic Test captain Virat Kohli, has named skipper of Cricket Australia's ODI team of the year which also featured young yorker specialist Jasprit Bumrah.

Yuki Bhambri wins $10,000 ITF Hong Kong F4 Futures

Yuki Bhambri has captured the title of the $10,000 ITF Hong Kong F4 Futures. It is 11th title on the ITF Pro Circuit. He defeated Shintaro Imai of Japan who has been placed at second position. Yuki Bhambri is an Indian professional tennis player and former Junior No. 1.

Pankaj Advani won National title in 6-red Snooker

Sixteen-time world champion Pankaj Advani has ended the year on a high by bagging the National title in 6-red snooker, the shorter format of the game. In the final Advani prevailed over local youngster Ishpreet Chadha 7-4 to clinch the title.

Virat Kohli leads Lord's Cricket Ground list of top 20 players of 2016

After the release of ICC and Cricket Australia's list of best players of 2016, Lord's Cricket Ground have followed the trend and selected top 20 players for this calendar year. Indian Test skipper Virat Kohli bagged was honored with No. 1 spot after experiencing a sensational run in 2016 across all the formats of the game.

India beat Sri Lanka in final, clinch Asia Cup under-19 title

India, coached by Rahul Dravid, continued their dominance in the Asia Cup as they clinched the U-19 title by defeating Sri Lanka in the final at the R Premadasa stadium in Colombo. This was India's second win in the Asia Cup U-19 tournament.

Shiva Keshavan grabs gold at Asian Luge Championship

India's Seasoned Winter Olympian Shiva Keshavan clinched a gold medal at the Asian Luge Championship. Keshavan finished the 2 heat race with a time of 1 minute, 39.962 seconds and top speed of 130.4 km/h.

Jeje wins best footballer of the year award by AIFF

Indian forward Jeje Lalpekhlua has named 2016's All India Football Federation (AIFF) Player of the Year, an award given to the best footballer in the country. The 25-year-old who hails from Mizoram will be awarded a prize of 2.5 lakh.

Argentina win FIFA Team of the Year title

FIFA has released the final rankings of 2016, with Argentina reclaiming the team of the year title from Belgium, finishing with 1634 points to top FIFA's rankings. As for India, the Blue Tigers have also climbed a staggering 31 places from last year, finishing the year ranked 135, their best climb up the table in history.

Arthur Morris inducted into the ICC Cricket Hall of Fame

Arthur Morris, who has became the 82nd player to be inducted into the ICC Cricket Hall of Fame, was given the honor posthumously. Arthur Robert Morris was an Australian cricketer who played 46 Test matches between 1946 and 1955.

India win record 4th straight SAFF Women's Championship title

India's women's football team has defeated Bangladesh by 3-1 in Siliguri to win the 2016 South Asian Football Federation Women's Championship for the fourth consecutive time.

Mithali Raj to lead India in Women's World Cup Qualifier

Seasoned player Mithali Raj will skipper the Indian women's cricket team for the International Cricket Council (ICC) World Cup qualifiers which is to be played from February 3 to 21,2017 in Colombo.

Table tennis Olympic champion Li Xiaoxia announces retirement

China's table tennis Olympic champion Li Xiaoxia has announced her retirement. She is the eighth table tennis Grand Slam winner in history with singles crowns from the 2008 World Cup in Kuala Lumpur, 2012 Olympics in London and 2013 world championships in Paris.

Rafael Nadal wins Mubadala Tennis Championships 2016 in Abu Dhabi

Rafael Nadal has defeated David Goffin to win in Abu Dhabi. Rafael Nadal defeated Belgian David Goffin 6-4, 7-6 to win the Mubadala World Tennis Championships.

Sivalingam Sathish Kumar of Railways clinches gold for sixth time

Rio Olympian Sathish Sivalingam from Railways won the gold, for the sixth consecutive year, in the men's 77 kg category in the 69th men's and 32nd women's Senior National Weightlifting Championship, at the Ponjesly College of Engineering.

Kush Bhagat creates history in UAE tourney, wins 3 gold medals in chess championship

Creating history, Mumbai prodigy Kush Bhagat has won all three gold medals on offer in the 1st Western Asia Youth Chess Championships. The event held at Al Ain Chess Club in UAE, he has reigned supreme in all the three categories - rapid, blitz and standard.

PR Sreejesh becomes member of FIH Athletes' Committee

The Indian hockey team captain PR Sreejesh has become a member of International Hockey Federation Athletes' Committee. The Committee comprises a total of eight current and former hockey players who have the responsibility to act as a liaison between the FIH and the athletes to make sure the players have the voice in the FIH decision-making process.

Shreyas Mehta bags Scottish Jr open squash title
India's top Under-13 player Shreyas Mehta make the country proud by winning the title in the Scottin Junior Open Squash championship at Edinburgh.

Yana Kudryavtseva, 13-time gymnastics world champion, retires aged 19
Russian rhythmic gymnast Yana Kudryavtseva has retired from competition aged just 19, Kudryavtseva won 13 world championships from 2013 to 2015.

World Cup: FIFA to expand competition to 48 teams
The Federation Internationale de Football Association (FIFA) has decided that the World Cup will be expanded to host 48 teams, up from 32. An initial stage of 16 groups of three teams will precede a knockout stage for the remaining 32 when the change is made for the 2026 tournament.

Eight-year old Kashmiri boy Abbu Ammaz becomes national boxing champion
An eight-year-old boy from Jammu and Kashmir's Rajouri, Abbu Ammaz, has won the gold medal in Thai Boxing Championship at the national level ,a class 2 student was felicitated by the district authorities and the civil administration as well as by the police.

Roberto Bautista Agut beats Daniil Medvedev, wins Chennai Open 2017
Spaniard Roberto Bautista Agut has won the men's singles title of the Chennai Open Tennis Championship 2017. Agut beat Russian 20-year-old Daniil Medvedev 6-3 and 6-4 to claim the first ATP tournament of the season.

Djokovic wins Qatar Open tennis title
Novak Djokovic has won the Qatar Open tennis title. In an epic final in Doha, the Serbian defeated Andy Murray of UK by 6-3 5-7 6-4.

Sania wins Brisbane women's doubles title but loses No.1 rank
Indian tennis ace Sania Mirza picked up her first title of the season, combining with American Bethanie Mattek-Sands to lift the Brisbane International women's doubles title. The top-seeded Indo-American duo triumphed 6-2 6-3 against the second-seeded Russian team of Ekaterina Makarova and Elena Vesnina in the final.

SCHEMES/APPS/PROGRAMME LAUNCHED

Digital Dakiya scheme inaugurated in MP to encourage cashless transactions
In Madhya Pradesh Indore district witnessed inauguration of first of its kind scheme of the country. Digital Dakiya, which aims at encouraging cashless transactions. "Digital Dakiya or Digital Postman will visit different places to teach and encourage people about cashless transactions and its benefits.

Rajasthan launches Amma canteen-type meal scheme
Rajasthan government has launched a subsidised meal scheme 'Annapurna Rasoi'. As per the scheme, the poor and the needy will get breakfast for Rs. 5 and lunch or dinner for Rs. 8. The scheme will be in 12 cities initially.

Piyush Goyal to launch GARV-II app to ensure power access to all
To ensure transparency in the implementation of rural electrification programme, the Power Ministry will launch a new app, GARV-II, to provide real-time data of all six lakh villages of the country.
Under this facility, village-wise; habitation-wise base line data on household electrification for all states provided by them has been incorporated.

Assam CM launches Atal-Amrit Abhiyan in Assam
Assam CM Sarbananda Sonowal has launched 'Atal-Amrit Abhiyan' scheme. The initiative is a health assurance scheme which will give comprehensive coverage for six diseases and cover all individuals in eligible families with annual income below Rs 5 lakh. 437 diseases are covered under this scheme.

Health Ministry to launch Measles-rubella vaccine to roll out in February 2017
Health Minister J P Nadda to launch Measles-rubella vaccine to roll out in Goa, Karnataka, Lakshadweep, Puducherry and Tamil Nadu between February 3 and 4, 2017 and the pneumonia vaccine will be introduced in Himachal Pradesh and parts of Uttar Pradesh and Bihar from March 17.

Swasthya Raksha Programme launched by AYUSH Ministry
The Union AYUSH (Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homoeopathy) Ministry has launched 'Swasthya Raksha Programme' to promote health and health education in villages.

Govt launches Swachh Swasth Sarvatra initiative
GOI launched Swachh Swasth Sarvatra initiative, aiming at strengthening health centres in open defecation-free blocks. Launching this initiative in New Delhi, Health Ministry J P Nadda stated that the objective of this initiative is to strengthen community health centres in 708 Open Defecation free blocks across the country to enable them to achieve higher levels of cleanliness & hygiene.

Nagar Uday Abhiyan launched in Madhya Pradesh
Madhya Pradesh CM Shivraj Singh Chouhan has launched Nagar Uday Abhiyan rallies across the state. In these rallies, urban

welfare and other public welfare schemes will be reviewed. This campaign will be conducted in three phases from December 25 to February 5, 2017 to assess services being provided to citizens and bring them at standard live.

Naveen Patnaik launches Biju Sishu Surakshya Yojana to nurture orphan kids

Odisha CM Naveen Patnaik has launched "Biju Sishu Surakshya Yojana" for care and protection of HIV-positive orphan children in the state. Under the scheme, the children would get financial support from the state government for their studies till higher secondary along with Rs. 20,000 reward after passing higher secondary. State govt. would provide Rs. 7,000 to Rs 40,000 for technical education to the beneficiary to meet the expenses like admission and tution fee, study material and other related expenses.

Tamil Nadu Gov. launched mobile app 'pinakin' for Tourism

For the benefit of both domestic and international tourists, Tamil Nadu Tourism Department has launched a mobile app 'pinakin' with information on tourism in Tamil Nadu with audio facilities.The app, in two languages Tamil and English which covers world heritage tourist sites like Mamallapuram, Thanjavur Big Temple, Gangaikonda Cholapuram and Darasuram.

App named 'SEZ India' launched by Commerce Ministry

The Commerce Ministry has launched a mobile app 'SEZ India' which provides detailed information related to special economic zones.The app was launched under the ministry's e-Governance initiatives.The app and would help the SEZ units and developers to find information easily and track their transactions on SEZ Online System.

MISCELLANEOUS

India's First Madame Tussauds Museum In Delhi Unveils Wax Figures Of Big B, Lady Gaga

India is all set to get its first wax museum in June 2017 Unveils Wax Figures Of Actor Amitabh Bachchan, Lady Gaga . Madame Tussauds, the legendary wax attraction entertainment hotspot is all set to open its doors in capital New Delhi. It will be located in the heart of the Delhi - Connaught Place at Regal Cinema.

Rights of Persons with Disabilities Bill passed in Lok Sabha

The Lok Sabha has passed the Rights of Persons with Disabilities Bill 2016 in Lok Sabha, which replaces the Persons with Disabilities (Equal Opportunities, Protection of Rights and Full Participation) Act 1995. The number of categories of differently-abled has been increased from seven to twenty-one so that the Divyangs could get the benefits of various schemes at the Centre and State level.

Vedanta launches smart class project in Chitradurga

Vedanta Foundation and Vedanta Sesa Goa Iron Ore, in collaboration with the Karnataka Directorate of Education, have launched a pilot project to promote digital education in schools in Chitradurga, Karnataka.The Deputy Director of Public Instruction, Chitradurga district, Revana Siddappa, has launched 'The Smart Class' project.

Anjani Portland Cement commissions new plant

Anjani Portland Cement has commissioned a 16-mega watt (MW) coal-based captive power plant at its cement unit in Telangana. Anjani Cement is a high quality cement prepared from the finest raw material Owing to optimum water demand.

Railway minister launches new IRCTC app to promote digital ticketing

To promote ease of ticketing through digital transactions, railway minister Suresh Prabhu has released the new passenger mobile application named 'IRCTC Rail Connect app'. Currently e-ticketing system caters to over 10 lakh passengers daily (comprising 58% of total reserved passengers).

Kohli research block inaugurated at Gachibowli

N Chandrasekaran, Chairman designate of Tata Sons, has inaugurated the Kohli Research Block at the International Institute of Information Technology Gachibowli.The block is part of the Kohli Center on Intelligent Systems (KCIS) set up in July 2015.

SC allows 24-week pregnant woman to have abortion

The Supreme Court has given permission to a woman in her 24th week of pregnancy to undergo termination of pregnancy after medical report finds foetus is without skull. The Court says, a woman can abort if foetus poses danger to mother's life.

New Adoption Regulations come into force from 16 January 2017

The new Adoption Regulations have come into force on 16 January 2017, which have replaced the Adoption Guidelines, 2015, will further strengthen the adoption program in the country by streamlining the process.Transparency, early de-institutionalisation of children, informed choice for the parents, ethical practices and strictly defined timelines in the adoption process are the salient aspects of the Adoption Regulations 2017.

Handy Notes Mathematics: Trains & Speed

The basic concept for train related problem:

Speed = Distance / time.

But we should keep in mind these discussed points below.

(i) When the train is crossing a moving object, the speed has to be taken as the relative speed of the train with respect to the object.

(ii) The distance to be covered when crossing an object, whenever trains crosses an object will be equal to:

Length of the train + Length of the object

NOTE- When train is crossing a stationary object (with length) like bridge, platform, and then its Length is added to the length of train to get required length.

When train is crossing a pole, tree, man etc.. then their length is neglect with respect to train, Here only length of train is considered.

Condition:

When Train crosses single object:

(Let the speed of train is S_t and length of train L_t)

1. **Train Crosses a stationary object (without length like tree, man, pole etc..)**

   So time taken by train to cross the object $= \frac{\text{Length of train}}{\text{Speed of train}} = \frac{L_t}{S_t}$

2. **Train Crosses a stationary object of Length L**

   So time taken by train to cross the object $= \frac{\text{Length of train} + L}{\text{speed of train}} = \frac{(L_t + L)}{S_t}$

3. **Train crosses a moving object of length L with speed s_l in the same direction of train**

   So time taken by train to cross the object $= \frac{\text{Length of train} + L}{\text{Speed of train} - \text{Speed of object}}$

4. **Train crosses a moving object of length L with Speed S_l in the opposite direction of train**

   So time taken by train to cross the object $= \frac{\text{Length of train} + L}{\text{Speed of train} + \text{Speed of object}}$

When two train crossing each other in both directions:

Let length of one train = L_1 Length of Second train = L_2

They are crossing each other in opposite direction in t_1 sec and same direction in t_2 sec respectively,

Then,

Speed of **faster train** = $[(L_1 + L_2) / 2][1/t_1 + 1/t_2]$

Speed of **slower train** = $[(L_1 + L_2) / 2][1/t_1 - 1/t_2]$

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

(A's speed) : (B's speed) = $\sqrt{b} : a$

Practice Question

1. A 280 meter long train moving with an average speed of 108 km/h crosses a platform in 12 seconds. A man crosses the same platform in 10 seconds. What is the speed of the man?
   (a) 5 m/s (b) 8 m/s
   (c) 12 m/s (d) 12 m/s

2. Two trains P and Q start from two places A and B towards B and A respectively. After passing each other they take 25 hours and 16 hours to reach B and A respectively. If the train from A is moving at 8 km/h then find the speed of other train.
   (a) 12 km/hr (b) 6 km/hr
   (c) 9 km/hr (d) 10 km/hr

3. A train consists of 12 bogies, each bogie is 15 m long. The train crosses a telegraph post in 18 s. Due to some problem, two bogies were detached. The train now crosses the telegraph post in:
   (a) 15 s (b) 12 s
   (c) 18 s (d)20 s

4. Two trains with their speeds in the ratio of 3 : 4 are going in opposite directions along parallel tracks. If each takes 3 seconds to cross a telegraph post, then the time taken by the trains, to cross each other completely, will be:
   (a) 3 sec. (b) 4 sec.
   (c) 7 sec. (d) 21 sec.

5. Neeraj and Aniket are running towards each other, each one from his own house. Neeraj can reach Aniket's house in 25 min of running, which is half the time Aniket takes to reach Neeraj's house. If the two started running at the same time, how much more time will it take Aniket to reach the middle than Neeraj ?
   (a) 35 min (b) 25 min
   (c) 12.5 min (d) 50 min

6. The distance between two stations Rampur and Kanpur is 900 km. A train starts from Rampur and moves towards Kanpur at an average speed of 30 km/hr. Another train starts from Kanpur, 20 minutes earlier than the train at Rampur, and moves towards Rampur at an average speed of 40 km/hr. How far from Rampur will the two trains meet?
   (a) 380 km (b) 320 km
   (c) 240 km (d) 330 km

7. A train overtakes two girls who are walking in the opposite direction in which the train is going at the rate of 3 km/hr and 6 km/hr and passes them completely in 36seconds and 30 seconds respectively. The length of the train (in metres) is:
   (a) 120 m (b) 150 m
   (c) 125 m (d) 75 m

8. A bus meets with an auto at 10:00 am while going the same

way in the same direction towards Mathura. The Bus reach at Mathura at 12:30 p.m. and take 1 hour rest at there. Bus return on the same way and meet with the same auto half an hour later. At what time the auto will reach at Mathura?
(a) 3 pm   (b) 4 pm
(c) 3:30 pm   (d) 5 pm

9. Divyaraj travels from New Delhi to Patna. He stops at equidistant places, i.e., Lucknow and Mirzapur during his journey. He covers the first one third distance at a speed of 50 km/h, the 2nd one third distance at a speed of 40 km/h and the last one third distance at a speed of 60 km/h. However, while returning, his uniform speed is 75 km/h and he stops only at Jaunpur, which is exactly at the mid-point between New Delhi and Patna. What is the approximate average speed (in km/h) of Ankit during the whole journey, not considering his halt time?
(a) 59.8   (b) 59.01
(c) 60.8   (d) 61.8

10. The distance between two stations, Delhi and Amritsar, is 450 km. A train starts at 3: 10 pm from Delhi and moves towards Amritsar at an average speed of 20 km/hr. Another train starts from Amritsar at 4 pm and moves towards Delhi at an average speed of 60 km/hr. At what time will the two train meet.
(a) 7. 25 p.m.   (b) 8. 50 p.m.
(c) 9.25 p.m.   (d) 7. 50 p.m.

SOLUTIONS:

1. (b):Speed of train = 108km/hr=108 x 5/18 m/sec = 30m/s
If the length of the platform be x meters, then
(x+280)/12=30
$\Rightarrow$ x+280=360
$\Rightarrow$ x= (360-280)=80m
∴ speed of man=80/10 = 8m/s

2. (d) We know that
(P's speed) : (Q's speed) = $\sqrt{Q:P}$
8 : Q's speed = $\sqrt{Q:P}$ = $\sqrt{16:25}$ = 4 : 5
4= 8 ,1=2 and 5=10

3. (a); Length of train = $12 \times 15 = 180$ m
Time = 18 sec.
Speed = $\frac{180}{18} = 10$ m/sec
New Distance = $15 \times 10 = 150$ m
Req. time = $\frac{150}{10} = 15$ sec

4. (a); Let speed of two train be 3x & 4x
L_1 (Length of 1st train) = $3x \times 3 = 9x$ meter
L_2 (Length of 2nd train) = $12x$ meter
A.T.Q. —
Req. Time = $\frac{\text{Sum of length of two trains}}{\text{Relative speed}}$
= $\frac{9x+12x}{7x} = 3$ sec

5. (c); Neeraj can reach the middle in 12.5 min
Aniket can reach the middle in 25 min
So, Req. time = $25 - 12.5 = 12.5$ min

6. (a) Distance covered by 2nd train in 20 minutes = $\frac{20}{60} \times 40 = \frac{40}{3}$ km
Remaining distance = $900 - \frac{40}{3} = \frac{2660}{3}$ km
Time after which they will meet = $\frac{\frac{2660}{3}}{70}$ hours
Distance covered by A in this time = $\frac{2660}{210} \times 30 = 380$ km

7. (b); Let the speed of train is V m/sec and Length is L m
$\left(3 \times \frac{5}{18} + V\right) \times 36 = L$
$\left(6 \times \frac{5}{18} + V\right) \times 30 = L$
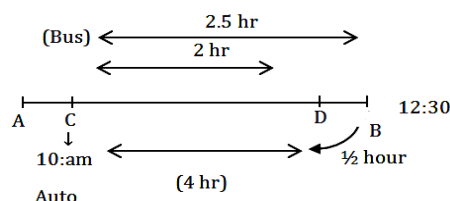$\left(\frac{5}{3} + V\right) \times 30 = \left(\frac{5}{6} + V\right) \times 36$
$50 + 30V = 30 + 36V$
$20 = 6V$
$V = \frac{20}{6}$ m/sec
Length = $\left(\frac{5}{6} + \frac{20}{6}\right) \times 36$ = 150

8. (a);

Let C is point where the auto and the bus meet first time and D is a point where the auto and the Bus meet 2nd time.
According to the above diagram:
Distance C D covered by Bus in 2 hour and auto covered the same distance in 4 hr.
Distance C B covered by Bus 2.5 hr
And by Auto in double of Bus = 2.5 × 2 = 5 hour
Time = 10 + 5 = 3 pm

9. (b); While going average speed
$= \frac{3xyz}{xy+yz+zx} = \frac{3\times50\times40\times60}{50\times40+40\times60+60\times50}$
$= \frac{(3\times50\times40\times60)}{2000+2400+3000}$
$= \frac{3\times50\times40\times60}{7400}$
= 48.64 km/hr
∴ Average speed during while journey = $\frac{2\times48.64\times75}{(75+48.64)}$
≈ 59.01 km/hr

10. (c); In 50 min, first train covers= $\frac{50}{60} \times 20$
= $\frac{50}{3}$ km
Remaining distance = $450 - \frac{50}{3} = \frac{1300}{3}$
To cover $\frac{1300}{3}$ km, time = $\frac{1300}{3} \times \frac{1}{(20+60)}$
= $\frac{1300}{3} \times \frac{1}{80}$
= $\frac{65}{12}$ hour
= 5 hr 25 min
∴ Required time =4 +5 hr 25 min
= 9 : 25 pm

Handy Notes Advance Mathematics: Prime Numbers

A Number which has exactly two factors 1 and itself is called a prime number.

Prime Numbers from 1 – 100 are
2, 3, 5, 7, 11, 13, 17, 19, 23, 29, 31, 37, 41, 43, 47, 53, 59, 61, 67, 71, 73, 79, 83, 89, 97.
i.e. there are total 25 prime numbers up to 100.

Some Results on Prime Numbers

(i) Up to 100 total prime Numbers = 25
(ii) Up to 50 total prime Numbers = 15
(iii) Sum of two prime numbers(except 2) is always even.
(iv) Sum of three prime numbers(except 2) is odd.
(v) 2 is only even prime number.
(vi) Each prime number has two factors 1 & itself so 1 is not prime numbers.
(vii) Smallest prime numbers of three digit = 101
(viii) Largest prime number of three digit = 997
(ix) If the square of any prime number is divided by 24 then remainder is always 1, (one)
E.g. $\frac{1}{24} \times (11^2 + 13^2 + 17^2 + 19^2 + 23^2)$
$= 1 + 1 + 1 + 1 + 1$
$= 5$

Composite Numbers

A Number which has more than two factors is a Composite Number.
E.g. 4, 6, 8, 9…………..

Note: 1 is neither prime nor Composite Number.
2 is only even Prime Number.

Co-Prime Numbers

The numbers which have no common factor other than 1 are called co-primes or co-prime numbers.
E.g. (4, 5), (15, 8)

Some Results on Numbers

(i) Multiplication of four numbers which are consecutive natural numbers is always divisible by 24.
E.g. $\frac{101 \times 102 \times 103 \times 104}{24}$ or $\frac{7 \times 8 \times 9 \times 10}{24}$

(ii) The difference of squares of two consecutive natural numbers is always equal to sum of these numbers.
$(9^2 - 8^2) = 9 + 8$

$119^2 - 118^2 = 119 + 118$

(iii) The difference of squares of two consecutives odd numbers is always divisible by 8.
E.g. $11^2 - 9^2 = 121 - 81 = 40$
$\frac{40}{8} = 5.$

(iv) The difference of squares of two consecutive even numbers is always divisibly by 4.
$10^2 - 8^2 = 100 - 64 = 36$
$\frac{36}{4} = 9$

(v) Any digit repeated 6 times is divisible by 7, 11, 13& 37.
E.g. 555555 or 222222 …………
All are divisible by 7, 11, 13 & 37.

(vi) Any two digit number repeated 2 times is always divisible by 101.
E.g. 3434 or 5656 is divisibly by 101.

(vii) If P is a prime number and 'a' is an integer than $(a^p - a)$ is divisible by P.
E.g. $(5^{11} - 5)$ is divisible by 11.

(viii) If n is an odd number then $(2^{2n} + 1)$ is always divisibly by 5.

(ix) If n is an even no, then $(2^{2n} - 1)$ is always divisible by 5.

(x) The product of three consecutive natural numbers is always divisible by 6.
E.g. $\frac{1}{6} \times (8 \times 9 \times 10)$ or $\frac{1}{6} \times (11 \times 12 \times 13)$

(xi) The product of three consecutive natural numbers, if first no. is even, is always divisible by 24.
E.g. $\frac{1}{24} \times (8 \times 9 \times 10)$ or $\frac{1}{24} \times (18 \times 19 \times 20)$
$\qquad\quad\downarrow \qquad\qquad\qquad\qquad\quad \downarrow$
$\qquad\quad$ even $\qquad\qquad\qquad\qquad$ even

(xii) Any number written in the form of $(10^n - 1)$ is divisible by 3 and 9.

(xiii) Any natural number of the form $(n^3 - n)$ is always divisible by 6.

Handy Notes Reasoning : Logical Venn-Diagram

A Venn diagram is a diagram that shows all possible logical relation between a finite collection of different sets of objects through circle. Relations between the sets can be indicated by the arrangement of the circles. In short, it is a diagram that uses circles to represent sets and their relationship

In this topic, two types of questions are generally asked;
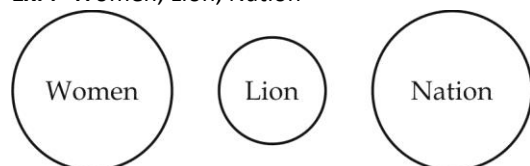
(a)   Venn diagram of sets of different object.

Ex.:- India, Kerala, Punjab.
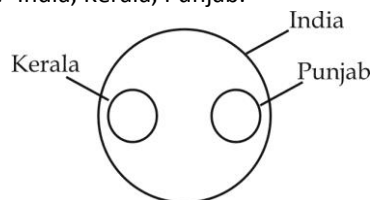
(b) Giving answers of the question from the given mixed diagram of two or more figures.

There are some basic types of Venn diagram that shows different relationships.

1. If all the items given in the question belong to different group then it will be shown by diagram as given below.
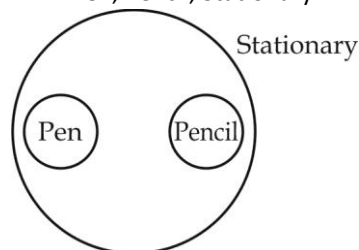
   Ex. :- Women, Lion, Nation

2. If the first item is related to the second item and second item is related to the third item, then all three items will be shown by diagram as shown below : -

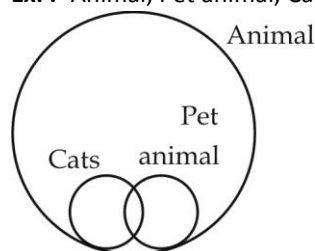   **Ex. :-** Village, District, State.
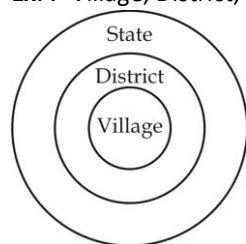
3. If two different items are related to third item, then they will be shown by diagram as given below.
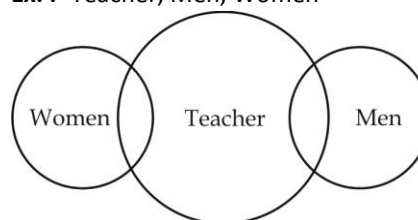
   Ex. :- Pen, Pencil, Stationary.

4. If there is some relationship between two items and these two items are completely related to the third items, then they will be shown by diagram as given below.

Ex. :- Animal, Pet animal, Cats

5. If two items are completely different from each other but are related to some extent by not completely to a third item, then they will be shown by diagram as given below.

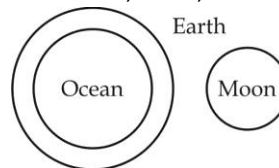   **Ex. :-** Teacher, Men, Women

6. If all three items are related to each other to some extent but not completely, then they will be shown by a diagram as shown below:

   Ex:-Men, Professor, Doctor.
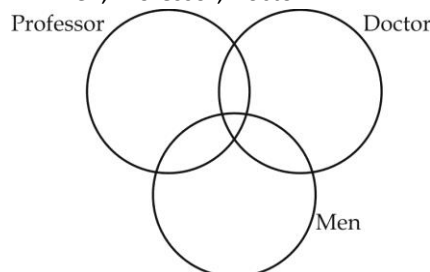
7. If the two items are completely related to each other and third item is entirely different from the other two items, then they will be shown by diagram as given below:

   Ex:- Ocean, Earth, Moon.

8. If the first item is related to the second item completely and the third is related to first and second item to some extent, then they will be shown by diagram as given below:
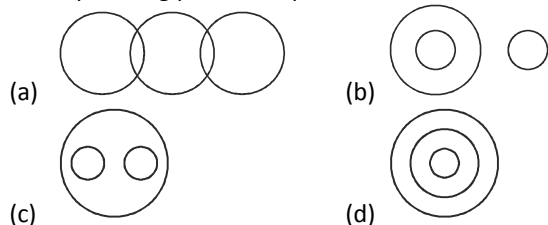
   Ex:-Women, Teacher, Mother.
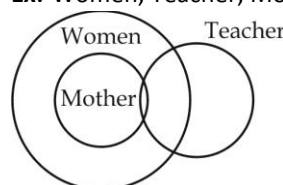
   Note :-Always   remember that every items will be

performed as their original relationship, not an unrelated or unconfused relation

Solved Examples

Example 1. Which one of the following diagram best depicts the relationship among planets, Jupiter and Moon?

(a)   (b)

(c)   (d)

Sol. : (b); Planet is category and Jupiter is a planet. We can put Jupiter in planet category. Moon is not a planet so we can put it outside the planets category

Example 2. Which diagram represents the relationship among flowers, lotus and Lily ?

(a)   (b)

(c)   (d)
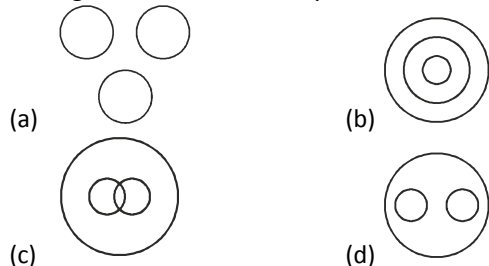
Sol. : (d); Flower is a common noun and also a category itself. Lotus cannot be lily and lily cannot be lotus. So, we consider flower as a category and put lotus and lily in it differently.

Example 3. In the given diagram, rectangle represents players, square represents cricketers, triangle represents teachers and circle represents dancers, then which number represents the players, cricketers, teachers and dancers?
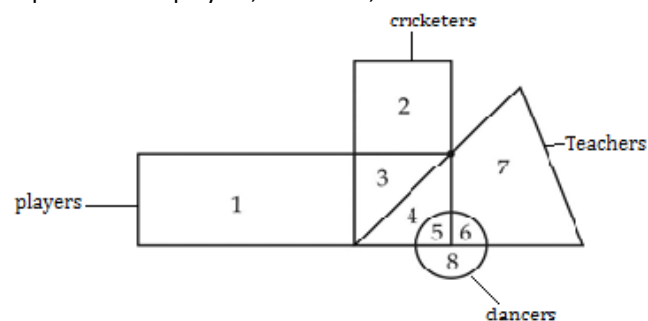
(a) 2   (b) 5
(c) 6   (d) 3

Sol. : (b) Number 5 represents all.

Example 4. If the following figure, the boys who are athletes and disciplined are indicated by which number. The triangle represents girls, circle athletes, the rectangle boys and the square disciplined.

(a)   1   (b)   2
(c)   6   (d)   10
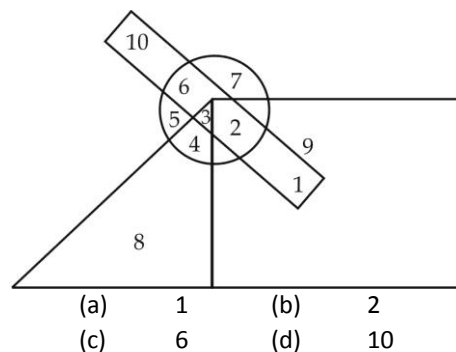
Sol. : (b); 2 represent the boys who are athletes and disciplined.

Example 5. Which of the following figure/diagram best depicts the relationship among doctors, Males, Actors?

(a)   (b)

(c)   (d)
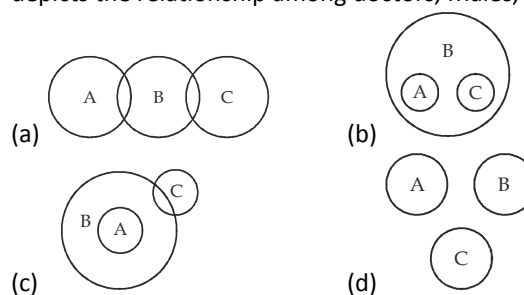
Sol. : (a)

Some doctor and some actors are males. But, doctors and actors are entirely different.

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.
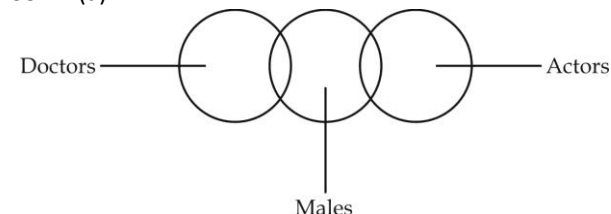   **Ex.-** Ram has lost his books. (Not their)
   She loves his husband. (Incorrect)
   She loves her husband. (Correct)

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 : Some Terms Related to the Internet

Ping: Ping is a networking utility program or a tool to test if a particular host is reachable. Simply it is a diagnostic that checks if your computer is connected to a server.

E-Commerce: Electronic commerce, commonly written as e-commerce or eCommerce, is the trading or facilitation of trading in products or services using computer networks, such as the Internet or online social networks.

E-commerce businesses may employ some or all of the following:

- Online shopping web sites for retail sales direct to consumers
- Providing or participating in online marketplaces, which process third-party business-to-consumer or consumer-to-consumer sales
- Business-to-business buying and selling
- Business-to-business (B2B) electronic data interchange

E-Governance: Electronic governance or e-governance is the application of information and communication technology (ICT) for delivering government services, exchange of information, communication transactions, integration of various stand-alone systems and services between government-to-customer (G2C), government-to-business (G2B), government-to-government (G2G) as well as back office processes and interactions within the entire government framework.

Blog: A blog is a discussion or informational website published on the World Wide Web consisting of discrete, often informal diary-style text entries ("posts"). For Example Blogger which is a blog-publishing service that allows multi-user blogs with time-stamped entries.

Incognito Mode: Privacy mode or "private browsing" or "incognito mode" is a privacy feature in some web browsers to disable browsing history and the web cache. This allows a person to browse the Web without storing local data that could be retrieved at a later date.

Proxy: A proxy or proxy server is basically another computer which serves as a hub through which internet requests are processed. By connecting through one of these servers, your computer sends your requests to the proxy server which then processes your request and returns what you were wanting. In this way it serves as an intermediary between your home machine and the rest of the computers on the internet. Proxies are used for a number of reasons such as to filter web content or to go around restrictions.

NIC: A Network Interface Card (NIC) is a computer hardware component that allows a computer to connect to a network. NICs may be used for both wired and wireless connections. Due to the popularity and low cost of the Ethernet standard, most new computers have a network interface build directly into the motherboard.

MAC Address: A media access control address (MAC address) of a computer is a unique identifier assigned to network interfaces for communications at the data link layer of a network segment. MAC addresses are most often assigned by the manufacturer of a network interface controller (NIC) and are stored in its hardware, such as the card's read-only memory or some other firmware mechanism.

HTTP: HyperText Transfer Protocol is the underlying protocol used by the World Wide Web and this protocol defines how messages are formatted and transmitted, and what actions Web servers and browsers should take in response to various commands.

For example, when you enter a URL in your browser, this actually sends an HTTP command to the Web server directing it to fetch and transmit the requested Web page. The other main standard that controls how the World Wide Web works is HTML, which covers how Web pages are formatted and displayed.

Handy Notes Banking : Unified Payment Interface of India

UPI is an online payments solution which will facilitate the transfer of funds instantly between person and person (or peer to peer) using a smartphone. UPI can be used both to send and receive funds.

UPI is a payment system which facilitates the fund transfer between two bank accounts. This payment system works on the mobile platform. UPI is one of the most advanced method among all the digital payments.

Benefits of UPI

1. The UPI transfers the fund immediately. No restriction of holiday or working hours. The bank strike will also not affect the UPI payments.
2. You do not require the bank account number and IFSC code of the recipient.
3. You can transact from many bank account through a single UPI app.
4. You are not required to wait up to 24 hours to send money to a new payee. Anyone would get money immediately.

Virtual Payment Address (VPA)

The UPI payment system does not use the bank account details of the recipient. But, there should be an accurate identification of the money recipient. So, every user of the UPI apps must have a unique ID. This unique ID is called as the Virtual Payment Address (VPA).

The App provider bank would allot the VPA to each user. You can give this VPA to anyone to receive the money. The app would itself keep storing the VPAs of the person to whom you have transferred the money.

What is the Charge of UPI Transfer

A transaction through the UPI would cost about 50 paisa.

How To Connect With Bank Account

The UPI has made the fund transfer very easy. But It is not a mobile wallet. Unlike the mobile wallet, you are not required to credit money into the UPI app.

Rather, the every fund transfers take place through your bank account. UPI app just acts as the link between you and your account. In other words, It has made the bank account transaction much easy and cheap.

So, to establish the link between you and your account, you have to connect UPI app to your bank account. This is a one-time process. It is done when you download a new UPI app. The UPI payment system gives you liberty to connect many bank account to one VPA.

Security of UPI Payment

The united payment interface is as much secure as internet banking or mobile banking. To transfer the money through the UPI app, one has to go through the two-factor authentication.
1. To open UPI app, you have to give a PIN.
2. To transfer the money, again you have to enter the MPIN or UPI PIN.

All other transactions also go through these two two-factor authentication.

Handy Notes GS : The Gupta Dynasty (AD 320-550)

The Gupta Dynasty Era is often remembered as the Classical Age. Under the Gupta rulers, most of North India was reunited. The Gupta Empire extended from the Brahmaputra to the Yamuna and Chambal, from the Himalayas to the Narmada. It has also been described as a **Golden Age.** The military exploits of the first three rulers Chandragupta I (AD 320-335), Samudragupta (AD 335-376) and Chandragupta II (AD 376-415)—brought all of the North India under their leadership.

Highlights of the Gupta Period

Kalidasa, poet and dramatist known as the Shakespeare of India; **Aryabhatta**, **Varahamihira** & **Brahmagupta**, the great mathematicians and astronomers; **Kumarila Bhatta** and **Shankaracharya**, the great preachers of Hinduism and **Dhanwantri**, the great physician.

Fa-hien, a Chinese pilgrim who visited India (AD 399-414) during Vikramaditya's reign, gave an excellent account of the Gupta Dynasty and prosperity of the country.

IMPORTANT GUPTA RULERS

Sri Gupta was the founder of the Gupta Dynasty. He ruled over parts of Bengal and at that time Gupta was a small kingdom. His son Ghatotkacha Gupta also finds a very small mention just like his father. But Chandragupta I, his son and grandson of Sri Gupta, was the first powerful Gupta emperor.

(a) **Chandragupta I** (AD 320-335) founded the empire around AD 320 in Magadha and ruled till AD 330. He was called 'the King of Kings'. He married Kumara Devi, the Lichhavi princess, and as there was no heir to the Lichhaviya throne, he merged it to his empire, which further strengthened his position. He died in AD 335 leaving his son Samudragupta a vast empire extending from Patali-putra to Prayag.

(b) **Samudragupta** (AD 335-375), the successor of Chandragupta I, was known as the **Indian Napolean** as he never suffered defeat in the battlefield. His four main campaigns are mentioned in a pillar inscription. It was actually an Ashoka pillar and later Samudragupta added his inscription to it. **Harisena**, the commander-in-chief, of Samundragupta's army was the author of this edict. He was also a very good poet and at many places he is referred to as Kaviraja. He had two sons, Ramagupta and Chandragupta II.

(c) **Chandragupta II** or **Vikramaditya** (AD 375-413) was the son of Samudragupta and is also referred to as the **Vikram of Ujjain**. He removed foreign rule completely from India. He ruled close to 40 years. He is remembered as the best Gupta ruler as he completed many of the campaigns that were left incomplete by his predecessor. Many historians term him as the hero of the Indian history. Pataliputra and Ujjain became the prominent cities in the world map during his reign.

Nine Gems in the Court of Chandragupta II

Kshapanaka	Astrology
Dhanvantri	Medicine
Kalidasa	Drama and Poetry
Amarasimha	Lexicography
Varahamihira	Astrology
Vararuchi	Grammar
Sanku	Architecture
Vetalabhatta	Magic
Harisen	Poet

Fa-hien (AD 399-411), a Chinese traveller, has written about India during the reign of Chandragupta II. He came from China to study the original Buddhist texts and was greatly influenced by the superior architecture and political greatness Chandragupta II provided to India.

LATER GUPTAS

Chandragupta II had two queens, Dhruvadevi and Kuberanaga. Govindagupta and Kumaragupta I were the two sons of Chandragupta II from the first queen and a daughter Vakataka was from his second queen. **Kumaragupta I** ascended the throne after his father Chandragupta II, in AD 414. Towards the end of his life, the Gupta Empire was under constant threat of invasion by the Hunas rulers. He died in AD 455. His son, **Skandagupta Vikramaditya** (AD 455-467), succeeded him. But Skandagupta had to face a political crisis, because of the threat from the other heirs to the throne, during his 12 years of reign. The **later Guptas** were Puru Gupta, Narasimha Gupta, Baladitya, Kumara Gupta II, Tathagata Gupta or Vainya Gupta, Kumara Gupta III and Vishnu Gupta. By AD 512, the Huna king **Toraman** and his son **Mihiragula** became powerful and controlled central India for some time. By then the descendants of the Gupta Dynasty ruled only a part of Pataliputra as several states that were merged with the Gupta Empire had become independent. After Vishnu Gupta the empire collapsed, its fragmented remnants existed here and there, till they too, finally disappeared from the historical map of India by the end of sixth century AD.

THE HINDU REVIEW : JANUARY 2017

1. Reserve Bank has came out with conditions for exchange of defunct notes for those, including non-resident Indians, who failed to do so till 30th December 2016, the last day for depositing the invalid currency notes in banks. Resident Indian citizens who were abroad from November 9th to December 30th can avail this facility up to March 31st, 2017 and NRI citizens, who were abroad during this period, can exchange their defunct notes up to June 30th, 2017.

2. Justice Mian Saqib Nisar has taken oath as the 25th Chief Justice of Pakistan. The oath was administered by the country's President Mamnoon Hussain at the President House. Justice Nisar has replaced Justice Anwar Zaheer Jamali.

3. Sikkim has emerged as the India's first fully organic state by converting around 75,000 hectares of agricultural land into sustainable cultivation.

4. Shankar Balasubramanian, an Indian- origin British professor of chemistry and DNA expert at Cambridge University, has received a Knighthood along with Olympic stars Andy Murray and Mo Farah among others by Queen Elizabeth II for their contributions.

5. Finance Ministry granted approval to 12 proposals of PSBs to raise a sum of Rs 2,914.038 crore through preferential allotment and permission given to raise Rs 200 crore by United Bank of India through QIP mode.

6. Mori, a tiny village under Sakhinetipalli mandal in East Godavari district of Andhra Pradesh, sealed its place on India's digital map by transforming completely into a Smart Digital Village, in every sense of the term.

7. Over 26 crore accounts have been opened under Pradhan Mantri Jan Dhan Yojana across the country.

8. Odisha's World famous 11-day gala festival Bargarh Dhanua Jatra has organised in January 2017.All rituals were performed before Goddess Samaleswari, the presiding deity of the event.

9. Gujarat chief minister Vijay Rupani dedicated India's first laser technology-based advanced AVMS RTO check-post at Shamlaji of Aravalli district in Gujarat. The check-post is equipped with advanced ray technology with a cost of Rs 4.72 crore.

10. India has successfully test-fired its home-grown long range intercontinental surface-to-surface nuclear capable ballistic missile Agni-IV from the Abdul Kalam Wheeler Island off Odisha coast. Agni-IV is a two-stage, surface-to-surface missile that is 20 metres long and weighs 17 tonnes.

11. India's largest LNG importer Petronet has signed an agreement to set up a $950 million liquefied natural gas import project in Bangladesh.

12. Two Hindi writers Shraddha and Ghyansham Kumar Devansh have been chosen for Bharatiya Jnanpith Navlekhan Award for the year 2016, the literary organisation announced.

13. State-run National Hydroelectric Power Corporation (NHPC) Chairman and Managing Director K M Singh has been conferred the 'Power & Energy Persona's Award for Individual Excellence' at the 10th ENERTIA Awards 2016.

14. An Indian-origin Saudi-based entrepreneur Shaikh Rafik Mohammed, who hails from Kerala has been appointed Major General of Kyrgyzstan, a rare military position occupied by an Indian in the Central Asian country.

15. Air Marshal Anil Khosla has took over as Air Officer Commanding-in-Chief Eastern Air Command.

16. India's star singles player Somdev Devvarman has announced his retirement from professional tennis. Somdev touched a career-high rank of number 62 in 2011.

17. Rio Olympian Sathish Sivalingam from Railways won the gold, for the sixth consecutive year, in the men's 77 kg category in the 69th men's and 32nd women's Senior National Weightlifting Championship, at the Ponjesly College of Engineering.

18. Rafael Nadal defeated David Goffin to win in Abu Dhabi. Rafael Nadal defeated Belgian David Goffin 6-4, 7-6 to win the Mubadala World Tennis Championships.

19. Govt's online payments app, BHIM (Bharat Interface for Money) is now the number one free app on Google Play Store. The app was launched by PM Modi to simplify digital payments.

20. India has ranked third among the countries offering the highest average annual salary to expatriates, according to HSBC Holdings data. Switzerland paid the highest salary in the world.

21. Prime Minister Narendra Modi has inaugurated the five-day annual Indian Science Congress at the Sri Venkateswara University in Andhra Pradesh.

22. Chandrababu Naidu, Chief Minister of Andhra Pradesh has launched a new health scheme, Arogya Raksha Scheme Tummalapalli Kalakshetram in Vijayawada to provide the medical treatment to the people of the Above Poverty Line at Rs. 1200 premium per annum.

23. Minister of State for Minority Affairs Mukhtar Abbas Naqvi has launched mobile app 'Haj Committee of India', which will provide information and facilitate e-payments for Haj pilgrimage.

24. Maharashtra Government has declared to ban the use of

Purse Seine Nets for fishing across Maharashtra to safeguard the Fingerlings, a fish species.

25. David R Syiemlieh has been appointed as the Chairman of the Union Public Service Commission (UPSC). He has take over from Alka Sirohi.

26. The Senate Functional Committee on Human Rights in Pakistan has unanimously approved the Hindu Marriages Bill.

27. The U.S. e-commerce giant, Amazon has been awarded a patent for launching a giant flying warehouse that would act as a launch pad for drones to deliver items within minutes.

28. Russia has finally delivered four Sukhoi Su-35 fighter jets to China after a delay of two years. The Su-35 is an advanced version of the Su-30s operated by the Indian Air Force.

29. Karnataka minister for co-operation and sugar H S Mahadeva Prasad passed away in Bangalore due to cardiac arrest. He was 58 years old.

30. China's table tennis Olympic champion Li Xiaoxia has announced her retirement. She is the eighth table tennis Grand Slam winner in history.

31. Cabinet has approved signing and ratifying an agreement between India and Uruguay regarding cooperation and mutual assistance in Customs Matters.

32. Election Commission has announced the dates for the assembly elections in five states Uttar Pradesh, Uttarakhand, Punjab, Manipur and Goa.

33. Justice Jagdish Singh Khehar has been sworn-in as the 44th Chief Justice of India. He replaced Justice TS Thakur whose tenure ended.

34. Google India has created two tools My Business and Digital Unlocked for the small and medium businesses in India,that would help to create an online presence, besides a digital training programme.

35. The 13th edition of Nepal's five-day Chitwan Elephant Festival kicked off in Kathmandu with the participation of over 50 elephants.

36. Finland has become the first country in the world to pay a basic income to randomly picked citizens on a national level in an aiming at dismissing poverty, motivate people to join work force and decrease unemployment.

37. The UK's ambassador to the European Union Ivan Rogers resigned from his post.

38. Reserve Bank of India has appointed Surekha Marandi as its Executive Director (ED) in place of U S Paliwal, who retired on December 31, 2016.

39. The United Nations 70th General Assembly has recognised the year 2017 as the International Year of Sustainable Tourism for Development.

40. Election Commission of India has issued a limitation for campaign expense per candidate. In Goa and Manipur, the limit on election expenses per candidate is Rs 20 lakh. In Punjab, Uttar Pradesh and Uttarakhand the election expenses limit per candidate is Rs 28 lakh.

41. State-owned fuel retailers, Indian Oil Corporation (IOC), Bharat Petroleum Corp Ltd (BPCL) and Hindustan Petroleum Corp Ltd (HPCL) will offer an upfront discount of Rs 5 on every LPG refill to all LPG customers who will book and pay for it online.

42. Prime Minister Narendra Modi has released special commemorative stamps on Prakash Parv in 350th birth anniversary of Guru Gobind Singh in Patna on 05th January 2017.

43. Telangana and Assam signed memoranda of understanding (MoUs) to join the Ujwal Discom Assurance Yojna (UDAY) taking the total number of states covered under the scheme to 20.

44. The Supreme Court of India has stripped Anurag Thakur of his powers as BCCI President for not complying with the orders of the apex court with regard to implementation of the Lodha committee reforms.

45. The two day Assam Biotech Conclave has began in Guwahati. Chief Minister Sarbanand Sonowal has inaugurated the conclave in presence of Science and Technology minister Keshab Mahanta.

46. For the benefit of voters, candidates, election staff as well as the Election Commission of India (ECI), the district administration of Ludhiana in Punjab has developed a mobile application named ECI360.

47. Yes Bank has entered into a tie-up with Bajaj Electricals for vendor financing using blockchain solution, and announced to use the technology more aggressively as it saves over 70 per cent in cost.

48. Mobile commerce and payments company Paytm has got the final permission to open a payments bank by RBI. Reserve Bank of India gave permission to formally launch Paytm Payments Bank.

49. Munich Re is opening a composite branch office in Mumbai to service the property-casualty, life, health reinsurance markets across the country. Munich Re Group or Munich Reinsurance Company is a reinsurance company based in Munich, Germany.

50. Solar power producer Azure Power has commissioned 150 MW solar power project in Punjab, which is its largest in North India.

51. Five Indian Americans Takes Oath as Members of US Congress. They are Kamala Harris, Ami Bera, Ro Khanna, Raja Krishnamoorthi and Pramila Jayapal.

52. Jovenel Moise has been elected as the President of Haiti.

53. MS Dhoni has stepped down as the captain of India's limited-overs sides.

54. India's women's football team defeated Bangladesh 3-1 in Siliguri, West Bengal to win the 2016 South Asian Football Federation Women's Championship for the fourth consecutive time.

55. Arthur Morris, who became the 82nd player to be inducted into the ICC Cricket Hall of Fame, was given the honour posthumously.

56. On the direction of the Apex court, Odisha Cricket Association (OCA) secretary Ashirbad Behera, president Ranjib Biswal and all OCA office-bearers quit from their posts.

57. Veteran actor Om Puri has passed away after a massive heart attack.The actor was 66. Om Puri was an Indian actor who has appeared in mainstream commercial Pakistani, Indian, British, and Hollywood, Independent films and art films.

58. India and Kazakhstan have signed the five national capital a Protocol to amend the existing Double Taxation Avoidance Convention (DTAC) between the two countries which was earlier signed on 9th December, 1996 for the avoidance of double taxation and for the prevention of fiscal evasion with respect to taxes on income.

59. The Minister of State for AYUSH Shri Shripad Yesso Naik has inaugurated the International Conference on "Yoga for Diabetes" which began in New Delhi.

60. The Centre has approved an assistance of over 1782.44 crore rupees for Karnataka. The state will get this sum from the National Disaster Relief Fund as drought relief.

61. The Island Tourism Festival 2017 has begun at Port Blair in Andaman & Nicobar islands. Lt. Governor Jagdish Mukhi has inaugurated the mega event at ITF Ground.

62. The Government has imposed an anti-dumping duty ranging from 6.30 US dollars to 351.72 US dollars per tonne on imports of jute and its products from Bangladesh and Nepal.

63. The Commerce & Industry Ministery has launched an IPR Enforcement Toolkit for Police. The toolkit has been jointly prepared by Cell for IPR Promotion and Management (CIPAM) and Federation of Indian Chambers of Commerce and Industry (FICCI).

64. Small Industries Development Bank of India (SIDBI) has tied up with Life Insurance Corporation of India (LIC) for augmenting capital support to enterprises in the country.

65. Karnataka Bank has launched a month-long campaign to promote a group personal accident insurance scheme for savings bank account-holders. 'KBL Suraksha'.

66. Tata Sons has nominated S Padmanabhan as the Chairman of Tata Power Co Ltd with immediate effect, in place of Cyrus Mistry.He is also the executive chairman of Tata Business Excellence Group. Recently he was appointed as the head of group for human resources for Tata Sons.

67. UK Senior diplomat Sir Tim Barrow was appointed the new ambassador to the European Union (EU). He replaced Sir Ivan Rogers.

68. French Consulting Corporation, Capgemini has appointed Anil Jalali as Chief Human Resources Officer for its India operation.

69. IBM has appointed Karan Bajwa as Managing Director of IBM India Pvt Ltd, succeeding Vanitha Narayanan who has been appointed as chairman of the Indian subsidiary.

70. Vice President Hamid Ansari has released a book titled The People's President: Dr APJ Abdul Kalam. The book was released at a function in New Delhi which was attended by Union Finance.

71. Former India captain Dilip Vengsarkar has submitted his resignation as vice-president of the Mumbai Cricket Association (MCA).

72. Renowned Sitar maestro Abdul Halim Jaffer Khan has passed away due to cardiac arrest. He was 88.

73. The 14th Pravasi Bhartiya Divas (PBD) convention has held in Bengaluru. The three-day event has kicked start with the Youth PBD, the theme of which is 'Role of Diaspora Youth in the Transformation of India'.

74. Tata Motors and Castrol have signed a 3-year strategic partnership agreement. As part of the agreement, Castrol will supply Commercial Vehicle Oils to Tata Motors globally. The agreement will cover over 50 markets including SAARC and ASEAN region, Middle East, Africa, Russia and Latin America.

75. China has launched its longest high-speed train service from Kunming capital of south-west China's Yunnan Province to Beijing. The train named 'Shangri-la of the World' left Kunming at 11:05 am on a 2,760-km trip to Beijing. The mileage will increase to 45,000 km by 2030.

76. RBI stated that foreign exchange reserves rose by $625.5 million to $360.296 billion in the week to December 30, 2016. In the previous week, the reserves had declined by $935.2 million to $359.671 billion. The reserves had touched $371.99 billion in the week to September 30, 2016.

77. The All India Conference of Chairpersons and Chief Executive Officers of States and Union Territories' Waqf Boards has been held in New Delhi. The conference has been inaugurated by Minister of State for Minority Affairs Mukhtar Abbas Naqvi.

78. India's pioneering online automobile transactional marketplace Droom has firmly entrenched its foothold as a complete eco-system for buyers to have an impeccable

automobile owning experience.

79. Japan has decided to be associated with the development of Chennai, Ahmedabad and Varanasi as smart cities. This was conveyed by Japan's Ambassador to India Mr. Kenji Hiramatsu during his meeting with Minister of Urban Development Shri M.Venkaiah Naidu.

80. India's per capita income, a gauge for measuring living standard, is estimated to cross Rs 1 lakh in 2016-17, up from Rs 93,293 in the previous fiscal.

81. Over 30 Indian-origin innovators, entrepreneurs and leaders have been featured in the 2017 edition of Forbes' list of super achievers under the age of 30 who seek to break the status quo and transform the world.

82. The Budget session of Parliament convened to start from January 31, a day before the Union Budget is likely to be presented. President Pranab Mukherjee has summoned the Rajya Sabha to meet on January 31, 2017.

83. China is setting up the world's highest altitude gravitational wave telescopes in a Tibet prefecture close to Line of Actual Control with India with a budget of $18.8 million to detect faintest echoes resonating from the universe which may reveal more about the Big Bang theory.

84. China's Central Bank (People's Bank of China) says, the country's foreign currency reserves shrank last year, marking large annual losses for the 2nd year in a row.

85. US President-elect Donald Trump has named Dan Coats as his National Intelligence Director. The Indiana ex-senator formerly served on the Senate Intelligence Committee.

86. Prime Minister Narendra Modi and his Portuguese counterpart Dr Antonio Costa has inaugurated the main convention of Pravasi Bhartiya Divas on 08th January 2017 in Bengaluru.

87. Indian tennis ace Sania Mirza picked up her first title of the season, combining with American Bethanie Mattek-Sands to lift the Brisbane International women's doubles title.

88. Novak Djokovic has won the Qatar Open tennis title. In an epic final in Doha, the Serbian defeated Andy Murray of UK by 6-3 5-7 6-4.

89. Employees' Provident Fund Organisation (EPFO) has made Aadhaar mandatory for its about 50 lakh pensioners and around four crore subscribers.

90. Prime Minister Narendra Modi has inaugurated the 08th Vibrant Gujarat Global Investors Summit 2017 at Mahatma Mandir in Gandhinagar.

91. Power Minister Piyush Goyal has unveiled world's largest street light replacement programme in South Delhi Municipal Corporation (SDMC) area.

92. The 11th annual Blind Challenge Car Rally was organised in Bhopal, to raise awareness about the issues concerning the visually-impaired.

93. SBI Pension Funds Pvt Ltd (SBIPFPL), a subsidiary of SBI, has recently appointed Kumar Sharadindu as the MD & CEO of the company.

94. The Bank of India has reduce its interest rates on retail loans, including home and vehicle loan. The bank earlier reduced its minimum lending rates or marginal cost of funds based lending rates (MCLR) by up to 90 basis points.

95. Gujarat government has come up with India's first student startup and innovation policy, which aims to provide Rs 200 crore in the form of grants to ideas developed by them.

96. Former Iranian President Akbar Hashemi Rafsanjani died Sunday after suffering a heart attack. He was 82.

97. Spaniard Roberto Bautista Agut has won the men's singles title of the Chennai Open 2017. Agut beat Russian 20-year-old Daniil Medvedev 6-3 and 6-4 to claim the first ATP tournament of the season.

98. Reigning Olympic and world 800m champion and world record holder, David Rudisha is the International Event Ambassador for the 14th Standard Chartered Mumbai Marathon.

99. The 11th World Hindi Day has been observed on 10th January 2017.

100. Megastar Amitabh Bachchan was given an award by the US Embassy in appreciation for his invaluable contributions to the US-India partnership on tuberculosis.

101. Maharashtra government has launched India's largest public WiFi service called 'MumbaiWifi'.

102. In Haryana, the State level Prarambh School for Teachers Education would be set up at village Silani in district Jhajjar over an area of 10 acres.

103. Flipkart has elevated former Tiger Global Management executive Kalyan Krishnamurthy as its new chief executive, replacing co-founder Binny Bansal, who has been named as the group chief executive.

104. Pakistan has fired its first submarine-launched cruise missile, a show of force for a country that sees its missile development as a deterrent against arch-foe India.

105. The 74th Annual Golden Globe Awards ceremony was organized at Beverly Hills, California, United States (US). The Golden Globe Awards are the annual awards that honor the best in Motion Pictures and American Television for the previous year. This year, La La Land, a romantic musical comedy-drama film won in all the seven categories including the top award of best musical or comedy. Veteran actress Meryl Streep was bestowed with the Cecil B. DeMille Lifetime Achievement Award.

106. US fast-food giant McDonald' announced to sell its businesses in mainland China and Hong Kong for $2.08

billion to Citic, a state-owned conglomerate, and the Carlyle Group, a private equity firm.

107. Mobile handset brand Gionee has roped in Indian test captain Virat Kohli as the brand ambassador.

108. An eight-year old boy from Jammu and Kashmir's Rajouri Abbu Ammaz has won gold medal in Thai Boxing Championship at the national level.

109. Leicester City boss Claudio Ranieri has been named as the Coach of the Year at the FIFA Football Awards in Zurich.

110. The World Bank has decelerated India's growth for 2016-17 fiscal to 7% from its previous estimate of 7.6%.

111. India and Kenya have signed agreements in the area of agriculture which was inked after delegation-level talks between Prime Minister Narendra Modi and Kenyan President Uhuru Kenyatta in New Delhi.

112. Indian Space Research Organisation (ISRO) and French Space agency (CNES) has signed a partnership agreement in satellite launch technology. The agreement was signed between ISRO Chairman Kiran Kumar and CNES President Jean-Yves Le Gall.

113. Prime Minister Narendra Modi has inaugurated the 'The Nobel Prize' exhibition at Science City in Gandhinagar, Gujarat. 'The Nobel Prize: Ideas Changing the World' contains several original artifacts.

114. To promote ease of ticketing through digital transactions, railway minister Suresh Prabhu released the new passenger mobile the application named 'IRCTC Rail Connect app'.

115. Bureau of Indian Standards (BIS) has revised Indian Standard on gold hallmarking, which is effective from January 1, 2017.

116. The United States has called for a partnership between India, Pakistan, and Afghanistan on counter-terrorism operations. State Department Deputy Spokesman Mark Toner told reporters in Washington that the security of the three countries is linked with one another.

117. Health Minister J P Nadda to launch Measles-rubella vaccine to roll out in Goa, Karnataka, Lakshadweep, Puducherry and Tamil Nadu between February 3 and 4, 2017 and the pneumonia vaccine will be introduced in Himachal Pradesh and parts of Uttar Pradesh and Bihar from March 17.

118. China has successfully sent three satellites into space in its first commercial mission using an updated version of the low-cost Kuaizhou-1A rocket, amidst the Communist giant's determined bid to expand its ambitious space program.

119. Former wrestler and coach Mahavir Singh Phogat made his way to the launch of his authorized biography 'Akhada' in Chandigarh. Sports journalist Saurabh Duggal released the biography.

120. The Federation Internationale de Football Association (FIFA) has decided that the World Cup will be expanded to host 48 teams, up from 32.

121. West Indies turned to former batsman Jimmy Adams into their new director of cricket Association.

122. Russian rhythmic gymnast Yana Kudryavtseva has retired from competition aged just 19, Kudryavtseva won 13 world championships from 2013 to 2015.

123. 12th January of every year is observed as National Youth Day, the birthday of Swami Vivekananda a grateful nation is celebrating Swamiji's hundred fifty-fourth birth anniversary with much fanfare.

124. World Bank President Jim Yong Kim stated that global economic growth is forecast to accelerate moderately to 2.7% in 2017 after a post-crisis low of 2.3% in 2016.

125. The government will add by next month 40 more cities to the list of towns it wants to develop as Smart Cities by providing funds for initiating urban reforms, Union Minister M Venkaiah Naidu said today. The addition of 40 new cities will take the total Smart Cities to 100.

126. With a view to promoting the dairy sector and rural livelihoods in Arunachal Pradesh, the border state has signed a MoU with National Dairy Development Board (NDDB) during the Vibrant Gujarat Global Summit 2017.

127. In the biggest hike in nearly three decades, Saudi Arabia has increased India's annual Haj quota by 34,500.

128. Union Minister Mukhtar Abbas Naqvi and Saudi Arabia's Haj and Umrah Minister Dr Mohammad Saleh bin Taher Benten inked an agreement in this regard in Jeddah, increasing the size of India's Haj quota from 1,36,020 to 1,70,520.

129. The month-long Magh Mela festival held at Sangam in Allahabad, Uttar Pradesh. Thousands of Pilgrims, saint and seers are taking holy dip at Sangam on the occasion of Paush Purnima. The month-long kalpwas also began with the holy bathing.

130. Khanderi, the second Scorpene class submarine that has superior stealth and the ability to launch a crippling attack with torpedoes as well as tube-launched anti-ship missiles whilst underwater or on the surface, launched at the Mazagon Dock Shipbuilders Limited, Mumbai.

131. Vedanta Foundation and Vedanta Sesa Goa Iron Ore, in collaboration with the Karnataka Directorate of Education, have launched a pilot project to promote digital education in schools across the State.

132. Helped by HDFC Bank, five temples in Kanyakumari district in southern Tamil Nadu have introduced digital wallets and PoS to enable their devotees to pay donations.

133. Anjani Portland Cement has commissioned a 16-mega watt (MW) coal-based captive power plant at its cement unit in Telangana.

134. Actress Tisca Chopra named as Best Actress for Chutney at the Jio Filmfare Short Film Awards. Popular actress Tisca Chopra stated that winning her first Filmfare Award for short film Chutney is extra special as it's a project she not just acted in, but also produced and co-wrote.

135. Vikram Pawah has been appointed as the president of BMW Group India, effective from March 1, 2017. He will take over from Frank Schloeder.

136. Norway has become the first country to cease FM radio broadcasting. The northern county of Nordland has stopped broadcasting using analogue frequencies as the Government plans to roll out digital-only radio over the course of the year.

137. The Indian hockey team captain PR Sreejesh has became a member of International Hockey Federation Athletes' Committee.

138. The Government of India has increased the minimum monthly pension to 9,000 per person, besides a two-fold hike in exgratia amount for central government employees.

139. NITI Aayog has projected the India GDP growth rate of 8 Percent for 2016-17 based on the appraisal document for the Twelfth Five-Year Plan.

140. Retail inflation fell to a nearly 3-year low of 3.41 % in December 2016, from 3.63 % in November 2016. Inflation eased mainly on account of falling prices of vegetables and pulses.

141. Global unemployment is expected to rise by 3.4 million in 2017 despite a likely modest pick-up in economic growth at 3.4% this year and 3.6% in 2018, against a six-year low of 3.1% in 2016, a new report by the International Labour Organisation.

142. Allaying fears of a slowdown following demonetisation, the country's industrial production grew 5.7% in November 2016, compared to a contraction of 3.4% in November 2015.

143. The world's first 'Gender Literature Festival' is scheduled to be held in Patna, Bihar in the second week of April 2017 The main aim of the fest to create a platform, to exchange ideas, and to share and learn experiences of renowned people in the field of gender literature.

144. Tata Consultancy Services has appointed Rajesh Gopinathan, the current chief financial officer, as CEO of the company. He replaces N Chandrasekaran, who has been named the chairperson of Tata Sons. TCS has also named N Ganapathy Subramaniam, currently President of TCS Financial Solutions, as chief operating officer.

145. State-run NTPC has signed a non-binding agreement with Rajasthan Rajya Vidyut Utpadan Nigam Ltd and Rajasthan Urja Vikas Nigam Ltd to take over Chhabra Thermal Power Plant.

146. Mahindra Asset Management Company Pvt. Ltd (MAMCPL) launched an open-ended scheme Mahindra Mutual Fund Dhan Sanchay Yojna scheme to generate long-term returns through investment in equity and debt.

147. Moving ahead with the strategic sale of Pawan Hans, the government sell its entire 51% stake and transfer the management control of the helicopter service operator. Pawan Hans is a joint venture where state-owned ONGC holds 49%.

148. XCMG, a China-headquartered global construction machinery company, will invest 150 million dollars in a new manufacturing unit in India for construction & material-handling machines.

149. Japanese Prime Minister Shinzo Abe has signed a 1-trillion yen, about 8.7 billion dollars, aid package over the next five years to the Philippines, meant to improve economic and political relations between the two island nations.

150. Congress leader and former Union Minister Manish Tewari was appointed as the senior fellow of US-based think tank Atlantic Council.

151. BJP Mumbai unit chief Ashish Shelar has been appointed as Maharashtra Cricket Association (MCA) president. Sylar takes over from the former ICC president Sharad Pawar.

152. Consulate General of India in Dubai has announced launch of the 'Diplomats Cricket Championship Cup' in association with the Skyline University College, Sharjah, to promote sportsmanship, camaraderie, and harmonious relationship among the diplomatic missions of UAE.

153. India is all set to get its first wax museum in June 2017 unveils Wax Figures Of Amitabh Bachchan, Lady Gaga. Madame Tussauds, the legendary wax attraction entertainment hotspot is all set to open its doors in capital New Delhi.

154. The Chief Minister of Kerala, Pinarayi Vijayan has inaugurated the first solar-powered boat of the state water transport department, Aditya at a function held in Vaikom boat Jetty in Kerala.

155. Ecuador has taken over from Thailand as chair of the Group of 77 which promotes the interests of the 134 developing countries it represents at the United Nations, including China.

156. Airtel Payments Bank the first payments bank started its nationwide operations on January 12, 2017 with an initial investment of Rs 3,000 crore and offering an interest rate of 7.25 per cent for savings accounts. The bank was launched by Finance Minister Arun Jaitley.

157. The Central Industrial Security Force has announced Rs 25 lakh ex-gratia payment to the family of each of the four

personnel gunned down by its jawan Balbir Singh in Aurangabad district of Bihar after a tiff.

158. In line with Government of India's policy of implementing the vision for coastal shipping, tourism and regional development, New Mangalore Port Trust (NMPT) has introduced Car carrier service between Gujarat and Mangaluru.

159. American snack and beverage giant PepsiCo India has sold a 2.5 acre land parcel in the Central suburb Chembur to The Wadhwa Group for Rs.190-200 crore.

160. The United States has announced the end of a 20-year economic embargo on Sudan, lifting trade and financial sanctions in an effort to foster ties with the Sudanese government.

161. 69th Army Day is being observed on 15th January 2017. The day marks the taking over of the Indian Army by the first Indian Commander-in-Chief, Field Marshal KM Cariappa, on January 15, 1948.

162. Gujarat won their first ever Ranji Trophy title beating Mumbai by five wickets in the final at the Holkar stadium in Indore. With this title, Gujarat have won the domestic titles in T20, one-day and Ranji. They are only the fourth team to achieve this feat.

163. The American SpaceX rocket company has resumed flights, launching a Falcon 9 vehicle from the Vandenberg Air Force Base on the California coast.

164. In Madhya Pradesh Indore district witnessed inauguration of first of its kind scheme of the country. Digital Dakiya, which aims at encouraging cashless transactions. "Digital Dakiya or Digital Postman will visit different places to teach and encourage people about cashless transactions and its benefits.

165. The two-day annual camel festival has began with much fanfare in the presence of foreigners and domestic tourists. District Collector Ved Prakash flagged off a procession from Junagarh which culminated at Karni Singh Stadium here in Bikaner, Rajasthan.

166. Rabi crops have been sown in around six crore 16 lakh hectares till date which is about 35 lakh hectares more than last year.

167. Securities and Exchange Board of India, SEBI, has decided to lower broker fees by 25 per cent to 15 rupees per transaction of one crore rupees as part of calibration of various other fees collected by the regulator from different market intermediaries.

168. Rajeev Singh, Member (Finance) in Prasar Bharati Board, will take charge as interim CEO of the public broadcaster after S C Panda retires in February 2017.

169. Tanzanian athlete Alphonce Felix Simbu (24) and Kenyan runner Bornes Kitur Chepkirui (31), flew past all competition to bag the top spots in the men's and women's category respectively in the full marathon at the 14th Standard Chartered Mumbai Marathon (SCMM) in Mumbai.

170. Former Punjab Chief Minister Surjit Singh Barnala, who took over reins of the state in the difficult period when militancy was at its peak in the mid-80s, died in Chandigarh on 14th January 2017 at the age of 91.

171. The limit on withdrawals from ATMs has been enhanced from the current limit of Rs.4,500 to Rs.10,000 per day per card (It will be operative within the existing overall weekly limit).

172. India has slipped 3 places to 92nd rank on the global index of talent competitiveness that measures how countries grow, attract and retain talent, a list topped by Switzerland.

173. The Supreme Court has given permission to a woman in her 24th week of pregnancy to undergo termination of pregnancy after medical report finds foetus is without skull.

174. Breaking a 3-month declining trend, wholesale inflation rose to 3.39% in December 2016. The increase was mainly due to a rise in prices of manufactured items, even as food articles turned cheaper.

175. Border Security Force (BSF) launched operation 'Sard Hawa' at the western international border of Rajasthan, under which vigil will be beefed-up to check the instances of infiltration due to the dense fog in the area.

176. The first edition of Asia-Pacific Broadcasting Union (ABU) International Television Dance Festival is scheduled to be held in Hyderabad the city with royal patronage for arts, literature, and architecture, on January 15, 2017. Prasar Bharati has hosted the event.

177. The Commerce Ministry has launched a mobile app 'SEZ India' which provides detailed information related to special economic zones.

178. For the benefit of both domestic and international tourists, Tamil Nadu Tourism Department has launched a mobile app 'pinakin' with information on tourism in Tamil Nadu with audio facilities.

179. N Chandrasekaran, Chairman designate of Tata Sons, has inaugurated the Kohli Research Block at the International Institute of Information Technology at Gachibowli, Hyderabad.

180. Sony Pictures Networks India has entered the Hindi film music space with the launch of Sony ROX HD.

181. Pentavalent Bio Sciences Pvt Ltd from Bengaluru has emerged the winner at the Tata Social Enterprise Challenge 2016-17.

182. The Joint Secretary of Department of Economic Affairs, Mr. Raj Kumar and Acting Country Director of the World Bank

Mrs. Genevieve Connors are signed s financing agreement for IDA credit of US$ 48 million for the 'Nagaland Health Project'.

183. The Bharathiya Reserve Bank Note Mudran PvtLtd, a fully controlled subsidiary of RBI has set records in currencynote printing. As per the data, 1350 million currency notes were printed in December 2016 in Mysuru which employess 650 workers who work for 12 hours in two shifts.

184. Information and Broadcasting Minister M Venkaiah Naidu launching a post graduate course in Urdu journalism at the Indian Institute of Mass Communication in New Delhi .

185. Kozhikode Corporation was declared as the first Elderly-Friendly Corporation in Kerala. The Kozhikode Corporationstate government has planned to setup Senior citizen's club, Day care centres as a part of Vayomitram project for the welfare of the elder people in the state.

186. The Capital market regulator of India, Securities and Exchange Board of India (SEBI) on January 14 tightened the norms associated to Mergers and Acquisitions (M&A) of Indian companies.The public shareholding of the resultant entity created by the merger of an unlisted and a listed company has to be more than 25%.

187. Future Group's fashion and lifestyle departmental store Central joined with SBI Card launched a second co-branded credit card to offer benefits to consumers in the premium lifestyle and fashion space. The Central SBI SELECT and SELECT+ Cards will offer an accelerated reward points structure.

188. China has sold two naval ships to Pakistan to protect the strategic Gwadar port and trade routes under the USD 46 billion China-Pakistan Economic Corridor. The ships named Hingol and Basol gets its name from nearby rivers in Pakistan.

189. Government owned Bharat Heavy Electricals Limited(BHEL) has commissioned new 500 MW Thermal Unit in West Bengal.

190. Kiran Doshi won The Hindu Prize 2016 at the 7th edition of The Hindu Lit for Life festival 2017 held in Chennai.

191. Rajeev Singh, Member of Prasar Bharati Board will take charge as interim CEO of the public broadcaster Prasar Bharati in February, 2017. He will replace S C Panda

192. Deepak Roy, known for his movie "Limit to Freedom" which won him a National award in 1996 under the category of best investigative film, has passed away at the age of 67 after suffering a cardiac arrest

193. India and Mauritius signed an MoU for cooperation in the field of cooperatives and related areas.The MoU was signed between Agriculture Minister Radha Mohan Singh, and the Indian Ocean island country's Business, Enterprise and Cooperatives Minister Soomilduth Bholah

194. The 58th edition of India International Garment Fair, IIGF begins in New Delhi. Organized by Apparel Export Promotion Council India, the event is one of the largest and most popular platforms in Asia.

195. A committee formed by the IIT Joint Admission Board (JAB) has recently given its suggestion to create 20 percent reservation seats for the girl students in IITs out of the total number of seats available.

196. The United Nations Educational, Scientific and Cultural Organisation (UNESCO) has registered Sitalpati or cool mat from the Cooch Behar district, West Bengal as an Sitlapati"intangible cultural heritage".

197. India has been ranked at 60th position among 79 developing economies with a score of only 3.38 in the Inclusive Development Index (IDI) of the World Economic Forum (WEF). The list has been topped by Lithuania among the 79 developing countries.

198. Karang, a small lake island in Manipur, has become the country's first cashless island.The Union ministry of electronics and information technology under its Digital India programme announced Karang as the first cashless island in India.

199. The Ministry of Petroleum and Natural Gas (MOP & NG) inaugurated one month long oil and gas conservation campaign "Saksham-2017" at a function in Unity College, Dimapur in Nagaland.

200. Private sector lender YES BANK in collaboration with T-Hub, Anthill and Lets Talk Payments launched a unique business accelerator program YES FINTECH to provide start-ups a platform for creating sustainable and market ready products as well as provide innovative banking solutions to the customers.

201. YES Bank has launched a first of its kind unique Customizable Savings Account to enable the customers to design an account as per their convenience.Mumbai based bank has become the first bank in India to launch such type of account that enables the customer to choose various features of a savings accounts that suits one's own lifestyle.

202. Tata Motors which owns Jaguar LandRover Automotive Plc, Ltd has finally appointed Natarajan Chandrasekaran, the Tata Sons chairman designate and outgoing chief executive of Tata Consultancy Services (TCS), as additional director and chairman of the board with immediate effect.

CURRENT AFFAIRS ZINGER : DECEMBER 2016

1ST TO 8TH DECEMBER 2016

1. In which state India's first and Asia's longest bicycle highway has been inaugurated?
2. Who hosted the golden jubilee (50th anniversary) celebrations of United Nations Commission on International Trade Law (UNCITRAL) recently.
3. Which book has won the prestigious Crossword Book of the Year Award in the Autobiography category.
4. Which company announced a partnership with Indian multinational Mahindra to develop blockchain solutions to revolutionize supply chain finance in the country?
5. World AIDS Day is observed across the world on 1 December annually. The theme for 2016 World Aids Day is-
6. India has improved its ranking by four places to ___ position among 136 economies in terms of enabling cross border trade, with Singapore leading the list.
7. CM Naveen Patnaik has inaugurated Tata Steel's 55,000 tonne per annum (TPA) ferro-chrome plant in Gopalpur Industrial Park in Ganjam district. He is the present CM of?
8. Union Cabinet has approved how much amount to development package for onetime settlement of 36,384 displaced families from Pakistan occupied areas of Jammu and Kashmir and Chhamb?
9. Breaking the Bofors jinx, India and _____ inked a nearly Rs 5,000 crore deal for 145 M777 ultra-light howitzers, which will be mostly deployed near the borders with China.
10. To check the misuse of Jan Dhan accounts by black money hoarders, the RBI has restricted the withdrawal from such accounts to _____ per month.
11. Who has won the World Chess Championship for the third consecutive time after defeating challenger Sergey Karjakin of Russia recently?
12. Which of the following private banks has tied up with Spice Digital for cash management services through the bank's e-collection facility?
13. India is hosting 'Heart of Asia' conference in which city?
14. The Competition Commission of India (CCI) has approved the merger of Bharatiya Mahila Bank (BMB) with the SBI. The BMB is headquartered at-
15. As announced by the govt, the economic growth of India for the second quarter (July-September 2016) of the current financial year was..........?
16. Which state has adopted the cashless system for all kind of payments?
17. Which Metro has completed one of the largest tunnelling projects in the world recently?
18. Name of the Indian Based fashion platform, which has been selected for facebook's developer-focused "fbstart" .
19. Confederation of All India Traders (CAIT) will hold a 2-day Less Cash India Summit from December 2 in........?
20. International Day of Persons with Disabilities being observed on 03rd December 2016. The theme of World Disability Day for 2016 is.................?
21. According to United Nations report india's economy projected to grow how much percent in 2017?
22. Which country have won the Asian Football Council's Developing Member Association of the Year Award 2016?
23. The world's shortest scheduled service flying it from Dubai to Doha launched by which airline?
24. Name of the company, which has recently listed in NSE (National Stock Exchange)?
25. Which country has won the women's cricket Asia Cup T20 after beating arch-rivals Pakistan in the final?
26. Who has been named the most admired leader in the technology space, in a survey conducted by VC firm First Round Capital involving over 700 startup founders?
27. US President-elect Donald Trump has named General Motors CEO _____to his economic and job-creation panel.
28. Which district has become the first district in Assam to pay wages to tea garden workers through individual bank accounts?
29. Which country will train Qatar police for handling the security during the FIFA World Cup 2022 scheduled to be held in that country?
30. India and _____ has signed four agreements on visas, cyberspace and investments recently?
31. Who has been crowned Miss Supranational 2016, an international beauty pageant?
32. Which movie had bagged as many as four awards, including for the Best Film, at the 23rd Star Screen Awards 2016 recently?
33. The VISAKA scheme launched by the Union Ministry for Human Resource Development is aimed at making people aware about-
34. Who has been appointed as a CEO & Director of Airtel Digital TV DTH arm?
35. The Hornbill Festival began was observed recently in which state? The festival coincides with the Statehood Day of the state which is observed on December 1.
36. Name the companies, which have signed to established a strategic IOT Advisory partnership?
37. Which company has launched its global startup program 'Launchpad' in India recently? An online portal featuring over 400 products from different startups including 25 Indian startups.
38. The International Volunteer Day (IVD) is observed across the world on _____ every year.
39. Name of the India's first online flea market, which lets a buyer and seller interact and transacts in 10 seconds literally.
40. Which country named its crown prince Maha Vajiralongkorn

as its new king, 50 days after the passing of King Bhumibol Adulyadei?

41. Name the Former international hockey umpire, who has passed away recently?

42. Who has won the online reader's poll for TIME Person of the Year?

43. Name the former CM of Tamil Nadu, who passed away recently at Chennai hospital?

44. Which company has launched a new personal safety app called 'Trusted Contacts' that lets users share their location with trusted people in everyday situations and emergencies?

45. Who has been sworn in as CM of Tamil Nadu at a sombre ceremony at the Raj Bhawan along with all the ministers in the erstwhile Jayalalithaa Cabinet?

46. Who has been elected as the second president of Uzbekistan after winning 88.61% vote in the first presidential election since the death of the authoritarian leader and President Islam Karimov?

47. President Pranab Mukherjee has inaugurated the first ever International Gita Mahotsav in.........?

48. John Key unexpectedly announced his resignation recently as the Prime Minister of-

49. Who has been appointed as a Senior Vice-President of Asian Football Confederation?

50. Sachin Bansal and Binny Bansal have been jointly named "Asian of the Year 2016" by Singapore-based newspaper The Straits Times. They are the founders of

51. Name the Prime Minister of France, who has resigned from Prime minister shaft and to declare himself a candidate for the presidency?

52. In order to mop up extra liquidity from the system in view of demonetisation, govt and the RBI have raised the Market Stabilisation Scheme (MSS) ceiling to

53. With which Bank, Metals and Minerals Trading gold Corporation (MMTC) has tied-up to sell government-minted Indian Gold Coin?

54. India received over _____ US dollar Foreign Direct Investment (FDI) milestone between April 2000 and September 2016.

55. The govt has extended the MIP on 19 products for two months to protect domestic steel industry. The term MIP stands for

56. The Russian-Indian _____ NAVY-2016 naval exercise will be held on December 14-21, 2016 in the southeastern Indian coastal city of Visakhapatnam and in the Bay of Bengal.

57. Under the second Meeting of Monetary Policy Committee (MPC) of RBI, What is the Reverse Repo Rate?

58. India has agreed to train the southeast nation's Sukhoi-30 fighter pilots, In order to further boost its growing defence ties with which country?

59. The first of its kind app on breastfeeding protection which launched by Jual Oram is named as?

60. According to The World Economic Forum (WEF) which language ranked 10th in the top 10 most powerful languages on the world?

61. The world's first hospital train, Lifeline Express train gets how many additional coaches for cancer treatment?

62. Name of the satellite, which Indian Space Research Organisation (ISRO) has launched through Polar Satellite launch Vehicle (PSLV C36) from the Satish Dhawan Space Centre in Sriharikota, Andhra Pradesh?

63. Birth anniversary of the father of Indian Constitution B R Ambedkar (April 14), will be observed as _____ in the country.

64. Name of the bank, which has bagged the 'Best Bank for SME Lending' award by Assocham recently?

65. Name of the actor, who has won the 'Kids' Ikon of the year at nickelodeon kids choice awards?

66. Who will be the next (44th) chief justice of india?

67. Name the person, who has been named as Time Magazine's Person of the Year?

68. Name of the state, which announced the setting up of a special panel to stop child trafficking recently?

69. Name of the football club, which have been awarded the Copa Sudamericana title by the CONMEBOL, the South American football association?

70. To speed up small value online transactions, the RBI has relaxed norms for AFA for payments up to 2,000 rupees. AFA stands for?

71. The Women and Child Development Ministry has tied up with _____ and _____ to offer more payment options to buyers and simplify shipping of products bought from "Mahila E-haat", an online marketing platform for women entrepreneurs.

Answer:

1. Uttar Pradesh
2. India
3. Playing it my way
4. IBM
5. Hands Up for HIV Prevention
6. 102nd
7. Odisha
8. Rs. 2,000 crore
9. USA
10. Rs 10,000
11. Magnus Carlsen
12. Federal Bank
13. Amritsar
14. New Delhi
15. 7.3%
16. Himachal Pradesh
17. Delhi Metro
18. CoutLoot
19. New Delhi
20. Achieving 17 Goals for the Future We Want
21. 7.6 per cent
22. India
23. Emirates airline
24. KIOCL (Kudremukh Iron Ore Company Limited)
25. India
26. Elon Musk
27. Mary Barra

28. Hailakandi
29. India
30. Qatar
31. Srinidhi Shetty
32. Pink
33. Cashless economic system
34. Sunil Taldar
35. Nagaland
36. KPMG and Microsoft
37. Amazon
38. 05th December
39. Yappily
40. Thailand
41. Phulel Singh Sujlana
42. Narendra Modi
43. J Jayalalithaa
44. Google
45. O Panneerselvam
46. Shavkat Mirziyoyev
47. Kurukshetra, Haryana
48. New Zealand
49. Praful Patel
50. Flipkart
51. Manuel Valls
52. Rs 6 lakh cr
53. State Bank of India
54. 300 billion US dollar
55. Minimum Import Price
56. Indra
57. 5.75%
58. Vietnam
59. Stanpan Suraksha
60. Hindi
61. 2
62. RESOURCE SAT-2A
63. Water Day
64. Vijaya Bank
65. Shahrukh Khan
66. Jagdish Singh Khehar
67. Donald Trump
68. West Bengal
69. Chapecoense
70. Additional Factor of Authentication
71. India Post and SBI

9TH TO 16TH DECEMBER 2016

1. Q1. Who has been appointed by U.S. President Donald Trump as U.S. envoy to China?
2. Q2. Ease of Doing Business conference 2016 has been jointly inaugurated by which two countries and where?
3. Q3. Who named the highest-paid athlete of all time by Forbes?
4. Q4. Which company named the company of the year by Fortune magazine in its annual Blue Ribbon ranking 2016?
5. Q5. Name the Bank, which bagged the 'Best MSME Bank Award (private sector) 2016'?
6. Q6. Name of the company, which has introduced business solutions from its partner ecosystem to meet the business needs of SME across Kerala?
7. Q7. Who will be the next Chief Justice of pakistan after the successor of Justice Anwar Zaheer Jamali?
8. Q8. Name the bank, which has been tied up with The Women and Child Development Ministry for buyers and simplify shipping of products bought from "Mahila E-haat"?
9. Q9. Name the companies, which have signed a pact to build India's biggest oil refinery on the west coast?
10. Q10. Name the app, which has been launched by Indian army for veterans?
11. Q11. Name the country, which has removed an "undeclared" ban on import of ginned cotton from India?
12. Q12. Name of two banks, which are approved to merge into the biggest bank of all Gulf Countries?
13. Q13. Name the 18th State, which has joined UDAY scheme?
14. Q14. Name the mission, launched by Kerala to focus on sanitation, water conservation, environmental protection and promotion of agriculture?
15. Q15. Name the website, which has launched by Railway Minister Suresh Prabhakar Prabhu to develop the Indian Railways in terms of service in travelling?
16. Q16. Who has been appointed as a Non-Executive Chairperson, of IDFC Bank recently?
17. Q17. Name the book, which is topped by Amazon's best-selling books of 2016?
18. Q18. Name the astronaut, who is dead recently and also the first American astronaut to orbit the earth?
19. Q19. Name the country, Which has signed a civil nuclear cooperation agreement with India, Recently?
20. Q20. In which city, 21st International Film Festival of Kerala began?
21. Q21. Name the State, which has launched 'Whistle Now' app to fight against corruption?
22. Q22. Name the channel, which has been launched to promote cashless transaction in rural areas?
23. Q23. Who has won the 2016 IBSF World Billiards?
24. Q24. On which date the Human Rights Day is observed?
25. Q25. On which date, the International Anti-Corruption Day is observed?
26. Q26. Name the mission, which has launched by Pranab Mukherjee on his 81st birthday to end child labour, child slavery and violence against children?
27. Q27. Name the place, where the first India-China Think-Tanks Forum started?
28. Q28. Name the Indian cricketer, who has scored three double centuries in Test Series 2016?
29. Q29. Name the Athlete, who became the first Indian to win a medal at the 2016 Mr Olympia event?
30. Q30. Name the woman, who became the first Canadian woman to appear on Canadian $10 bill?
31. Q31. Name the country, which has launched spacecraft for the International Space Station, carrying a large magnetic space junk collector to divert the space junk toward Earth's atmosphere?
32. Q32. Who has been appointed as a new Central Board of Direct Taxes (CBTD) Member?
33. Q33. Name the company, which has tied up with The Department of Science and Technology (DST) to formed a public-private partnership to conduct research on water and air pollution monitoring.
34. Q34. Name the documentary movie, which has won the Award of Recognition at Australian film festival?

35. Q35.Who has been appointed as a new prime minister of New Zealand?

36. Q36. Name the state, which has tied up with Tata Trusts to acquire digital platforms to strengthen the public distribution system (PDS) in the state, recently?

37. Q37. Name the country, which has launched its new generation weather satellites Fengyun-4?

38. Q38. Name the biography, which has been titled on Gymnastic Dipa Karmakar in 2016?

39. Q39. Name the two companies, which are agreed to cut oil output to boost oil prices in 2016?

40. Q40. Name the Organization, which has constituted a committee to fight against the problem of online piracy and develop suitable business standards and best practices for the digital entertainment industry?

41. Q41. Who has been appointed as the New Prime Minister of Italy?

42. Q42. Name the country, where the longest rail tunnel opens?

43. Q43. Who has won the prestigious Ballon d'Or award for the fourth time?

44. Q44. Name the business tycoon, who has been removed from the director and chairman shaft of The Tata Industries?

45. Q45. Who is the newly appointed UN Secretary-General?

46. Q46. The European Union (EU) has signed a deal with Cuba on political dialogue and cooperation, with Cuba being the only Latin American country to lack such an agreement earlier. What is the currency of Cuba?

47. Q47. Which organisation has signed an agreement with a consortium of six companies to deliver India's first industry-built satellite by late 2017 recently?

48. Q48. Name the Indian actress, who has been appointed as the UNICEF Global Goodwill Ambassador to promote child rights at the UNICEF 70th anniversary event?

49. Q49. India has outshone Russia, France, Japan and Saudi Arabia in the defence budget and has become world's fourth largest defence spender. Which country has largest defence spender in the world?

50. Q50. Name the player, who have won the 2016 ITF players of the year?

51. Q51. Who has been appointed as the New Industry Director of Facebook?

52. Q52. Kerala's Chief Minister _____ has inaugurated the third edition of the Kochi-Muziris Biennale (KMB) at an inaugural event in Parade Ground, Fort Kochi.

53. Q53. Which Indian Leader has been listed in the Global Thinkers of 2016 List compiled by the Foreign Policy magazine?

54. Q54. Who has won the Badminton World Federation (BWF) 2016 Most Improved Player of the Year award at the Players' in Dubai?

55. Q55. Which bank has tied-up with grocery delivery startup Grofers to deliver up to Rs2,000 cash to customers when they order grocery worth minimum Rs1,000 online recently?

56. Q56. India has signed a Grant Agreement of how much amount with International Bank for Reconstruction and Development (IBRD) for Additional Financing for Financing Energy Efficiency at MSMEs Project- Programmatic Framework for Energy Efficiency?

57. Q57. Prime Minister Narendra Modi has been ranked among the top 10 most powerful people in the world by Forbes. Mr Modi ranks 09th on the list of 74 topped by Russian President _____ for a fourth straight year.

58. Q58. Which country will contribute $500,000 to the UN Central Emergency Response Fund (CERF) for the year 2016-17?

59. Q59. The Asian Development Bank (ADB) has trimmed its 2016 growth estimate for India to how much percent from 7.4 percent due to weak investment, agricultural slowdown and the government's recent demonetization recently?

60. Q60. Who has been appointed as the chairman of LIC after the Successor of SK Roy?

61. Q61. Which e-commerce website has partnership with National Highway Authority of India (NHAI)?

62. Q62. The Government of India informed that it has extended the e-Tourist Visa facility to citizens of _____ countries.

63. Q63. Which city has entered into the UN's list of world heritage sites recently?

64. Q64. Who has taken charge as Chief Executive of the Indian Banks' Association (IBA)?

65. Q65. The World Bank Group (WBG) has halted the two concurrent processes initiated by _____ under the Indus Water Treaty.

66. Q66. WPI based inflation for November 2016 came in at a five-month low of 3.15 %, lower than 3.39 % in the october month, 2016. WPI stands for?

67. Q67. A biopic titled "Blond Ambition" has been named the most admired unproduced film script currently in the Hollywood system. It is the biopic of-

68. Q68. Indo-Russian Bilateral Naval Exercise Indra Navy-2016 was held in December 2016. The first edition of this maritime exercise was held in?

69. Q69. Which company has launched 'Each one, teach one' to increase digital inclusion?

70. Q70. Name the Gujarat-born activist, who led a campaign against low pay for women workers at a UK factory in the 1970s has made it the BBC's most influential women of the past 70 years list released.

71. Q71. Name the economist, who won a Nobel Prize for using game theory to explain nuclear strategy had passed away recently?

72. Q72. Sahaj International School in _____ will be the first residential transgender school in the country.

73. Q73. Which state government has approved an ordinance

proposing stringent action against bootleggers, tipplers and unscrupulous officials who help criminals escape raids on liquor dens in the dry state recently?

74. Q74. Pakistan has successfully test-fired an enhanced version of an indigenously-designed cruise missile that can

hit targets at _____ with all kinds of warheads, bringing many Indian cities within its range.

Answers:

1. Answer. Terry Branstad
2. Answer. India-UK, New Delhi
3. Answer. Michael Jordan
4. Answer. Alphabet
5. Answer. Karnataka Bank
6. Answer. Microsoft
7. Answer. Mian Saqib Nisar
8. Answer. SBI
9. Answer. IOC, BPCL, HPCL
10. Answer. Veterans Outreach App
11. Answer. Pakistan
12. Answer. National Bank of Abu Dhabi and First Gulf Bank
13. Answer. Himachal Pradesh
14. Answer. Haritha Keralam Mission
15. Answer. www.nationalrailplan.in
16. Answer. Veena Mankar
17. Answer. Harry Potter and the Cursed Child
18. Answer. John Glenn
19. Answer. Vietnam
20. Answer. Thiruvananthapuram
21. Answer. Kerala
22. Answer. Digi Shala
23. Answer. Peter Gilchrist
24. Answer. 10 December
25. Answer. 9 December
26. Answer. 100 million for 100 million campaign
27. Answer. New Delhi
28. Answer. Virat Kholi
29. Answer. Iqbal Sayed
30. Answer. Viola Desmond
31. Answer. Japan
32. Answer. Rajendra Kumar
33. Answer. Intel
34. Answer. Raising the Bar
35. Answer. Bill English
36. Answer. Uttar Pradesh
37. Answer. China
38. Answer. The Small Wonder
39. Answer. OPEC, non-OPEC
40. Answer. IAMAI
41. Answer. Paolo Gentiloni
42. Answer. Switzerland
43. Answer. Cristiano Ronaldo
44. Answer. Cyrus Mistry
45. Answer. Antonio Guterres
46. Answer. Peso
47. Answer. ISRO
48. Answer. Priyanka Chopra
49. Answer. USA
50. Answer. Andy Murray and Angelique Kerber
51. Answer. Pulkit Trivedi
52. Answer. Pinarayi Vijayan
53. Answer. Sushma Swaraj
54. Answer. PV Sindhu
55. Answer. Yes Bank
56. Answer. USD 05.19 million
57. Answer. Vladimir Putin
58. Answer. India
59. Answer. 7.0 per cent
60. Answer. VK Sharma
61. Answer. Paytm
62. Answer. 161
63. Answer. Rio de Janeiro, Brazil
64. Answer. V G Kannan
65. Answer. India and Pakistan
66. Answer. Wholesale Price Index
67. Answer. Madonna
68. Answer. 2003
69. Answer. Paytm
70. Answer. Jayaben Desai
71. Answer. Thomas Schelling
72. Answer. Kochi, Kerala
73. Answer. Gujarat
74. Answer. 700km

17th to 25th Dec 2016

1. Who has won the 'Global Agriculture Leadership Award 2016'?
2. Name the 14 Day exercise, which is held between Indian Army & the Maldives National Defence Force conducted on a yearly basis?
3. Who has been newly appointed deputy Secretary -General UN?
4. Vijay Diwas observed on which date of every year?
5. Name the country, which has topped the 2016 Asia's Innovation chart Index ?
6. Name the actor, who has acted in Bewitched and Titanic movies is died at the age of 89?
7. Name the place, where is the 5th Edition of India-Arab partnership conference held in 2016?
8. Who has been appointed as the New Indian Institute of Corporate Affairs (IICA) Director General?
9. Name the state, which has record 5% more growth then all over india?
10. Smriti Mandhana is associated to which sport?
11. Name the state, which has imposed the 10 years maximum

jail term against bootleggers, tipplers and unscrupulous officials who help criminals escape raids on liquor dens in the dry state?

12. Name the country, which has successfully test-fired an enhanced version of an indigenously-designed cruise missile that can hit targets at 700km with all kinds of warheads, recently?
13. Which city will be the first residential transgender school in the country?
14. Name the countries, which have signed the aggrement for avoidance of double taxation?
15. Which organisation has paused the Indus water treaty between India and Pakistan?
16. Who has been crowned as the Miss World 2016 at an event held in Maryland, USA?
17. Name the private sector bank, which has partnered with Ola, one of the popular mobile apps for transportation, to provide cash-on-demand at customer's doorstep.
18. BJP led Assam government has roped in Bollywood actress _____ as the brand ambassador of state tourism.

19. To conform with the concept of Skill India Campaign, and make India the Skill Capital of the World, Prime Minister Narendra Modi laid down the foundation stone of the first ever "Indian Institute of Skills" at -------------.

20. In which city the five-day India-Nepal Folk Crafts Festival (INCF-2016) has begun?

21. Who has been appointed as the new Chief Justice of India after President Pranab Mukherjee's approval?

22. NTPC Ltd and National Aluminium Company (Nalco) have jointly agreed to set up a coal-based power project, having a production capacity of 2,400 Mw, in which state?

23. Who has became the second Indian player to score a triple century in Tests against England held in MA Chidambaram Stadium, Chennai?

24. Who has won the BBC Sports Personality of the Year award 2016?

25. A French court has found Christine Lagarde guilty of negligence. She is the present chief of-

26. Employee's Provident Fund Organization (EPFO) has decided to lower the interest on EPF deposits for the current fiscal to _____, from 8.8% provided in 2015-16, for its over four crore subscribers.

27. Name the team, which has regained the Indian Super League (ISL) title by beating Kerala Blasters recently?

28. Which bank has bagged the SKOCH silver award for attaining the position of number1 channel partner of LIC of India?

29. Which country has recently signed an Open Skies Agreement with six countries at the International Civil Aviation Negotiations (ICAN), 2016 which were held in Nassau, Bahamas from December 5-9, 2016?

30. India has ranked _____ in the Global Wind Power Installed Capacity index after China, USA and Germany with cumulative installed wind power generation capacity of 28,279 MW in 2016.

31. Chhattisgarh Chief Minister Raman Singh has launched India's first cashless bazaar in _____ This 'Smart' bazaar consist of nearly Over 900 shops which are providing the facilities of cashless payments using POS, UPI and other digital systems to its customers.

32. India has won the five-match test match series against England by 4-0. Name the player, who has received the man of the series for his 655 runs in the test series?

33. The International Boxing Association or AIBA has unanimously voted to induct the Boxing Federation of India (BFI) as one of its permanent members. Where is the headquarter of AIBA?

34. Minister of State for Development of North Eastern Region Dr Jitendra Singh has announced to provide 207 crore rupees for protection and development of the world heritage island Majuli located along river Brahmaputra in ......?

35. Name the country, which has comissions it's first 7-tonne civil helicopter recently?

36. A free instant messaging service for work and business environments, Flock has launched world's first chat operating system"FlockOS". Who is the present Chief Executive Officer (CEO) of Flock?

37. In which among the following cities the 09th World Confluence of Humanity, Power and Spirituality has been held?

38. The world's first cloned goat bearing superfine Cashmere wool was born in which of the following countries recently?

39. The taxi-hailing service Uber has announced a partnership with which of the following phone makers that will help customers book a cab without downloading the application?

40. In which place the 12-foot-tall stone statue of renowned Tamil poet and philosopher-saint Thiruvalluvar was inaugurated at Mela Bhawan?

41. Which state has announced Aerospace and Defence Policy-2016 to attract investment into fields of aerospace and defence design, development and manufacturing in the state recently?

42. Name the player, who capped off a sensational year by being adjudged the ICC Cricketer of the Year to win the prestigious Sir Garfield Sobers Trophy?

43. Who has been appointed as the new Chief Secretary in Tamil Nadu recently?

44. In which city, ride-hailing service Uber Technologies launched its first fleet of electric cars?

45. Name the player, who has been named as captain of International Cricket Council's 2016 ODI XI?

46. Which country has successfully launched a 26-metre-long rocket named Epsilon-2?

47. Which country has inked an agreement with the New development bank (NDB) set up by the BRICS approving a 525 million yuan loan for a solar power project in the country?

48. Iran's President _____ unveiled a landmark Bill of rights guaranteeing freedom of speech, protest, fair trials and privacy.

49. As per the report published in Forbes magazine, India has overtaken the United Kingdom in terms of the size of the economy, first time in 150 years. India has now become the _____ largest country in terms of the size of the economy.

50. The Government of India approved cadre review and formation of the IEDS in the Office of the Development Commissioner, Ministry of Micro, Small and Medium Enterprises. IEDS stands for?

51. Which country has nationalized the largest private bank of the country "PrivatBank" recently?

52. Delhi Lieutenant Governor _____ has submitted his resignation to the Government of India.

53. Name the nuclear-capable subsonic cruise missile, which has launched by India fired from the Integrated Test Range at Chandipur, Odisha.

54. Which country has been opened the world's first solar road

made with 30,000 square feet of solar panels?

55. Name the actor, who has become the highest advance taxpaying in 2016 (till December 15, 2016)?

56. Which country has launched atmospheric CO2-monitoring TanSat satellite, in an effort to curb and monitor greenhouse gas emissions?

57. Which Indian city has emerged as the country's most well-read city in the fourth consecutive year with Bengaluru and Mumbai taking the second and third spot, according to Annual Reading Trends Report 2016 by Amazon?

58. Name the bollywood actor/actress, who has been ranked No. 1 on the fifth Forbes India Celebrity 100 List?

59. Name the country, which has won the the FIFA Team of the year 2016 title?

60. Name the player, who has been awarded the best footballer of the year by All India Football Federation (AIFF)?

61. Which country has announced to hold its first ever joint military exercise to begin a new level of bilateral military engagement with China recently?

62. Eminent modern Bengali poet _____ has been chosen for the prestigious Jnanpith Award for 2016, the literary organisation has announced.

63. Odisha Chief Minister _____ has launched "Biju Sishu Surakshya Yojana" for care and protection of HIV-positive orphan children in the state.

Answers:
1. Ratan Tata
2. EKUVERIN
3. Amina Mohammed
4. 16th December
5. India
6. Bernard Fox
7. Oman
8. Sunil Arora
9. Andhra Pradesh
10. Cricket
11. Gujarat
12. Pakistan
13. Kochi
14. India-Tajikistan
15. World Bank
16. Stephanie Del Valle
17. Yes Bank
18. Priyanka Chopra
19. Kanpur, Uttar Pradesh
20. Kathmandu, Nepal
21. Justice J S Khehar
22. Odisha
23. Karun Nair
24. Andy Murray
25. IMF
26. 08.65%
27. Atletico de Kolkata (ATK)
28. Corporation Bank
29. India
30. Fourth
31. Raipur
32. Virat Kohli
33. Lausanne, Switzerland
34. Assam
35. China
36. Bhavin Turakhia
37. New Delhi
38. China
39. Micromax
40. Haridwar, Uttarakhand
41. Gujarat
42. R Ashwin, India
43. Girija Vaidyanathan
44. Madrid, Spain
45. Virat Kohli
46. Japan
47. China
48. Hassan Rouhani
49. Fifth
50. Indian Enterprise Development Service
51. Ukraine
52. Najeeb Jung
53. Answer. Nirbhay
54. France
55. Hrithik Roshan
56. China
57. New Delhi
58. Salman Khan
59. Argentina
60. Jeje Lalpekhlua
61. Nepal
62. Shankha Ghosh
63. Naveen Patnai

26th to 31st Dec' 2016

1. Which country opened the world's first solar road made with 30,000 square feet of solar panels?

2. Which country has launched atmospheric CO2-monitoring TanSat satellite, in an effort to curb and monitor greenhouse gas emissions?

3. Which city has emerged as the country's most well-read city in the fourth consecutive year with Bengaluru and Mumbai taking the second and third spot, according to Annual Reading Trends Report 2016 by Amazon?

4. Name the bollywood actor/actress, who has been ranked No. 1 on the fifth Forbes India Celebrity 100 List?

5. Name the country, which has won the the FIFA Team of the year 2016 title?

6. Name the player, who has been awarded the best footballer of the year by All India Football Federation (AIFF)?

7. Which country has announced to hold its first ever joint military exercise to begin a new level of bilateral military engagement with China recently?

8. Eminent modern Bengali poet _____ has been chosen for the prestigious Jnanpith Award for 2016, the literary organisation has announced.

9. Odisha Chief Minister _____ has launched "Biju Sishu Surakshya Yojana" for care and protection of HIV-positive orphan children in the state.

10. Which country signed into law the USD 618 billion defence budget for 2017, which enhances security cooperation with India and conditions nearly half of the funding to Pakistan on a certification that it is taking demonstrable steps against the Haqqani Network?

11. Good Governance Day is being observed 25th December every year to mark the birthday of former Prime Minister _____ who has turned 92 on 25th December 2016.

12. Which country has unveiled a towering Christmas tree, claiming to have surpassed the world record for the tallest artificial Christmas tree?

13. Name the company. which in collaboration with Ministry of

Consumer Affairs has announced a nationwide 'Digitally Safe Consumer campaign, as part of a larger effort to help better protect consumer interest online recently?

14. Social networking giant Facebook has received 6,324 requests from Indian government agencies for 8,290 users/accounts in the first half of 2016, this is the second highest after_____

15. The government has launched a host of online initiatives including a mobile App _____ and an 'Online Consumer Mediation Centre (OCMC)' to provide speedy redressal of consumer grievances.

16. Name the player, who has honored with No. 1 spot after experiencing a sensational run in 2016 across all the formats of the game by Lord's Cricket Ground?

17. The Department of Consumer Affairs, Ministry of Consumer Affairs Food and Public Distribution has been celebrated the National Consumer Day this year (2016) with the theme _____ on 24th December, 2016 at Vigyan Bhavan, New Delhi.

18. Kuchipudi found a place in the Guinness World Records when a record 6,117 dancers came together to present a show. Kuchipudi is the classical dance of which state?

19. Which country will host the fifth edition of the Global Conference on Cyber Space (GCSS) in 2017 in which over 100 countries are expected to participate?

20. Government has launched ---------- for Consumers and Digi-Dhan Vyapar Yojana for Merchants to promote digital transaction.

21. Which state has rolled out 'Atal-Amrit Abhiyan' health insurance scheme which will provide coverage against several critical illnesses?

22. The foundation stone for India's first second generation ethanol bio-refinery to be set up by Hindustan Petroleum Corporation (HPCL) in which city?

23. Name the British Pop superstar, who had passed away at the age of 53 from suspected heart failure recently?

24. Name the village, which has been adopted by SBI for driving the Aadhaar-based merchant payment initiative, recently?

25. Name the player, who has ended the year on a high by bagging the National title in 6-red snooker, the shorter format of the game?

26. India has tested its _____ intercontinental ballistic missile (ICBM) in its final operational configuration from Wheeler Island off Odisha , paving the way for its eventual induction into the Strategic Forces Command (SFC) after user-trials.

27. Which of the following state has launched 25 bio-diesel buses recently?

28. Name the city, which is the first to organised Digi Dhan Mela to promote cashless transactions?

29. Name the person, who has resigned from the Rajya Sabha citing health issues recently?

30. In a relief to farmers hit by demonetisation, the Reserve Bank of India (RBI) has given an additional how many days to repay their crop loans due in November-December, 2016 and prompt repayment would be eligible for the extra 3% interest subsidy?

31. Name the scheme, which has been launched by Karnataka Vikas Grameen Bank for employing women in villages to promote and improve the cashless transactions in rural areas?

32. Who has been appointed as the first ever female director of Vatican Museums?

33. Which of the following banks, with UIDAI and NPCI, has announced the nationwide launch of its Aadhaar Pay, the country's first Aadhaar-linked cashless merchant solution recently?

34. Name the tennis player, who has clinched the ITF Hong Kong F4 Futures in 2016?

35. Which of the following countries has passed a new law to levy environment tax on polluters, especially on heavy industries?

36. Actor Salman Khan on Twitter has announced the launch of his app, _____ on his 51st birthday (27th December 2016).

37. Former _____ prime minister Ratnasiri Wickremanayake has passed away at the age of 83.

38. Non-banking finance company Au Financiers (India) has received final approval from the Reserve Bank of India to start operations as a small finance bank. Au Financiers (India) based in-------

39. Tata Motors has roped in Bollywood star _____ as brand ambassador for its commercial vehicle (CV) business unit.

40. Union Minister for Science and Technology and Earth Sciences, Dr Harsh Vardhan has inaugurated the 24th National Children's Science Congress at Vidyapratisthan's Institute of Information Technology, Baramati in-----------.

41. The Reserve Bank of India (RBI) has opened a banking ombudsman office in Dehradun, Uttarakhand. It is the third ombudsman office in North India after Kanpur and Chandigarh. Who is the present Governor of RBI?

42. Name the actor, who has received an honorary doctorate from Maulana Azad National Urdu University (MANUU) in Hyderabad for his extraordinary contribution in promotion of the Urdu language and culture through his films?

43. Who has been appointed by the Government of India as the deputy governor of the Reserve Bank of India (RBI) recently?

44. Pune based public sector lender Bank of Maharashtra, has helped to make the village of Malangaon, in Sangli district, Maharashtra, a completely cashless village. Who is the present Managing Director (MD) & Chief Executive Officer (CEO) of Bank of Maharashtra?

45. PM Narendra Modi has laid the foundation stone of Char Dham highway development project. Char Dham Yatra is an annual pilgrimage to the shrines of Kedarnath, Badrinath, Gangotri, and Yamunotri in which state?

46. Name the player, who has been named skipper of Cricket Australia's ODI team of the year 2016.

47. Name the State, which has launched Nagar Uday Abhiyan Scheme, recently?

48. Indian Army has inked an agreement with _____ to set up a research and development (R&D) cell at the IIT campus to identify problems and possible solutions for the Indian Army.

49. India has signed an agreement with Bhutan for assistance in green and sustainable construction of infrastructure in the Himalayan kingdom. What is capital of Bhutan?

50. Name the North-eastern state, which will host the 2022 National Games coinciding with its 50 years of statehood.

51. Eminent Rajasthani writer _____ has been chosen for the 26th Bihari Puraskar, 2016 by the K K Birla Foundation.

52. Name the Indian State, which has decided to set up pilot corridor for an innovative concept of 'Caterpillar Train'?

53. Ana Ivanovic, the former world No.1 and 2008 French Open champion, has been retired from tennis recently. She is belongs to which country?

54. Which among the following private sector banks has introduced a full-fledged NRI-focused mobile banking application called SIB Mirror+ across major mobile platforms.

55. Sunderlal Patwa, who passed away recently, was the former Chief Minister of which state?

56. Government of India has launched Swachh Swasth Sarvatra initiative, aiming at strengthening health centres in open

defecation-free blocks. Who is the present union Health and Family Welfare Minister?

57. Who has been replaced Najeeb Jung as the next Delhi Lt Governor?

58. Which among the following banks has launched Qualified institutional placement (QIP) to raise Rs 599.88 crore recently?

59. Which among the following two States of India has signed an agreement to assist it compile a centralised database of its population to ensure efficient and effective implementation of welfare programmes?

60. Name the public sector bank, which has signed an agreement with Heritage Foods Ltd (HFL) to provide dairy loans to farmers through the lender's branches across the country?

61. Coca-Cola India has signed Bollywood actor _____ as brand ambassador for its Thums Up brand.

62. Who has been appointed as the new J&K police chief after the succeed of DGP K Rajendra?

63. In which among the following Indian cities, Chinese e-retail giant Alibaba has made investments in India's Snapdeal and Paytm is setting up its first office?

64. The Reserve Bank of India (RBI) has asked lenders to provide borrowers 90 days for repayment of housing, car, farm and other loans worth up to _____ rupees, saying that the dispensation will apply to dues payable between 1st November and 31st December.

ANSWERS

1. France
2. China
3. New Delhi
4. Salman Khan
5. Argentina
6. Jeje Lalpekhlua
7. Nepal
8. Shankha Ghosh
9. Naveen Patnaik
10. USA
11. Atal Bihari Vajpayee
12. Sri Lanka
13. Google India
14. USA
15. Smart Consumer
16. Virat Kohli
17. Alternate Consumer Disputes Redressal
18. Andhra Pradesh
19. India
20. Lucky Grahak Yojana
21. Assam
22. Bathinda, Punjab
23. George Michael
24. Shirki village, Maharastra
25. Pankaj Advani
26. Agni-V
27. Karnataka

28. Gurugram, Haryana
29. Mithun Chakraborty
30. 60 Days
31. Bank Sakhi Scheme
32. Dr Barbara Jatta
33. IDFC Bank
34. Yuki Bhambri
35. China
36. BeingInTouch
37. Sri Lanka
38. Jaipur, Rajasthan
39. Akshay Kumar
40. Pune, Maharashtra
41. Urjit Patel
42. Shahrukh Khan
43. Viral Acharya
44. Ravindra Prabhakar Marathe
45. Uttarakhand
46. Virat Kohli
47. Madhya Pradesh
48. IIT-Gandhinagar
49. Thimphu
50. Meghalaya
51. Satya Narayan
52. Haryana
53. Serbia
54. South Indian Bank

55. Madhya Pradesh
56. Jagat Prakash Nadda
57. Anil Baijal
58. Lakshmi Vilas Bank
59. Haryana and Andhra Pradesh
60. Bank of Baroda
61. Ranveer Singh
62. Dr Shesh Pal Vaid
63. Mumbai
64. One crore rupees

Twisted Ones for Banking Exams: Reasoning

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

A, B, C, D, E, F, G and H are eight friends who live in an eight-story building. The ground floor is numbered one and the topmost floor is numbered eight. Each of them studies different subjects, viz MATHS, CHEMISTRY, PHYSICS, BIOLOGY, ENGLISH, HISTORY, CIVICS and GEOGRAPHY, but not necessarily in the same order. There is only one floor between A and the floor on which the one who study GEOGRAPHY lives. The person who study GEOGRAPHY does not live on floor number 1. D lives just below B. The one who study MATHS lives on an even-numbered floor and just above the floor on which the one who study ENGLISH lives. The person who study HISTORY lives on an even-numbered floor but not on the 8th floor. Neither D nor H lives on the 1st floor. Only one person lives between the one who study CIVICS and D. A lives on an odd-numbered floor and E lives just above A. B lives on the fourth floor.

Only two persons live between the person who study HISTORY and A. F lives just below the one who study ENGLISH. D study neither ENGLISH nor GEOGRAPHY. One who study Physics does not live on an odd-numbered floor. G does not study CHEMISTRY. There are two floors between the floor on which H lives and the floor on which E lives. Only two persons live between the one who study BIOLOGY and the one who PHYSICS.

1. Who among the following study CHEMISTRY?
   (a) D   (b)C   (c)F
   (d)E   (e)None of the above

2. How many persons are there between E and B?
   (a) One   (b) Two   (c) Three
   (d) Four   (e)None of the above

3. Who among the following lives on the topmost floor?
   (a) The one who study MATHS
   (b) The one who study HISTORY
   (c) The one who study PHYSICS
   (d) The one who study CHEMISTRY
   (e)None of the above

4. Which of the following combinations is/are true?
   (a) Floor no. 2 – D – BIOLOGY
   (b) Floor no. 5 – F – GEOGRAPHY
   (c) Floor no. 1 – C – CHEMISTRY
   (d) Floor no. 8 – E – MATHS
   (e)None of the above

5. A study which of the following subjects?
   (a) MATHS   (b) GEOGRAPHY   (c) HISTORY
   (d) ENGLISH   (e) None of the above

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

Eight friends A, B C, D, E, F, G and H are sitting in a straight line facing north. All of them like a different subject, viz English, Hindi, Maths, Biology, Physics, Psychology, Chemistry and Accounts, but not necessarily in the same order.

The one who reads Accounts sits third to the right of G. C is on the immediate left of G. The person who reads Maths sits second to the left of C. B sits second to the right of H, who read neither Accounts nor Maths. Only two persons sit between C and the one who reads Physics. A and F are immediate neighbours and both of them do not read Accounts. The person who reads English sits second to the right of A. There are two persons between D and the one who reads Hindi. D does not like Accounts. The one who reads Psychology is an immediate neighbor of the one who reads Accounts. The one who reads Physics sits second to the left of A. One of the immediate neighbours of G reads Chemistry. D sits on an extreme end of the line.

6. Who among the following likes Biology?
   (a) A   (b) H   (c) B
   (d) D   (e)None of the above

7. Who among the following sits on the immediate left of F?
   (a) C   (b) A   (c) D
   (d) E   (e)None of the above

8. C likes which of the following subjects?
   (a) Hindi   (b) English   (c) Psychology
   (d) Biology   (e)None of the above

9. How many persons are there between A and H?
   (a) Three   (b) Two   (c) None
   (d) Four   (e)None of the above

10. What is the position of B with respect to the one who likes Chemistry?
    (a) Second to the left (b) Second to the right
    (c) Third to the right   (d)Fourth to the left
    (e)None of the above

11. **Statement:** The government has increased the price of aviation turbine fuel by 9.2 percent, while that of non-subsidised cooking gas was raised by Rs. 21 per cylinder.
    Which of the following may be a **problem reason(s)** for the increase in the prices of turbine fuel and gas cylinder by the government?
    (a) Increase in the price of gas and fuel in the international market.
    (b) Increase in taxes of fuel and cooking gas by the government.
    (c) Decrease in the subsidies given by the government of fuel and cooking gas
    (d) To overcome the loss on the petroleum products by the oil marketing companies
    (e)All the above

12. **Statement:** The pollution level in the cities of Kerala has reached an alarming level.
    Which of the following **courses of action** should be taken by the Kerala government to decrease the pollution level in the cities?
    (a) Closing down of chimneys and shifting of factories outside the cities.
    (b) The government should make the use of CNG by vehicles

maCivicstory in the cities.

(c) The government should increase the taxes on the registration of new diesel vehicles.

(d)The government should impose additional taxes on the entrance of diesel vehicle in the cities.

(e)All of these

13. **Statement:** The government has hiked the minimum support price (MSP) of paddy from Rs. 60 to Rs. 1,470 per quintal for the year 2016-17 kharif season.

Which of the following will **not** be an **effect** of the increase in the MSP by the government?

(a) Farmers' income may increase in the country.

(b) The retail price of rice will decrease in the market.

(c) The production of kharif crop may increase for the year 2016-17.

(d)More farmers will cultivate kharif crops.

(e)All of these

14. **Statement:** Hong Kong & Shanghai Corp. (HSBC) has decided to shut 24 of its 50 branches in India.

Which of the following may be the **reason** for the shutdown of branches in India?

(A) Small number of retail customers

(B) Retail banking customer taking online route for their transaction

(C) Cost reduction measures taken by the bank

(D) Major branches of HSBC running in loss in the world

(a) Only (B) and (C)   (b) Only (A) and (D)

(c) Only (A) and (C)   (d) Only (A) and (B)

(e)None of the above

15. **Statement:** Future Group has launched a discount scheme on the first eight days of every month at the country's largest supermarket chain Big Bazaar in the most aggressive attempt to compete with Amazon and Flipkart.

Which of the following will **not** be an **effect** of the scheme launched by the Future Group?

(a) The footfalls in Big Bazaar will increase.

(b) The profit of the Future Group will increase.

(c) The sale of the online companies running in the same business may decrease.

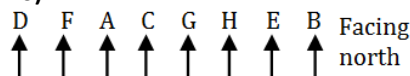(d) The sales of small retailers will increase.

(e)Only (c) and (d)

Solutions

Directions (1-5):

Floor	Person	Examination
8	E	MATHS
7	A	ENGLISH
6	F	PHYSICS
5	H	GEOGRAPHY
4	B	HISTORY
3	D	BIOLOGY
2	C	CHEMISTRY
1	G	CIVICS

1. (b)

2. (c)
3. (a)
4. (d)
5. (d)

Directions (6-10):

D F A C G H E B   Facing north

Person	Subject
A	Biology
B	Accounts
C	Hindi
D	Physics
E	Psychology
F	Maths
G	English
H	Chemistry

6. (a)
7. (c)
8. (a)
9. (b)
10. (b)
11. (e); Prices will rise in each of the above cases.
12. (e); All are appropriate courses of action taken by the government to curb the higher pollution level.
13. (b); Only (b) will not be an effect of increase in the MSP by the government.
14. (a); Digital banking is becoming popular day by day in the world and the customers are making maximum transactions online, So only (C) and (B) are the reasons.
15. (d); The launch of new scheme will definitely increase the overall sale of Big Bazaar and the same people will not go to small retailer for the purchase of monthly grocery. So (d) will not be an effect of the scheme launched by the Future group.

Twisted Ones for Banking Exams: Quant

1. Pipe A, B and C are kept open and fill a tank in t minutes. Pipe A is kept open throughout, pipe B is kept open for the first 10 minutes and then closed. Two minutes after pipe B is closed, pipe C is opened and is kept open till the tank is full. Each pipe fills an equal share of the tank. Furthermore, it is known that if pipe A and B are kept open continuously, the tank would be filled completely in t minutes. How long will C alone take to fill the tank?

   (a) 18　　　　　(b) 36　　　　　(c) 27
   (d) 24　　　　　(e) 20

2. The average age of a couple was 24 years. After their 1st and 2nd children (twins) were born, the average age of the family became 13.5 years. The average age of the family just after 3rd child was born was 13.2 years. The average age of the family after 4th child was born was 16 years. The current average age of the family is 19 years. What is the current age of the twin children?

   (a) 14 years　　　(b) 15 years　　　(c) 11 years
   (d) 12 years　　　(e) 13 years

3. A man buys Vinegar at Rs 10/litre and dilutes it with water. He sells the mixtures at the cost price and thus gains 11.11%. Find the quantity of water mixed by him in every litre of Vinegar.

   (a) 0.1 L　　　　(b) 0.909 L　　　(c) 0.125 L
   (d) 0.111 L　　　(e) None of the above

4. There are 500 rooms in a multi-floored hotel. However, due to a change in rule, the hotel has to decrease the number of floors by 5. However, the management is able to put 5 more rooms in each floor. Over all, the number of rooms in the hotel decreases by 10%. Find the number of floors and the number of rooms/floor the hotel originally had?

   (a) 10 floors 50 rooms　　　(b) 20 floors 20 rooms
   (c) 20 floors 25 rooms　　　(d) 50 floors 10 rooms
   (e) Cannot be determined

5. A earns 25% more than B. C earns 25% more than A. A earns 20% more than D. E earns 20% more than A. A, B, C, D, and E earn integer amounts less than Rs. 100. What is the total amount earned by all five of them put together?

   (a) Rs. 300　　　(b) Rs. 245　　　(c) Rs. 305
   (d) Rs. 480　　　(e) Data inadequate

6. On a certain sum of money, compound interest earned at the end of three years is equals to Rs. 1456. Compound interest at the end of two years is Rs. 880. Compute the principal invested.

   (a) Rs. 2,400　　　(b) Rs. 2,800　　　(c) Rs. 2,000
   (d) Rs. 1,600　　　(e) None of the above

7. Two ship travelling at 30 km/hr and 90 km/hr head directly towards each other, they are 120 km apart at the starting time. How far apart are they (in Km.) at one minute before they collide.

   (a) 1 km　　　　(b) 2 km　　　　(c) 3 km
   (d) 4 km　　　　(e) None of the above

8. A, B and C start from the same place and travels in same direction at speeds of 20, 30 and 40 km/hr respectively. B starts 3hour after A. If B and C overtake A at the same instant. How many hours after A did C start.

   (a) 4　　　　　(b) 3.25　　　　(c) 4.5
   (d) 5.5　　　　(e) None of the above

9. Sameer went from Delhi to Kanpur via Agra by car. The distance from Delhi to Agra is ½ times the distance from Agra to Kanpur. The average speed from Delhi to Agra was one-third time as much as that from Agra to Kanpur. The average speed for the entire journey was 60 km/hr, What was the average speed from Agra to Kanpur.

   (a) 1.15 km/hr　　　(b) 90 km/hr　　　(c) 120 km/hr
   (d) 100 km/hr　　　(e) None of the above

10. Out of the 75 students enrolled in the Economics class, 12% did not qualify to take the final examination on account of lack of attendance. Of those who qualified to take the test, 9.09% absented themselves from the exam. Two thirds of those who took the exam passed the examination. 75% of those who passed secured a first class in the paper. How many students who passed the exam scored less than first class?

    (a) 15　　　　　(b) 10　　　　　(c) 12
    (d) 16　　　　　(e) None of the above

Direction (11-15): What should come in place of the question mark (?) in the following number series?

11. 550, 550, 549, 544, 515, ?

    (a) 495　　　　(b) 505　　　　(c) 315
    (d) 306　　　　(e) 510

12. 450, 900, 600, 800, 640, ?

    (a) 678　　　　(b) 568　　　　(c) 853
    (d) 650　　　　(e) 768

13. 1, 10, 130, 1570, ?, 36130

    (a) 21012　　　(b) 10021　　　(c) 10210
    (d) 12010　　　(e) 11020

14. 1134, 810, 756, ?, 540, 480

    (a) 540　　　　(b) 640　　　　(c) 440
    (d) 740　　　　(e) 840

15. 50, 562, 762, 2524, 6189, ?

    (a) 18542　　　(b) 20295　　　(c) 25682
    (d) 5428　　　(e) 12504

Solutions

1. (d); A is kept open for all t minutes and fills one-third the tank. Or, A should be able to fill the entire tank in '3t' minutes.

A and B together can fill the tank completely in t minutes.

$$\frac{1}{t} = \frac{1}{3t} + \frac{1}{B}$$

B = 3t/2

To fill one-third the tank, B will take = $\frac{3t}{2} * \frac{1}{3} = \frac{t}{2}$ minutes.

B is kept open for t - 10 minutes.

t/2 = t - 10, t = 20 minutes.

A takes 60 minutes to fill the entire tank, B takes 30 minutes to fill the entire tank. A is kept open for all 20 minutes. B is kept open for 10 minutes.

C, which is kept open for = (10-2) = 8 minutes also fills one-third of the tank.

Or, c alone can fill the tank in = (8*3) = 24 minutes.

2. (d); Sum of the ages of the couple = 24 * 2 = 48

After the 1st and 2nd children, sum = 13.5 * 4 = 54

Difference in sum = 54 – 48 = 6 years

Or after 6/ 2 = 3 years, the twins were born to the couple (Ages of children at the time of birth is 0)

After 3rd child, sum = 13.2 * 5 = 66 yrs

Difference = 66 – 54 = 12

Or after 12/4 = 3 yrs, 3rd child was born (Couple + 2 children were already present. So 4)

After 4th child, sum = 16 * 6 = 96 yrs

Difference = 96 – 66 = 30

Or after 30/5 = 6 yrs, 4th child was born

Current sum = 19 * 6 = 114 yrs

Difference 114 – 96 = 18 yrs

Or after 18/6 = 3 yrs

The gap between the children are as follows: 3 yrs, 6 yrs and 3 yrs
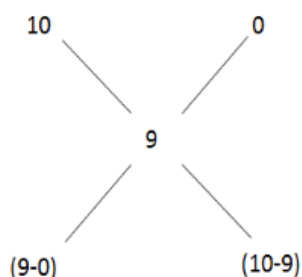
Age of eldest ones = 3 + 6 + 3 = 12

3. (d); Sol. As we know 11.11% = 1/9

Therefore, to gain 11.11%, C.P. + 1/9 * C.P. = 10

=> 10C.P/9 = 10

=> C.P. = Rs 9

Therefore,

```
    10              0
      \           /
       \         /
        \       /
         \     /
           9
         /     \
        /       \
       /         \
      /           \
  (9-0)           (10-9)
```

So, Vinegar: Water = 9 : 1 With 1 litre of Vinegar, water =

1/9 * 1 litre = 0.111 L

4. (c); Sol. Let the number of floors be x and rooms per floor be y

So, xy = 500

After the change,

(x-5) * (y+5) = 450

xy – 5y + 5x – 25 = 450

500 – 5(y-x) – 25 = 450 (As, xy = 500)

5(y-x) = 25

y-x = 5 (Only option c satisfies this condition)

5. (c); Let A earns Rs. x

So, B = 4x/5

C = 5x/4

D = 5x/6

E = 6x/5

In order for the amounts earned by A, B, C, D and E to be integers, the amount earned by A should be a multiple of 4, 5 and 6. Or, the amount earned by A should be a multiple of 60. The only multiple of 60 that is a 2–digit number is 60.

So, if A earns Rs. 60, B should earn Rs. 48. C should earn Rs. 75, D should earn Rs. 50 and E should earn Rs. 72.

The total income earned by all 5 of them should be equal to Rs. 60 + Rs. 48 + Rs. 75 + Rs. 50 + Rs. 72 = Rs. 305

6. (c); Let principal = P, rate of interest = r%

CI earned at the end of three years = $P(1 + r)^3$ - P = 1456

=> $P(3r^2 + 3r + r^3)$ = 1456

CI earned at the end of two years = $P(1 + r)^2$ - P = 880

=> $P(r^2 + 2r)$ = 880

$(r^2 + 3r + 3)$ x 440 = (r + 2) x 728

$(r^2 + 3r + 3)$ x 55 = (r + 2) x 91

$55r^2 + 165r + 165 = 91r + 182$

$55r^2 + 74r -17 = 0$

$55r^2 + 85r - 11r - 17 = 0$

5r (11r + 17) -1 (11r + 17) = 0

r = 0.2 or a negative number. Or, r has to be 20%.

So, $P(1 + 0.2)^2$ - P = 880

P = 2000

7. (b); If the final one minute before collision, the two ship travel $30 \times \frac{1}{60}$ km and $90 \times \frac{1}{60}$ km

ie $\frac{1}{2}$ km and $\frac{3}{2}$ km

As they move in opposite directions, distance between the ship one minute before collision is,

$= \frac{1}{2} + \frac{3}{2} = 2$ km

8. (c); Speed of A, B and C are 30 km/hr, 40 km/hr and 60 km/hr respectively.

B Start when A already travelled for 3 h and covered

$= 3 \times 20 = 60$ km

Time taken by B to overtake A $= \frac{60}{10 \text{ (Relative speed of B and A)}} =$ 6 hr.

It means when B overtake A, A has travelled for 9 hr and B for 6 hr.

It is given that B and C overtake A at a same instance, It means when C overtakes A, both of them will have covered the same distance.

Let C takes t hours to cover the same as covered by A in 9 hr.

$9*20 = t*40$

$t = 4.5$

C started after $(9 - 4.5 = 4.5)$, when A started.

9. (d); Let total distance from Delhi to Kanpur $= \frac{3d}{2}$ km

Distance from Delhi to Agra $= \frac{d}{2}$ km

And distance from Agra to Kanpur $= \frac{d}{1}$ km

Let the average speed from Agra to Kanpur $= x$

Average speed from Delhi to Agra $= \frac{1}{3}x$

Average speed $= \frac{\text{Total distance}}{\text{Total time}}$

$60 = \frac{\frac{3d}{2}}{\frac{d}{2 \times \frac{1}{3}x} + \frac{d}{x}}$

$60 = \frac{\frac{3}{2}d}{\frac{d}{\frac{2}{3}x} + \frac{d}{\frac{x}{1}}}$

$60 = \frac{\frac{3}{2}}{\frac{3}{2x} + \frac{1}{x}}$
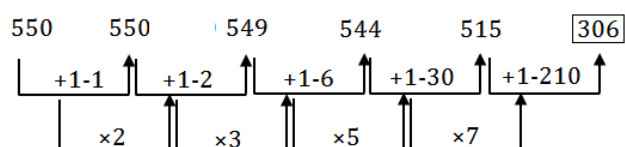
$60 = \frac{\frac{3}{2}}{\frac{5}{2x}} \Rightarrow x = 100$ km/hr

10. (b); Out of 75 students, 12% did not qualify for the final exam. So, out of 66 , 9.09%, i.e., $1/11^{th}$ were absent = 66/11 = 6. Therefore, out of 60, $2/3^{rd}$ passed = 40
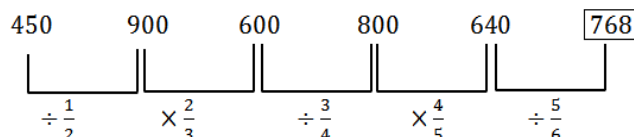
Out of 40, 75% got first class = 30

So, the students who passed the exam & did not get first class $= 40 - 30 = 10$
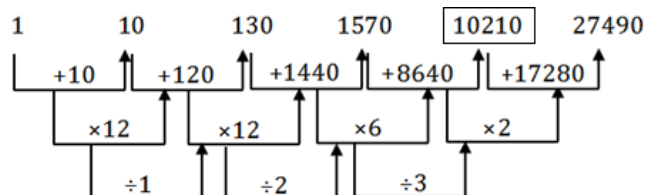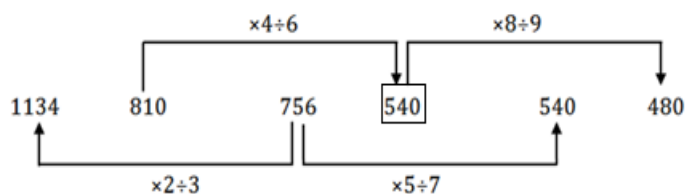
11. (d)

12. (e);

13. (c)

14. (a);

15. (b); $50 \times 1 + 8^3 = 562$

$562 \times 1.5 - 9^2 = 762$

$762 \times 2 + 10^3 = 2524$

$2524 \times 2.5 - 11^2 = 6189$

$6189 \times 3 + 12^3 = \boxed{20295}$

Twisted Ones English Language : Sentence Completion

Directions (1-15): Select the correct phrase from among the choices that completes the given sentence. Please note that more than one choice may fit in to make a syntactically correct sentence, but select the choice that is logical in the context of the sentence.

1. When something works well for us, we often _____.
   (a) keep it to ourselves
   (b) try to make it impossible
   (c) sound that we are Godly
   (d) want to share it with others
   (e) try to make it difficult.

2. When science goes berserk, society loses its moorings, sanity begins to play truant and _____.
   (a) result in neglect of basic human values
   (b) moral decline sets in
   (c) further plays havoc with nature
   (d) the significant elements take shape
   (e) positive results begin to show

3. Talks and negotiations to resolve the dispute have taken place from time to time, but any attempt _____.
   (a) to forge an agreement was based on a report by the fact-finding committee
   (b) to reject the agreement was not formulated
   (c) at reaching a solution has proved abortive
   (d) to acquire dark shades has been inconsequential
   (e) to solve the problem requires further investigation

4. Action is the glorious principle of life and the only one that saves man from _____.
   (a) the use of faculties, physical or mental
   (b) stagnation and unhappiness
   (c) the sorrow of fellow-beings
   (d) the prerequisites of happiness
   (e) the use of his intellectual capacity

5. Some of the banned substances for which Indian sports persons have been tested positive are so highly priced that _____.
   (a) no ordinary sportsperson would be able to buy them on his own
   (b) any ordinary sportsperson would have bought them on his own
   (c) many sportspersons were made the guinea pigs
   (d) the coaches encouraged their students to take them in the hope of a Dronacharya Award
   (e) sportsperson and the coaches unhesitatingly use them in search of glory

6. If the IT revolution is expected to generate incomes at a very high rate, _____.
   (a) the progress should be steady, though slow
   (b) the willingness to do so will influence it
   (c) the demand should increase considerably
   (d) expensive and arduous IT education packages must be introduced
   (e) the initial investment requirements would be substantial

7. _____ is one way of ensuring that the public knows you are there.
   (a) Advocating for the blissfulness of ignorance
   (b) Stirring up controversies and making news
   (c) Flooding the people with too much of inaccurate information
   (d) Taking maximum benefit from a deal
   (e) giving up you wealth

8. Through poetry, _____ can be drawn towards the imperishable beauties of the universe, with no cost and consternation.
   (a) the attention of the lethargic and the inert
   (b) the entire gamut of human passions and pathos
   (c) all types of real or imaginative literature
   (d) the latent talent of writing
   (e) that section of society which thinks in a negative way

9. When trying times come, _____ from those who have struggled and subdued the defiant destiny.
   (a) one should learn a lesson
   (b) one should take an example
   (c) one should get the inspiration
   (d) one should persevere and plod
   (e) one should be grateful

10. The greater our knowledge increases, the more _____.
    (a) affluence we acquire
    (b) our wisdom grows
    (c) opportunities we seek
    (d) we become aware of our ignorance
    (e) crafty we become.

11. The death of the eminent leader _____ to all the citizens of the country.
    (a) stands out in the memories
    (b) caused enormous sadness and grief
    (c) who put the country's interests first
    (d) made the people admire his popularity
    (e) made the people recall his sacrifice

12. The tendency to avoid problems and the emotional suffering inherent in them is the _____.
    (a) outstanding agony in life
    (b) major reason for calamity
    (c) only solution left with humanity
    (d) primary basis of failures in life
    (e) best way of leading a life

13. _____ comes from our inability to own up the mess created by ourselves.
    (a) Double talk   (b) Exasperation   (c) Bafflement
    (d) Vacillation   (e) Failure

14. The benefits of the technology will be limited by the fact that any technology used in a business will give returns _____.
    (a) only when applied to an inefficient organisation
    (b) only when applied to an efficient organisation
    (c) when connected to humanity
    (d) only when it is laborious and intricate
    (e) when pursued selflessly

15. One of the serious consequences of unethical politics is the _____ in our leaders and the system.
    (a) convergence of the people
    (b) dominating power of the people
    (c) flagging faith of the people
    (d) maintenance of the stability
    (e) elevation of expectations

Solutions

1. (d); want to share it with others'. Option D is the most appropriate and Logical answer.
2. (b); 'moral decline sets in'. the last part is the effect of the 'cause' explained in the first part of the sentence.
3. (c); at reaching a solution has proved abortive.
4. (b); stagnation and unhappiness. Actions can save ourselves from being outdated and they can avoid our sadness.
5. (a); no ordinary sportsperson would be able to buy them on his own. This option aptly completes the idea.
6. (e); the initial investment requirements would be substantial
7. (b); Stirring up controversies and making news. To be in the news and public imagination , being controversial is one way.
8. (a); the attention of the lethargic and the inert. Poetry can energize anyone, this is the idea that is expressed.
9. (c); one should get the inspiration. It is about the getting inspiration from the life of all those who have faced bad times.

10. (d); we become aware of our ignorance. Knowledge makes us aware of our ignorance.
11. (b); caused enormous sadness and grief. Death of a person leaves others sad and shattered.
12. (e); best way of leading a life. To lead a good life, one should learn how to avoid problems and emotional sufferings.
13. (a); Double talk- those who are not careful and responsible for their actions and those are the ones who do 'double talk'.
14. (b); only when applied to an efficient organization.
15. (c); flagging faith of the people. Unethical politics make people lose faith in the leaders.

Article : Tips for Interview

Interview is the last and a very important phase in IBPS PO Recruitment as only 1 out of every 3 candidate is selected in the process. And as IBPS PO Phase III of PI is going to be held very soon, it is very important that every candidate starts preparing for this phase in a very professional way. Yes, professional!! Because you must not take it casually.

Why is it that a brilliant candidate who could crack many banking exams as that of IBPS and SBI's couldn't get through the phase of Interview?

In Personal Interview, your attitude, confidence, fluency and, knowledge everything matters a lot. Yes, it is not just about the knowledge, more than that it is about your ability to deliver your knowledge and thoughts. You are expected to dress properly and carry yourself with confidence.

Introduction is the most perplexing part in Interviews and it the most important part as well. Many of you might face difficulties in framing a proper set of content that you should deliver while introducing yourself. Moreover, the interviewer might start asking questions from your introduction itself. Yes, the questions can be as simple as ***'What is your hometown famous for and in which district does it lies?'*** or little tricky as 'Who was the first CM of your state in independent India?' The key is to be prepared to face anything challenge with calm and composure.

Nervousness gets in human nature in some difficult situations and that might happen during your personal interview too, but it is important that you tackle it without showing the obvious signs of panic. The right posture to stand, the way you talk, the right posture of sitting everything accounts for your personality that you'll be judged upon.

There can be questions related to your educational background. This is the most common type after the introduction. If you are from commerce or related stream, there is a fair chance for you face questions related to banking and finance right away and if you are from any other stream, for example, technical or science you may face a question, ***'Why are you willing to pursue career in banking but not in your stream?'*** These are some very general questions that you should be prepared to answer. And as demonetization is a hype nowadays in India, you may also encounter questions related to finance and demonetization.

They may also judge your attitude towards work and commitment and do your psychometric evaluation from your answers and your conduct. It is very important to be well aware of current affairs as many questions can very reasonably be expected in interviews.

In general, the interviewer looks for good communication skills, good interpersonal skills, ability to deal with customers, knowledge of the industry as well as the ability of the person to grow with the organisation.

Some Tips for IBPS PO Interview

☞ Learn about the organisation and the position. Check out their website, use online corporate directories. You should track down all sorts of useful information, such as the organisations's size, history, main products and services, the names of top executives and current news stories.

☞ Rehearse with mock interviews. And read interview experiences.

☞ Go through the current affairs for the last six months.

☞ Read out thoroughly the important and burning issues.

☞ You must be really careful and fully aware of what you are filling in your bio-data. Yes, it is really very important as the interview panel usually start asking questions from your bio-data itself. So it will be really beneficial for you if you have all the general knowledge regarding what you are filling in your bio-data.

☞ Think well about your greatest strengths and weaknesses; your most significant work or school experiences, your future plans.

☞ You are most likely to also have an encounter with questions pertaining to the technical aspect of banking, so revise your subjects well as they expect you to be capable of answering questions related to the field of banking if you are an aspirant for the post of Probationary Officer.

Any organization while interviewing a candidate also checks their attitude towards their life and work. So stay relaxed keep a positive attitude, you do not have to make up things while giving the interview as they are experienced professional and you'll be caught off guard.

"So start preparing, as this is the only milestone between YOU and YOUR GOAL."

Interview Experience : Nilesh Tejsinghrao Moroliya

I reached the hotel at 8:40 am. It took around 1 hr for biometric verification and documents verification. I was 7th in the queue for an interview. The real interview started at around 11:30 am. Below is my detail interview experience.

INTERVIEW PANEL: 1Lady and 5 gentlemen . All of them were senior bank officials above 50 years age.
I wished all good morning and the lady asked me to take a seat.

PERSONAL QUESTIONS

M1: (I thought he would be the panel head as he was most senior among them and asked maximum questions),
What is your name?
Sir, my name is Nilesh Tejsinghrao Moroliya

M1: Where are you from?
Me: I belong to a small village of Nagpur district.

M1: Which place in Nagpur?
Me: Sir, Taluka Katol

M1: Tell us about your family?
Me: Sir, my family includes six members, father, mother, younger brother, wife and 3 years old daughter. My father is a farmer.
M1: Daughter? Ohh great

M1: Abhi khet me kaunsi fasal hai?
Me: Sir, gehu, chana

M1: Aap khet me jate ho?
Ha sir jab bhi waqt mile mai khet jana pasand karta hu

M1: Nagpur ka orange bahot famous hai, aapke khet me orange ki fasal hoti hai?
Me: Orange to nahi sir but mere khet me mosambi hai.

M1: This year what was the worth of mausambi crop in your fields?
Me: Sir, 70000 ki, is bar demonetzation ki wajah se rate gir gaye the isliye income kam hua.
(I intentionally used the word demonetizationI i had reffered all the facts regarding demonetization. But they didnt ask any question on this)

M1: To abhi kaunsa bahar chal raha hai?

(Unable to remind , jaldi me bol diya)

Me: Sir, winter bahar
(All started to laugh)
M3: Ye kaunsa bahar hota hai bhai?
(Suddenly I reminded and said)
Me: Sir, Ambiya bahar bolte hai use

M2: What is Ambiya bahar?
Me: Kyoki sir isi season me aam ke pedo ko bahar aata hai, isliye Ambiya bahar kahate hai.

M1: So what else you've been doing?
Me: I have been working in Tirupati Urban Cooperative Bank as clerk cum cashier.

Me: You've been working there for how many days?
Sir, 2 years and 3 months

M1: Which kind of work do you handle in TUCB?
Me: Sir I have worked in different areas of banking including cash, clearing, deposits, Rd/FD, social schemes and all the counter work except loan.

M1: TUCB bhi Clearing me participate karti hai,?
Me: Yes sir

M3: Is it local bank?
Me: Sir the operational area of bank includes Nagpur, Wardha, Chandrapur, and Mumbai also.

M1: Where is the Head office of your bank?
Me: Sir in Nagpur

M1: Is there a branch in Aurangabad?
Me: Sir Aurangabad me bhi branch thi, as it was occurring losses, management decided to shut it down.

M1: What is CD Ratio of your bank?
Me: Sorry sir muze yad nahi hai.
(I could easily answer the question as I knew total deposit and total loan given by bank, but CD Ratio ki actual concept yad nahi aa rahi thi)

M2: What is CD Ratio?
(based on my previous question anser, M1 said)

M1: Tell whatever you know regarding CD Ratio.

Me: Sir, CD Ratio is related to loan. It is the percentage of loan given by bank.

M1: Right to some extent
(Then he explained the whole concept)

M2: What is Priority Sector Lending?

Me: Sir, RBI has made it compulsory for all commercial banks including pvt. sector banks to reserve some percentage of their total loaning for priority se tor i.e. 40 %. Priority sector includes agriculture and allied activities, farmers, land labours, artisans, small and tiny industries. This sector requires to be provided special attention by banks.

M2: where did you work before Tirupati Urban Cooperative Bank?
(I was not able to recall the full name of company, and fumbled. In hurry I said)
Sir, I was working With Cooperative society.

M2: Which cooperative society?
(Now I pressurised my mind, and then said)

Me: Sir, it was Samruddha Jivan Multistate Multipurpose Cooperative society.

M1: In newspapers there were some speculations regarding fraud in Samruddha Jivan, what was the fuss all about?

Me: Sir, Cooperative societies can give loans but are not authorised to accept deposits from public. SEBI had warned the director against raising funds from small investors still the company continued the practice of accepting deposits from public. It is now under CBI scanner in connection with Odisha mega chit fund scam. It was running the business of chit fund. According to the SEBI the society was running the business without proper approval.

M1: Okay so was that the reason that you resigned from previous job?

Me: Nahi sir, maine ye scam hone se pahale hi resign kar diya tha. I was always attracted towards banking sector and i prepared for banking exam a long time before. I wanted to join govt. bank, meanwhile I got an opportunity to work with TUCB bank. So in order to enhance my skills and experience in banking area I resigned SJMMCS and joined TUCB.
(I expected a question," you were working as Officer in SJMMCS then why did you join TUCB as clerk?"

I hadprepared for this question well in advance but they didn't ask)

M1: Aapki bank bhi SJMMCS jaisi to nahi na?

Me: Not at all sir, it is doing good.

M1: You will be going to work for RRB in rural area, how will you help the farmers?

Me: Sir being a villager and rural oriented person I can understand the mind set of rural people. I am well aware of the problems faced by them (interrupting me M1 said)

M1: Kis tarah ki problems face karna padta hai rural area me (What kinds of issues are faced in Rural India)?

Me: Generally they don't have sufficient money at the time of kharip and rubby season, so take loans from money lenders who charge high rate of interest. Sukha pad jaye to jo invest kiya ho wo bhi wapas nahi milta. In this case they tend to commit suicide.

M1: If there is an issue of drought, and farmers are unable to payback loan, as an banker what will you do?

Me: Being a banker, I will make sure that all the schemes launched by govt related to agriculture reaches to farmers so that they will not go to money lenders.
As the RRBs are special purpose bank working for the development of rural economy and for up liftment of farmers it will be my responsibility to give more time to farmers to repay the loan in case of drought and not to harass them like money lenders.

M3: Which schemes have been launched by govt. for farmers?

Me: ARYA (Attracting Rural Youth towards Agriculture), Pradhanmanri Krishi Sinchai Yojana, Soil Health Card, Paramparagat Krishi Vikas Yojana, Price Stabilization Scheme, Krishi Dak Yojana.

M1+L1 : That's all .. Nice talking to you, you can leave now .All the best.
This interview lasted for 15 minutes. Only the head of the panel seemed to be enthusiastic and was asking questions rapidly. The lady was given chance by the head of the panel but she didn't ask a single question.

Thank you all.

I Hope this would be helpful for those who are having interview in the near future.

GIVE YOUR BEST

SSC CGL Tier I 2017: Practice Set

REASONING

1. A husband and a wife had five married sons and each of them had four children. How many members are there in the family?
   (a) 32
   (b) 36
   (c) 30
   (d) 40

2. In a certain code, if DEMORACY is written as YCAROMED, how will the word PRESIDENT be coded as?
   (a) EIETPRSDN
   (b) NDSRPTEIE
   (c) TNEDISERP
   (d) RSDNPEIET

3. From the given alternatives, select the word which cannot be formed using the letters of the given word.
   'Distribution'
   (a) tribute
   (b) riot
   (c) dust
   (d) disturb

4. If MOTHER is coded as 'NPUIFS' select the appropriate code from the answer choices, for the word in capital letters :
   ZENITH
   (a) AFOGHJ
   (b) BGPKVJ
   (c) AFOJUI
   (d) AFOGHI

5. If AEIOU is written as BCJMV, how XCKYB can be written in that code?
   (a) YALWC
   (b) ADNZE
   (c) YELAC
   (d) YBLXC

6. Five persons (R, S, T, U and V) are in a queue facing a reservation counter. Immediately behind S is U. T is standing between R and V. In between R and U, no one is there. Then, where is S standing in the queue?
   (a) Last but one
   (b) First
   (c) Second
   (d) Last

7. In the year 2003, some months have 31 days. How many months have 28 days?
   (a) 12 months
   (b) Alternate months
   (c) 6 months
   (d) 1 month

8. In a team of five players, Vani is older than Rani. Sita is younger than Vani but older than Rani. Nita is younger than Mary and Rani. Rani is older than Mary. Whose age is middle of the five in this team?
   (a) Mary
   (b) Vani
   (c) Rani
   (d) Sita

9. In a certain code, SURFER is written as RUSREF. How is KNIGHT written in that code?
   (a) THGINK
   (b) GHTINK
   (c) INKTHG
   (d) THINKG

Directions (10-11): In each of the following questions, some equations are solved on the basis of certain system. Find out the correct answer for the unsolved equation on that basis.

10.

4	6	8
5	8	3
7	9	6
63	252	?

   (a) 544
   (b) 330
   (c) 315
   (d) 454

11. $4 \times 6 \times 9 = 649, 9 \times 8 \times 4 = 894, 3 \times 7 \times 2 = ?$
    (a) 272
    (b) 294
    (c) 732
    (d) 813

12. Based on the given details, find out the number of postgraduates enrolled in a collage for the year 1970.

1968	1969	1970	1971	1972
113	88	?	63	59

   (a) 63
   (b) 79
   (c) 72
   (d) 84

13. Two squads on soldiers A and B facing North and South respectively received the following commands – Right Turn, Left Turn, Left Turn, Left Turn. Which directions would the squads A and B face at the end?
    (a) South, North
    (b) West, East
    (c) North, South
    (d) East, West

14. In a square- shaped hostel, there are 8 rooms on each side in every floor. Room No. 101 is the first room facing north in the first floor. The room numbers are continued clockwise. Which direction does Room No. 125 face?
    (a) South
    (b) North
    (c) West
    (d) East

15. Select the missing number from the given responses:

9	6	7
8	?	3
3	5	8
216	900	168

   (a) 30
   (b) 55
   (c) 60
   (d) 70

16. If $\times$ stands for +, $\div$ stands for − and + stands for $\div$ which one of the following is correct?
    (a) $11 − 6 \div 4 + 2 = 64$
    (b) $10 − 5 \times 6 \div 2 = 54$
    (c) $15 + 3 \times 4 \div 3 = 6$
    (d) $12 + 4 \div 2 − 7 = 8$

Directions (17-18): In each of the following questions, two statements are given, followed by two conclusions I and II. You have to consider the statements to be true even if they seem to be at variance from commonly known facts. You have to decide which of the given conclusions if any, follow from the given

statements.
17. **Statements:** 1. All scholars are eccentric.
2. No woman is eccentric.
Conclusion: I. No woman is scholar.
II. All eccentric are men.
(a) Only conclusion II follows
(b) Neither conclusion I nor II follows
(c) Both conclusions I and II follow
(d) Only conclusion I follow
18. **Statements:** 1. All students are girls.
2. No girl is dull.
Conclusion: I. There are no boys in the class.
II. No student is dull.
(a) Only conclusion II follows
(b) Both conclusions I and II follow
(c)Neither conclusion I nor II follows
(d) Only conclusion I follow
Directions (19-21): In each of the following questions, a series is given, with one term missing. Choose the correct alternative from the given ones that will complete the series.
19. 2   6   12   20   30   ?   56
(a) 38   (b) 46

20. Jkl Abc Mno Def PqR Gh?
(a) h   (b) i
(c) q   (d) S
21. 1, 4, 10, 19, 31, ?
(a) 43   (b) 46
(c) 50   (d) 55
Directions (22-25): In each of the following questions, select the related letter/ word / number from the given alternatives:
22. 8 : 9 : 56 : ?
(a) 90   (b) 73
(c) 72   (d) 89
23. ACEG :ZXVT : BDFH : ?
(a) YVSP   (b) IKMO
(c) YUQM   (d) YWUS
24. BCFG : HILM : : NORS: ?
(a) TXUW   (b) TUXY
(c) TVWX   (d) TXWU
25. Affluent : Opulent : : Flourish : ?
(a) Prosper   (b) Flatter
(c) Comprise   (d) Outflow

General Knowledge

26. Which of the following is not sources of mercury pollution
(a) Coal fired thermal power plants.
(b) Supersonic jets.
(c) Automobiles.   (d) Waste incinerators
27. Which of the following World Heritage Sites is not a tiger reserve?
(a) Sundarbans   (b) Nanda Devi
(c) Manas   (d) Kaziranga
28. Bipin Chandra Pal is known as the _____ in India.
(a) Father of Indian Trading
(b) Father of Indian Independence
(c) Father of Social Thoughts
(d) Father of Revolutionary Thoughts
29. What is full form of BASIC?
(a) Beginner's All-Purpose Symbolic Instruction Code
(b) None of these
(c) Basic All-Purpose Symbolic Instruction Code
(d) Basic Purpose Symbolic Instruction Code
30. Aruna Asaf Ali was actively participated in the _____.
(a) Home Rule League   (b) Quite India Movement
(c) Revolt of 1857   (d) Salt Satyagraha
31. Annie Besant started a journal called _____.
(a) New India   (b) Independent India
(c) Indian   (d) The India
32. 'Dandia' is a popular dance of
(a) Punjab   (b) Gujarat
(c) Tamil Nadu   (d) Maharashtra
33. Union budget of India is referred in which of the following

article:
(a) Article 109   (b) Article 112
(c) Article 180   (d) Article 212
34. The first Union budget of independent India was presented by:
(a) Jawahar Lal Nehru   (b) Vallabh Bhai Patel
(c) R. K. Shanmukham Chetty
(d) Morarji Ranchhodji Desailn
35. "Do or Die" was one of the most powerful slogans of India's freedom struggle. Who gave it?
(a) Gandhiji   (b) J. L. Nehru
(c) Bal Gangadhar Tilak   (d) Subhash Chandra Bose
36. "Sarvatra Sarvottam Suraksha" as its slogan which of the following organizations?
(a) Border Security Force (b) Sikh Light Infantry
(c) Indian Air Force   (d) National Security Guard
37. If the diameter of a capillary is doubled, then the rise of water in it will be
(a) two times   (b) half
(c) four times   (d) no change
38. Which metal is extracted from sea water?
(a) Potassium   (b) Magnesium
(c) Aluminium   (d) Beryllium
39. Which of the following is not a precious/semi-precious stone?
(a) Sapphire   (b) Ruby
(c) Pearl   (d) Emerald
40. The National Dengue Day is observed on ?
(a) 12 May   (b) 14 May

(c) 56   (d) 42

(c) 16 May   (d) 18 May

41. Which of the following liquids has the least density?
(a) Fresh water   (b) Salt water
(c) Petrol   (d) Mercury

42. Element that show the properties of both metals and non metals are called?
(a) metalloids   (b) Allotrops
(c) Alloys   (d) Colloids

43. The method of concentrating the ore which makes use of the difference in density between are and impurities is called:
(a) Liquation   (b) leaching
(c) levigation   (d) magnetic separation

44. A large blood vessel that carries blood away from the heart is called –
(a) A vein   (b) an artery
(c) a capillary   (d) Nerve

45. The concept that under a system of free enterprise, it is consumers who decided what goods and services shall be produced and in what quantities is known as : -
(a) Consumer protection   (b) Consumer decision
(c) Consumer's sovereignty   (d) Consumer's preference

46. Which of the following harmones is steroid?
(a) Cortisole   (b) Glucagon
(c) Insulin   (d) Oxyticin

47. Plants which grow on saline soils are
(a) Xerophytes   (b) Hydrophytes
(c) Halophytes   (d) Succulents

48. Which state has highest urban population?
(a) Karnataka   (b) Maharashtra
(c) Goa   (d) Punjab

49. What is GDP?
(a) Value of all final goods and services produced within the domestic territory of the country over one year period
(b) Value of all final goods and services produced within the national territory of the country over one year period
(c) Value of all intermediate goods and services produced within the domestic territory of the country over one year period
(d) Value of all final goods and services produced within the domestic territory of the country over ten year period

50. The godfather of sociology is
(a) August Comet   (b) Thomas Malthus
(c) Adam Smith   (d) Durkheim

QUANTITATIVE APTITUDE

51. The average of $1^2, 2^2, 3^2, 4^2, 5^2, 6^2, 7^2, 8^2, 9^2, 10^2$ is:
(a) 42.5   (b) 46.5
(c) 50.5   (d) 38.5

52. A certain number when divided by 899 leaves the remainder 65. When the same number is divided by 31, the remainder is:
(a) 2   (b) 3
(c) 4   (d) 1

53. If G is the centroid and AD, BE, CF are three medians of $\triangle ABC$ with area $72cm^2$, then the area of $\triangle BDG$ is:
(a) $12cm^2$ (b) $16cm^2$
(c) $24cm^2$ (d) $8cm^2$

54. If $a + b = 6, a - b = 2$, then the value of $2(a^2 + b^2)$ is:
(a) 20   (b) 30
(c) 40   (d) 10

55. The odd element in the sequence
3, 7, 13, 21, 33, 43, 57 …is:
(a) 21   (b) 33
(c) 43   (d) 7

56. The tangents drawn at the points A and B of a circle centered at O meet at P. if $\angle AOB = 120°$ then $\angle APB : \angle APO$ is :
(a) 2 : 5   (b) 3 : 2
(c) 4 : 1   (d) 2 : 1

57. The least positive integer which is a perfect square and also divisible by each of 21, 36 and 66 is:
(a) 186624   (b) 213444
(c) 254016   (d) 156816

58. The value of x when 5% of $\sqrt{2}x$ is 0.01 will be:
(a) 0.03   (b) 0.02
(c) 0.01   (d) 0.05

59. If $\sec\theta - \text{cosec}\theta = 0$, then the value of $(\sec\theta + \text{cosec}\theta)$ is:
(a) $\frac{\sqrt{3}}{2}$ (b) $\frac{2}{\sqrt{3}}$
(c) 0   (d) $2\sqrt{2}$

60. A and B can separately do a piece of work in 20 and 15 days respectively. They worked together for 6 days after which B was replaced by C. The work was finished in next 4 days. The number of days in which C alone could do the work is :
(a) 35 days   (b) 30 days
(c) 45 days   (d) 40 days

61. A man buys one table and one chair for Rs.500. He sells the table at a loss of 10% and the chair at a gain of 10%. He still gains Rs.10 on the whole. The cost price of the chair is :
(a) Rs.250   (b) Rs.300
(c) Rs. 350   (d) Rs.200

62. The three medians AD, BE and CF of $\triangle ABC$ intersect at point G. if the area of $\triangle ABC$ is 60sq.cm. then the area of the quadrilateral BDGF is :
(a) 10 sq.cm   (b) 15 sq.cm
(c) 20 sq.cm   (d) 30 sq.cm

63. The rate of simple interest at which a sum of money becomes three times in 25 years is :
(a) 6%   (b) 8%
(c) 5%   (d) 4%

64. If $p \sin\theta = \sqrt{3}$ and $p \cos\theta = 1$, then the value of p is:
(a) $\frac{1}{2}$ (b) $\frac{2}{\sqrt{3}}$
(c) $\frac{-1}{\sqrt{3}}$ (d) 2

65. ABCD is a trapezium, such that AB=CD and ADIIBC. AD = 5cm, BC= 9cm. if area of ABCD is 35 sq.cm, then CD is:
    (a) √29 cm   (b) 5 cm
    (c) 6 cm   (d) √21 cm

66. If $\sqrt{4x-9} + \sqrt{4x+9}$ = 5+√7 then the value of x is:
    (a) 4   (b) 5
    (c) 7   (d) 3

67. If $u_n = \cos^n \alpha$, then the value of $2u_6 - 3u_4 + 1$ is:
    (a) 1   (b) 4
    (c) 6   (d) 0

68. The value of = $\sqrt{-\sqrt{3} + \sqrt{3 + 8\sqrt{7 + 4\sqrt{3}}}}$ is :
    (a) 2   (b) 3
    (c) 4   (d) 1

69. A container has 80 L of milk. From this container 8 L of milk was taken out and replaced by water. The process was further repeated twice. The value of milk in the container after that is:
    (a) 85.32 L   (b) 58.23 L
    (c) 85.23 L   (d) 58.32 L

70. A grain dealer cheats to the extent of 10% while buying as well as selling by using false weights. His total profit percentage is:
    (a) 20%   (b) 21%
    (c) 23%   (d) 25%

71. If $\sin(x + y) = \cos[3(x + y)]$, then the value of $\tan[2(x + y)]$ is:
    (a) √3   (b)1
    (c) 0   (d) $\frac{1}{\sqrt{3}}$

72. The diameter of a garden roller is 1.4 metre and it is 2 metre long. The area covered by the roller in 5 revolutions is:
    (a) 8.8 m²   (b) 4.4 m²
    (c) 44 m²   (d) 16.8 m²

73. A person travels 285km in 6hr. In the first part of the journey, he travels at 40 km/hr by bus. In the second part, he travels at 55km/hr by train. The distance travelled by train is:
    (a) 156 km   (b) 165 km
    (c) 615 km   (d) 561 km

74. The average of the runs made by Raju, Shyam and Hari is 7 less than that made by Shyam, Hari and Kishore. If the number of Kishore's run is 35, what is Raju's run?
    (a) 14   (b) 21
    (c) 35   (d) 7

75. If $x = \frac{1}{2+\sqrt{3}}, y = \frac{1}{2-\sqrt{3}}$ then the value of $\frac{1}{x+1} + \frac{1}{y+1}$ is:
    (a) $\frac{1}{2}$ (b) √3
    (c) 1   (d) $\frac{1}{\sqrt{3}}$

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. She was in a **brown study** and did not notice my entrance.
    (a)reverie   (b)fear
    (c)dream   (d)sleep

77. The sailors were in **a bundle of nerves**.
    (a)In a very nervous state   (b)Refused to climb down
    (c)In a team position   (d)In dangerous situation

78. The police officer **backed spear** the criminal to know about the stolen valuables.
    (a)reprimanded   (b)intimidated
    (c)questioned in order to get information
    (d)beat

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. Knotty
    (a) terrible   (b) mysterious
    (c) confusing   (d) fiddly

80. Geniality
    (a) conviviality   (b) happiness
    (c)amenity   (d) optimism

Directions (81-82): In these questions, choose the word **opposite** in meaning to the word given in **bold.**

81. **Apocryphal**
    (a)fictitious   (b)original
    (c)cumbersome   (d)anxious

82. **Mulish**
    (a)obstinate   (b)benign
    (c)fanatic   (d)docile

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. Medicine that loosens the bowels
    (a) tummylosener   (b) boweloser
    (c) tummyrelaxant   (d) laxative

84. Person who is interested in antiquities
    (a) antiquarian   (b) intreantiquities
    (c) antiquitiness   (d) antiquity-boy

85. Person who abstains from all alcoholic drinks
    (a) teetotaller   (b) ambitious
    (c) abscond   (d) escape

Directions (86): In these questions, four words are given out of which only one is **incorrectly spelt**. Find that **incorrectly spelt** word

86. (a)erroneously   (b) manoeuvre
    (c) auxilliaries   (d) fascinate

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. As he got older, his belief in these principles did not _____
(a)Wither   (b)Waver
(c)Shake   (d)Dither

88. He has _____ awake in bed for hours.
(a)Laid   (b)Lain
(c)Lay   (d)Lied

89. The flood damaged the books so much that it was impossible to _____ them.
(a)Retrieve   (b)Retrace
(c)retreat   (d)retract

Directions: **(90-93):** 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. Through the day, many officers from the elite crime branch take a break from solving "hardcore" crimes and went about posing as decoy customers to catch the sellers red-handed.
(a) Through the day, many officers from the elite crime branch take
(b) a break from solving "hardcore" crimes and went about posing
(c) as decoy customers to catch the sellers red-handed.
(d)No improvement

91. According to the spokesperson, the repaired work was to be completed by Thursday itself. "We sincerely regret the inconvenience caused to our passengers," he said.
(a) According to the spokesperson, the repaired work was to be
(b) completed by Thursday itself. "We sincerely regret
(c) the inconvenience caused to our passengers," he said.
(d)No improvement

92. Observations made are to be added to maintain registers, which would be subjected to scrutiny.
(a) Observations made are to be
(b) added to maintain registers,
(c) which would be subjected to scrutiny.
(d) No improvement

93. The Ministry is looking into the process of empanelling lawyers who represent the premier medical institution.
(a) The Ministry is looking into the process
(b) of empanelling lawyers who represent
(c) the premier medical institution.
(d)No improvement

Directions: **(94-95):**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).

94. Many workers were **being held hostages.**
(a)Held to be hostages   (b)Held as hostage

(c)Held like hostage   (d)No improvement

95. Their friendship will not **last through long time.**
(a)last through a long time   (b)last through
(c)last long   (d)No improvement

Directions (96-100): Read the passages carefully and choose the best answer to each question out of the four alternatives.

In yet another remarkable achievement, the National Aeronautics and Space Administration's Juno spacecraft has successfully entered the orbit around Jupiter without being knocked down by the planet's intense magnetic field and radiation. That the spacecraft, which had travelled 2.8 billion km since its launch on August 5, 2011, passed through a spot that was originally planned for, when it came closest to the planet, provides a measure of the level of success of the mission. Juno, with a diameter of 11.5 ft, is not the first spacecraft to enter into orbit around Jupiter. But unlike its predecessor, the Galileo spacecraft that explored the planet between 1995 and 2003, Juno will study Jupiter much more thoroughly given the array of nine scientific instruments that it carries on board. The most important difference between the two missions is Juno's ability to see below the dense cloud cover of Jupiter; only a probe of Galileo entered the planet's atmosphere. Getting as close as 5,000 km from the cloudtops and being able to see through the clouds will make it possible for Juno's camera, Junocam, to take close-up photos of the poles and other points of interest. The main objectives of the mission are to understand the origin and evolution of Jupiter, to find out if the planet, like Earth, has a solid rocky core, to uncover the source of its intense magnetic field, to measure water and ammonia in deep atmosphere, and to observe the auroras.

Though the nine instruments will be turned on by the end of the week, the first full set of observations will not take place before the end of August when the spacecraft comes close to Jupiter on its first orbit; science experiments will begin in full **earnest** in mid-October when it gets into a 14-day orbit. Juno will orbit the planet from pole-to-pole, minimizing the amount of radiation exposure, but the orbit will ultimately shift due to Jupiter's intense gravitational field, making the spacecraft pass through more intense regions of radiation. Though shielded by a titanium vault, the radiation from Jupiter will slowly but surely compromise the instruments by the time it finishes its mission in February 2018. But before this happens, scientists expect to collect enough information to further our understanding of how the giant planet was formed some 4.5 billion years ago, and of the origins of the solar system. The amount of water it contains and the nature of its core will provide clues about where the planet formed early in the system's life span. After orbiting the planet 37 times and returning invaluable scientific information, Juno will incinerate in Jupiter's atmosphere in early 2018 as the Galileo spacecraft did.

Refer to: THE HINDU July 6, 2016

96. According to the passage, "What is the main purpose of sending JUNO spacecraft to Jupiter ?
(a)To find conditions like earth.

(b)to gather information which Galileo couldn't able to get

(c)to get information about Jupiter for research

(d)None of the above

97. What could be the suitable 'title' of the above passage?

(a)Mission "Another Earth"   (b)Discovery with Juno

(c)Success in Space   (d)Five years Ago

98. Which of the following statements are **NOT TRUE** according to the given passage?

1. That the spacecraft, which had travelled 2.8 billion km since its launch on August 5, 2011, passed through a spot that was originally planned for, when it came closest to the planet, provides a measure of the level of success of the mission.

2. Though the nine instruments will be turned on by the end of the week, the first full set of observations will take place before the end of August when the spacecraft comes close to Jupiter on its first orbit.

3. But before this happens, scientists expect to collect enough information to further our understanding of how the giant planet was formed some 4.5 billion years ago, and of the origins of the solar system.

(a)Only (1)   (b)Only (2)

(c)Only (1) and (3)   (d)None of the above

99. What is the main difference between Galileo spacecraft and Juno spacecraft ?

(a)Juno is more advance then Galileo

(b)Juno have nine extra scientific instruments then Galileo

(c)Juno have the ability to see below the dense cloud cover of Jupiter but Galileo didn't

(d) Juno is a spacecraft but Galileo is a satellite

100.Choose the word which is most opposite in meaning to **earnest** as used in the passage.

(a)ardent   (b)fervid

(c)insincere   (d)donnish

Solutions:

1. (a); Husband ⇒ One

   Wife ⇒ One

   Five married sons

   ⇒ 5 × 2 = 10

   Number of children

   ⇒ 5 × 4 = 20

   Total number of members

   = 1+1+10+20= 32

2. (c); In the code the letters have been written in reverse order.

   D E M O C R A C Y ⇒

   Y C A R C O M E D

   Therefore,

   P R E S I D E N T ⇒

   T N E D I S E R P

3. (a); There is no 'E' letter in the given word.

4. (c)

5. (a)

6. Ans.(b)

   Sol. $\begin{array}{ccccc} 1 & 2 & 3 & 4 & 5 \\ S & U & R & T & V \end{array}$

7. (d); The year 2003 was not a leap year. Therefore, the month of February had 28 days.

8. (c); Vani> Rani

   Vani>Sita> Rani

   Mary, Rani > Nita

   Rani > Mary

   Now,

   Vani>Sita> Rani > Mary > Nita

9. (c);

10. (b); First Column

    (25-16)*7= 63

    Second Column

    (64 – 36)*9 =252

    Third Column

    (64 – 9)*6 = 330

11. (c)

12. (c)

    113 – 88 = 25

    88 – 66 = 72

    72– 9 = 63

    63– 4 = 59

13. (a)

14. (c)

15. (a); First Column

    $9 \times 8 \times 3 = 216$

    Second Column

    $6 \times ? \times 5 = 900$

    $\therefore ? = \frac{900}{30} = 30$

    Third Column

    $7 \times 3 \times 8 = 168$

16. (c)

17. (d); First Premise Universal Affirmative (A-type).

    Second Premise is Universal Negative (E-type).

    All scholars are eccentric.

    No eccentric is woman.

    A + E ⇒ E – type of Conclusion

    "No scholar is woman."

    Conclusion is I is Converse of it.

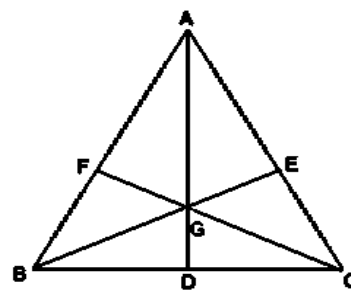18. (b);

    All students are girls.

No girl is dull.

A + E $\Rightarrow$ E – type of Conclusion

"No students is dull"

This is Conclusion II.

All students, without exception are girls. Therefore, there are no boys who are students.

19. (d)

20. (b); There are two alternating series and the successive letters are given in series. Again, the middle letter of each term is written in small letter (lower case.)

J k L   M n O   P q R

A b C   D e F   G h I

21. (b)

22. (c)

Sol. $\Rightarrow 8 \times (8 - 1) = 56$

$\Rightarrow 9 \times (9 - 1) = 72$

Alternatively,

$(2)^3 = 8; (3)^2 = 9$

$(8)^2 - 8 = 56; (9)^2 - 9 = 72$

23. (d)

24. (b)

25. (a); Opulent is of higher intensity word than Affluent, Similarly, Prosper is of higher intensity word than Flourish.

26. (b)   27. (b)

28. (d)   29. (a)

30. (d)   31. (a)

32. (b)   33. (b)

34. (c)   35. (a)

36. (d)   37. (b)

38. (b)   39. (c)

40. (c)   41. (c)

42. (a)   43. (c)

44. (b)   45. (c)

46. (a)

47. (c)

48. (b)

49. (a)

50. (a)

51. (d); $1^2 + 2^2 + 3^2 \ldots \ldots \ldots + n^2$

$= \frac{n(n+1)(2n+1)}{6}$

$\therefore$ Required average

$= \frac{(n+1)(2n+1)}{6}$

$= \frac{(10+1)(2 \times 10+1)}{6}$

$= \frac{11 \times 21}{6} = \frac{77}{2} = 38.5$

52. (b); First divisor 899 is exactly divisible by second divisor 31. Required remainder = Remainder obtained on dividing 65 by 31 = 3

53. (a);

Area of $\triangle$ BDG $= \frac{1}{6} \times$ Area of $\triangle$ ABC

$= \frac{1}{6} \times 72 = 12$ sq. cm

54. (c)

Sol. $2(a^2 + b^2)$

$= (a + b)^2 + (a - b)^2$

$= (6)^2 + (2)^2$

$= 36 + 4 = 40$

55. (b); The pattern is :

3 + 4 = 7

7 + 6 = 13

13 + 8 = 21

21 + 10 = 31$\neq$ 33

31 + 12 = 43

56. (d);
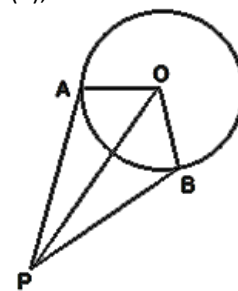
$\angle$PAO = $\angle$OBP = 90^0

$\angle$AOB = 120^0

$\angle$APB = 60^0

$\therefore \frac{\angle APB}{\angle APO} = \frac{60}{30} = 2:1$

57. (b)

2	21, 36, 66
3	21, 18, 33
	7, 6, 11

$\therefore$ LCM = 2 $\times$ 3 $\times$ 6 $\times$ 7 $\times$ 11

$= 2^2 \times 3^2 \times 7 \times 11$

$\therefore$ Required number

$= 2^2 \times 3^2 \times 7^2 \times 11^2$

$= 213444$

58. (b)

$\Rightarrow \sqrt{2x} \times \frac{5}{100} = 0.01$

$\Rightarrow \sqrt{2x} \times 5 = 0.01 \times 100 = 1$

On squaring,

$\therefore 2x \times 25 = 1$

$\Rightarrow x = \frac{1}{50} = 0.02$

59. (d); sec θ - cosec θ = 0

$\Rightarrow$ sec θ = cosec θ

$\Rightarrow \frac{1}{\cos\theta} = \frac{1}{\sin\theta}$

$\Rightarrow \sin\theta = \cos\theta$

$\Rightarrow \tan\theta = 1 = \tan45°$

$\Rightarrow \theta = 45^0$

∴ sec θ + cosec θ

= sec 45° + cosec 45°

$= \sqrt{2} + \sqrt{2} = 2\sqrt{2}$

60. (d); If time taken by C to complete the work be x days, then

$= \frac{10}{20} + \frac{6}{15} + \frac{4}{x} = 1$

$= \frac{1}{2} + \frac{2}{5} + \frac{4}{x} = 1$

$= \frac{5+4}{10} + \frac{4}{x} = 1$

$= \frac{4}{x} = 1 - \frac{9}{10} = \frac{1}{10}$

= x = 10 × 4 = 40 days

61. (b); If the C.P. of chair be Rs.x then C.P. of a table

= Rs. (500- x)

∴ $(500 - x) \times \frac{90}{100} + \frac{x \times 110}{100}$

= 500 + 10

$\Rightarrow$ 4500 − 9x + 11x = 5100

$\Rightarrow$ 2x = 5100 − 4500 = 600

$\Rightarrow$ x = Rs. 300

62. (c)
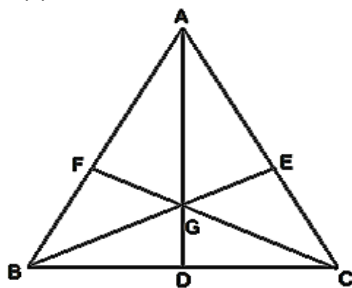
Required area = $\frac{1}{3} \times 60$

= 20sq.cm

63. (b); Principal = Rs.x, interest

= 3x − x

= Rs. 2x

∴ Rate $= \frac{S.I. \times 100}{Principal \times Time}$

$= \frac{2x \times 100}{x \times 25}$ = 8% per annum

64. (d); p sin θ = √3

p cos θ = 1

on squaring and adding

∴ $p^2\sin^2\theta + p^2\cos^2\theta = 3 + 1$

$\Rightarrow p^2(\sin^2\theta + \cos^2\theta) = 4$

$= p^2 = 4$

= p = 2

65. (a)
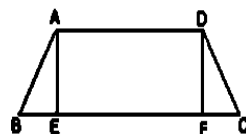
Area of trapezium

$= \frac{1}{2}$ (AD + BC) × DF

$\Rightarrow 35 = \frac{1}{2}(5 + 9) \times DF$

$\Rightarrow$ 35 = 7 × DF → DF = 5

FC $= \frac{9-5}{2} = 2cm$

∴ CD $= \sqrt{DF^2 + FC^2} = \sqrt{5^2 + 2^2}$

$= \sqrt{25 + 4} = \sqrt{29}$ cm

66. (a)

$\sqrt{4x - 9} + \sqrt{4x + 9} = 5 + \sqrt{7}$

On squaring,

$\Rightarrow 4x - 9 + 4x + 9 + 2\sqrt{(4x-9)(4x+9)}$

= 25 + 7 + 10√7

$\Rightarrow 8x + 2\sqrt{(4x-9)(4x+9)}$

= 32 + 2 × 5√7

∴ 8x = 32 → x = 4

67. (d); The value of $2u_6 - 3u_4 + 1 = 0$

68. (a); Expression

$= \sqrt{-\sqrt{3} + \sqrt{3 + 8\sqrt{7 + 4\sqrt{3}}}}$

$= \sqrt{-\sqrt{3} + \sqrt{3 + 8\sqrt{4 + 3 + 2.2\sqrt{3}}}}$

$= \sqrt{-\sqrt{3} + \sqrt{3 + 8\sqrt{(2 + \sqrt{3})^2}}}$

$= \sqrt{-\sqrt{3} + \sqrt{3 + 8\sqrt{(2 + \sqrt{3})}}}$

$= \sqrt{-\sqrt{3} + \sqrt{19 + 8\sqrt{3}}}$

$= \sqrt{-\sqrt{3} + \sqrt{16 + 3 + 2.4\sqrt{3}}}$

$= \sqrt{-\sqrt{3} + \sqrt{(4 + \sqrt{3})^2}}$

$= \sqrt{-\sqrt{3} + 4 + \sqrt{3}} = \sqrt{4} = 2$

69. (d); Reduced concentration

= Initial concentration

∴ $\left(1 - \frac{\text{amount being replaced in each operation}}{\text{Total amount}}\right)$

$= 80\left(1 - \frac{8}{80}\right)^3$

$= 80 \times \frac{9}{10} \times \frac{9}{10} \times \frac{9}{10}$

= 58.32 litres

70. (b); Percentage gain

$= \left(10 + 10 + \frac{10 \times 10}{100}\right)\% = 21\%$

71. (b); Sin $(x + y) = \cos[3(x + y)]$
$\Rightarrow \sin(x + y)$
$= \sin[90° - (3x + 3y)]$
$\Rightarrow [\because \sin(90° - \theta) = \cos\theta]$
$\Rightarrow x + y = 90° - 3x - 3y$
$\Rightarrow 4x + 4y = 90°$
$\Rightarrow 2x + 2y = 45°$
$\therefore \tan(2x + 2y) = \tan 45° = 1$

72. (c); Area covered in 1 revolution
$= 2\pi rl$
$= \left(2 \times \frac{22}{7} \times 0.7 \times 2\right)$ sq. metre
$= 8.8$ sq. metre
$\therefore$ Area covered in 5 revolutions
$= 5 \times 8.8 = 44$ sq. metre

73. (b); If distance travelled by train be x km, then distance travelled by bus $= (285 - x)$ km
$\therefore \frac{x}{55} + \frac{285 - x}{40} = 6$
$\Rightarrow \frac{8x + 3135 - 11x}{440} = 6$
$\Rightarrow 3135 - 3x = 440 \times 6 = 2640$
$\Rightarrow 3x = 3135 - 2640 = 495$
$\therefore x = \frac{495}{3} = 165$ km

74. (a)
Sol. Raju + Shyam + Hari = x
Kishore + Shyam + Hari
$= x + 21$
$\therefore$ Runs scored by Raju
$= 35 - 21 = 14$

75. (c)
$\Rightarrow x = \frac{1}{2 + \sqrt{3}} = \frac{2 - \sqrt{3}}{(2 + \sqrt{3})(2 - \sqrt{3})}$
$= \frac{2 - \sqrt{3}}{4 - 3} = 2 - \sqrt{3}$
$= x + 1 = 3 - \sqrt{3}$
Similarly, $y + 1 = 3 + \sqrt{3}$
$\therefore \frac{1}{x+1} + \frac{1}{y+1}$
$= \frac{1}{3 - \sqrt{3}} + \frac{1}{3 + \sqrt{3}}$
$= \frac{3 + \sqrt{3} + 3 - \sqrt{3}}{(3 - \sqrt{3})(3 + \sqrt{3})}$
$= \frac{6}{9 - 3} = 1$

76. (a)
77. (a)
78. (c)
79. (d)**Knotty**-full of knots; **fiddly-** complicated
80. (a)**Geniality**-friendly and cheerful; **Conviviality**- friendliness
81. (b) **Apocryphal**- (of a story or statement) of doubtful authenticity, although widely circulated as being true.
Cumbersome- slow or complicated and therefore inefficient
82. (d)**Mulish**- obstinate, recalcitrant
i. Benign- Polite, Decent
ii. Fanatic- Bigot, Zealot, Extremist
iii. Docile- obedient

83. (d)
84. (a)
85. (a)
86. (c)Its "**auxiliaries**"
87. (a)
88. (a)
89. (c) **Swear by**- to believe, use
90. (a)Use 'took' in place of 'take'
91. (a)Use 'repair' in place of 'repaired'
92. (b)Use '' maintenance' in place of 'maintain'
93. (c)Use 'institute' in place of 'institution'
94. (b) The sentence is in passive voice as it does not begin with the subject. Being will be eliminated.
95. (c)**Last long**- till long time
96. (a) Refer to paragraph 1, 'The main objectives of the mission are to understand the origin and evolution of Jupiter, to find out if the planet, like Earth, has a solid rocky core, to uncover the source of its intense magnetic field'.
97. (b)
98. (b) Refer to paragraph 2," Though the nine instruments will not be turned on by the end of the week, the first full set of observations will take place before the end of August when the spacecraft comes close to Jupiter on its first orbit".
99. (c) refer to paragraph 1," The most important difference between the two missions is Juno's ability to see below the dense cloud cover of Jupiter; only a probe of Galileo entered the planet's atmosphere"
100.(c) **Earnest**-sincere and intense conviction, **Insincere**- not expressing genuine feeling, fake

IBPS PO MAINS : Reasoning & Quant Practice Set

REASONING ABILITY

Directions (1-6): Read the given information carefully and answer the given questions.

There are five units i.e. 1, 2, 3, 4 and 5. Each unit has a different height. Also each unit contains books and boxes. Unit2 is above unit1 and unit3 is above unit2 and so on. Every unit is belongs to different city i.e. Bengaluru, Delhi, Chennai, Mumbai and Jaipur. The total height of all five units is equal to 252"ft.

*Total Height of Unit is equal to the total height of books plus total height of boxes in each unit.

*Height of books is not equal to the height of boxes. Unless specified so.

The books belongs to Chennai is an even unit. The total height of unit1 is 75"ft. Mumbai is not a unit1. The total height of unit, which belongs to Mumbai is 55"ft. There is only one gap between Chennai and Delhi. The height of books and height of boxes in unit3 are equal. The height of books in unit2 is not less than 30"ft. The height of books are in unit4 is four more than the height of books, which is in unit3. The total height of Chennai is not 37"ft. The total height of unit, which contains 37"ft is not taking a place, which is immediate above the unit, which contains 20"ft more than the unit, which belongs to Mumbai. The height of boxes in unit2 is 23"ft. Unit belongs to Jaipur does not contain the equal height of books and boxes. The total height of unit2 is an odd number and height is more than 50"ft and less than 55"ft. Unit1 contains 23"ft height of boxes more than unit4 contains height of boxes and unit5 contains 7"ft height of books less than unit1 contains.

1. What is the total height in unit3?
   (a) 37"ft   (b) None of these (c) 32"ft
   (d) 53"ft   (e) 75"ft

2. Unit3 belongs to which city?
   (a) Delhi   (b) Jaipur   (c) Mumbai
   (d) Bengaluru   (e) Chennai

3. If 'Mumbai' is related to 37"ft in the same way as 'Bengaluru' is related to 53"ft. Which of the following is 'Delhi' related to, following the same pattern?
   (a) 53"ft   (b) 37"ft   (c) 75"ft
   (d) None of these (e) 32"ft

4. 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) Mumbai   (b) 32"ft   (c) 75"ft
   (d) Delhi   (e) Bengaluru

5. What is the height of box in unit 4?
   (a) 23'ft   (b) 17"ft   (c) 27"ft
   (d) 40"ft   (e) 20"ft

6. Which unit contains 30"ft book?
   (a) None of these (b) Unit2   (c) Unit3
   (d) Unit1   (e) Unit5

Directions (7-11): Study the following information carefully and answer the given questions.

Eight people A, B, C, D, E, F, G and H are sitting around a circular table facing towards the centre but not necessarily in the same order. All of them are at equidistant. Each one of them teaches different subjects viz. English, Hindi, Mathematics, Biology, Psychology, Physics, Chemistry and Accounts but not necessarily in the same order.

The person who teaches Accounts, sits third to the right of G. C is an immediate neighbour of G. The person who teaches Mathematics sits second to the left of C. B sits third to the right of H. H teaches neither Accounts nor Mathematics. Only two persons sit between C and the person who teaches Physics. A and F are immediate neighbours of each other. Neither A nor F teaches Accounts. The person who teaches English sits second to the right of A. Two persons sit between D and the person who teaches Hindi. D does not teach Accounts. The person who teaches Psychology is an immediate neighbour of the person who teaches Accounts. The person who teaches Physics sits second to the left of A. One of the immediate neighbours of G teaches Chemistry.

7. Who among the following teaches Chemistry?
   (a) A   (b) H   (c) D
   (e) G   (e) None of these

8. What is the position of B with respect to the person who teaches Psychology?
   (a) Second to the left   (b) Third to the right
   (c) Third to the left   (d) Second to the right
   (e) None of these

9. Who among the following sits exactly between the person who teaches Biology and the person who teaches Physics?
   (a) The person who teaches Mathematics
   (b) E
   (c) The person who teaches Accounts
   (d) Cannot be determined
   (e) These is no such person

10. Which of the following statement is true with regard given sitting arrangement?
    (a) The person who teaches Hindi is an immediate neighbour of both H and D.
    (b) One of the immediate neighbours of F teaches Biology.
    (c) E is sitting exactly between B and the person who teaches Mathematics.
    (d) The person who teaches Chemistry is second to the left of D.
    (e) All are true

11. Four of the following five are alike in a certain way bas the given sitting arrangement and hence form a group. Which is the one that does not belong to the group?

(a) CF   (b) GA   (c) BD
(d) EH   (e) BA

Directions (12-16): Read the given information carefully and answer the given questions.

Twelve friends are sitting in two parallel rows containing six people each in such a way that there is equal distance between adjacent persons. In row 1 A, B, C, D, E and F are seated and all of them are facing north and in row 2 P, Q, R, S, T and U, are seated and are facing south, but not necessarily in the same order.

R's daughter is immediate neighbour of the one, who faces R. Q is married to F. There are four persons sits to the right of R. R's son-in-law sits third to the left of the one, who faces the person, who is immediate left of A's brother. Two persons sit between S and T. R's brother sits second to the right of R's sister. S does not sit one of the extreme ends. A is brother-in-law of B. There are one person sits between R's son and R's daughter. A's father sits second to the right of A's brother. E is married to S. only one person sits between A's brother and R's mother. R's son-in-law does not sit one of the extreme ends. P faces E, who sits one of the extreme left end. B sits third to the right of E. Q sits immediate right of the person, who faces R's wife. R's mother sits third to the left of the one, who faces the one, who sits immediate right of R's son-in-law. R's brother-in-law sits fourth to the left of R's wife. C sits diagonally opposite to the one, who is immediate right of U. A is son-in-law of D. A's sister-in-law faces S. A's sister-in-law sits third to the left of R's daughter.

12. Who is grandmother of B?
    (a) T   (b) D's mother-in-law
    (c) Person sits one of the extreme left end.
    (d) E's mother-in-law   (e) All are true

13. Who sits second to the left of the one, who faces the person, who sits second to the left of P?
    (a) R's brother   (b) Q   (c) None are true
    (d) A   (e) S's husband

14. Who sits immediate left of the one, who is sister-in-law of A?
    (a) B   (b) C's brother   (c) Q's brother
    (d) E's brother-in-law   (e) Q

15. Who is the niece of P?
    (a) B   (b) T's son   (c) Q's wife
    (d) Q's sister-in-law   (e) Q

16. If P related to A's sister-in-law in the same way as Q related to R's daughter. Which of the following is U related to, following the same pattern?
    (a) R's brother   (b) C's brother   (c) F
    (d) A   (e) None of these

17. In a row of children, Neeta is fifteenth from the left end of the row. If she is shifted towards the right end of the row by four places. She becomes eighth from the right end. How many children are there in the row?
    (a) 27   (b) 26   (c) 28
    (d) 24   (e) None of these

Directions (18-21): Study the following information carefully and answer the questions which follow.

In a certain code language, some statements are coded as follow:

'give solution for problem' is coded as '9rolutioo 8oroblen 5fivf 4eos'.

'pure fruit sell plants' is coded as '5relm 6eruiu 7olantt 5ourf'.

'pet sensed ghostly farm' is coded as '7rensee 4oeu 5earn 8fhostlz' .

'spa guards picked flake' is coded as '6elakf 4rpb 7oickee 7fuardt '.

18. Which will be the code for 'mostly'?
    (a) 7mostlz   (b) 6nostlz   (c) None of these
    (d) 7lostlz   (e) 7lostly

19. If 'solution farm grain seem' is coded as '6fraio 9rolutioo 5earn 5reen '. Then what is code for 'plants means grain seems'?
    (a) '7olantt 6leant 5fraino 6reemt'
    (b) '6reemt 7olantt 5leant 6fraio'
    (c) '6fraio 7olantt 6leant 6reemt'
    (d) '7olantr 6fraio 5leant 6fraio'
    (e) None of these

20. Which will be the code for 'problem seems bad'?
    (a) None of these   (b) '5reemt 7oroblen 3aae'
    (c) '4aae 8oroblen 6reemt'   (d) '7oroblen 6reemt 4bae'
    (e) '6reems 8oroblen 4aae'

21. If 'problem' and 'ghostly' are exchange their code same as 'spa' and 'pet' exchange their code. Then what is the code for 'right problem in spa'?
    (a) '6qighu 4oeu 3ho 8ghostlz'
    (b) Can't be determine
    (c) '6qighu 3ho 4rpb 8oroblen'
    (d) '4oeu 3ho 6qighu 8fhostlz'
    (e) '8oroblen 3ho 6qighu 4tpb'

Direction (22): Question consists of five statements followed by five 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 does not logically follow from the given statements using all statements together.

22. **Statements**: All notes are money
    All money are Rbi   No paisa is money
    All rupees are Sbi   Some rupees are paisa
    Conclusions: (a) Some Sbi are not notes.
    (b) All Sbi being Rbi is a possibility.
    (c) Some Rbi are not paisa.
    (d) No notes are paisa.   (e) All rupees can be notes.

Directions (23-24): In making decisions about important questions, it is desirable to distinguish between a 'strong' argument and a 'weak' argument. A 'strong' argument must be both important and directly related to the question. Weak arguments may not be directly related to the question and may be of minor importance or may be related to the trivial aspect of the question. Each question below is followed by three arguments numbered I, II and III. You have to decide which of

the arguments is 'strong' and indicate your answer accordingly.

23. **Statement:** Should there be a common syllabus for all subjects in graduate courses in all the universities across the country?
    Arguments: I. Yes, this is the only way to spring in uniformity in the education system in the country.
    II. Yes, it will help standardize the quality of graduation certificates being given by different universities in the country.
    III. No, each university should have the autonomy to decide its syllabus based on the specific requirement of the university.
    (a) None is strong   (b) Only I is strong
    (c) Only II is strong   (d) I and II are strong
    (e) II and III are strong

24. **Statement:** Should all those students who failed in one or two subjects in HSC be allowed to take admission in degree courses and continue their study subject to their successfully passing in the supplementary examination?
    Arguments: I. Yes, this will help the students to complete their education without a break of one year.
    II. Yes, this is a forward looking strategy to help the students and motivate them for higher studies.
    III. No, such students do not choose to continue their studies without having passed in all the subjects in HSC.
    (a) Only I is strong   (b) Only II is strong
    (c) Only III is strong   (d) None of these
    (e) I and II are strong

Directions (25-27): In making decisions about important questions, it is desirable to be able to distinguish between 'strong' arguments and 'weak' arguments. 'Strong' arguments are those which are important and directly related to the question. 'Weak' arguments are those which are of minor importance and also may not be directly related to the question or may be related to a trivial aspect of the question. Each question below is followed by two arguments numbered I and II. You have to decide which of the arguments is a 'strong' argument and which is a 'weak' argument. Give answer-
(a) If only Argument I is strong
(b) If only Argument II is strong
(c) If both Argument I and II are strong
(d) If neither Argument I nor II are strong
(e) If either Argument I or II are strong

25. **Statement:** Keeping in consideration the longevity of life in India, should the age limit for retirement in government jobs be increased?
    Arguments: I. Yes, other countries have decided so long before.
    II. Yes, it is the actual demand of lakhs of employees.

26. **Statement:** Are educational institutions responsible for unrest among the youth?
    Arguments: I. Yes, there is no discipline in educational institutions.
    II. No, there is no disciplinary problem in educational institutions.

27. **Statement:** Should the organisations like the UNO be abolished?
    Arguments: I. the cold war is going to an end so there is no role of such organisations.
    II. No, in the absence of these organisations, there may be a world war.

Direction (28-30): Each question consists of one conclusion followed by five statements. Consider the given conclusion to be true even if they seem to be at variance with commonly known facts. Read the conclusions and then decide which of the following statement is true for that conclusion.

28. **Conclusions:** All leaves being trees is a possibility. No tree is a fruit.
    Statements: (a) Some trees are boots. No boot is a leaves. All leaves are fruits.
    (b) Some leaves are not boots. All trees are boots. No boot is a fruit.
    (c) All boots are leaves. Some trees are not boots. No fruit is a tree.
    (d) Some boots are fruits. All trees are boots. No fruit is leaves.
    (e) None of these

29. **Conclusions:** All institutes being hostel is a possibility. Some schools can be institutes.
    Statements: (a) Some hostels are colleges. All colleges are schools. All institutes are hostel.
    (b) None of these
    (c) Some hostels are colleges. Some schools are colleges. No hostel is an institute.
    (d) Some schools are colleges. Some hostels are colleges. Some hostels are not institutes.
    (e) All schools are hostels. Some colleges are schools. No institute is a school.

30. **Conclusions:** All pearls can be stones. Some boxes are stones.
    Statements: (a) None of these
    (b) All shells are boxes. Some stones are boxes. No Box is a pearl.
    (c) Some stones are shells. All shells are pearls. Some pearls are boxes.
    (d) Some stones are shells. All shells are boxes. All boxes are pearls.
    (e) Some shells are boxes. All boxes are stones. No stone is a pearl.

31. Effect- The price of food grains and vegetables have increased by about 30% in the past three months. Which of the following can be a probable cause of the above effect?
    (a) The farmers have decided to change their farming style.
    (b) The prices of other products have increased more than 30%.
    (c) The number of farmers has reduced.
    (d) Occupation of farming has not been viewed as a reputed work.

(e) None of the above

32. Cause- The income tax authorities carried out raids at three different business houses in the city last week.
Which of the following can be a possible effect of the above statement?
(a) The three business houses are regular defaulters in payment of their income tax.
(b) The income tax department has received a tip off about the illegal activities going on in the three business tax.
(c) The government decided to look into the matter and has appointed an inquire committee.
(d) The business houses took immediate action to clear off all their income tax dues, in order to avoid raid on their establishments.
(e) The authorities intend to conduct raids in several other business houses in the vicinity.

Directions (33-36): Each of the questions given below consists of a question and two statements numbered I and II. You have to decide whether the data provided in the statements are sufficient to answer the question.
(a) If Statement I alone is sufficient, but Statement II alone is not sufficient to answer the question.
(b) If Statement II alone is sufficient, but Statement I alone is not sufficient to answer the question.
(c) If both statements taken together are sufficient to answer the question, but neither statement alone is sufficient.
(d) If each statement alone is sufficient.
(e) If Statements I and II together are not sufficient, and additional data is needed to answer the question.

33. In a hockey match between India and Australia, the India team was behind by 2 goals with 5 minutes remaining. Did they win the match?
I. Deepak Thakur, the Indian striker scored 3 goals in the last 5 minutes of the match.
II. Australia scored a total of 3 goals in the match.

34. Four students were added to a dance class. Would the teacher be able to divide her students evenly into a dance team (or teams) of 8?
I. If 12 students were also added, then the teacher could put everyone in teams of 8 without any leftovers.
II. The number of students in the class is currently not divisible by 8.

35. How many students among P, Q, R and S have passed the examination?
I. The following is a true statement: P and Q passed the examination.
II. The following is a false statement: One among R and S has passed the examination.

36. The last Sunday of March, 2013 fell on which date?
I. The first Sunday of that month fell on 5th.
II. The last day of that month was Friday.

Directions (37-39): Below in each question are given two Statement I and II. These statements may be either independent causes or may be effects of independent causes or a common cause. One of these statements may be the effect of the other statement. Read both the statements and decide which of the following answer choice correctly depicts the relationship between these two statements.
Give answer
(a) If Statement I is the cause and Statement II is its effect.
(b) If Statement II is the cause and Statement I is its effect.
(c) If both the Statements I and II are independent causes.
(d) If both the Statements I and II are effects of independent causes.
(e) If both the Statement I and II are effects of some common causes.

37. **I.** There has been mass recruitment of IT professionals by Hindi IT companies.
II. Many developed countries are increasingly outsourcing IT related functions to India and China.

38. **I.** The government has marginally increased the procurement price of wheat for the current crop.
II. The current wheat crop is expected to be twenty per cent more than the previous wheat crop.

39. **I.** The braking system of the tourist bus carrying 40 passengers failed while negotiating a stiff climb on a hilly road.
II. The tourist bus fell into the gorge killing at least ten passengers and seriously injuring all the remaining.

40. In the given problem, there is one question and three statements I, II and III given below the question. You have to decide whether the data given in the statements is sufficient to answer the question. Read all the statements carefully and find which of the statements is/are sufficient to answer the given question. Choose the correct alternative in the given question.
In a certain code, 'al bd ck' means 'We are friends'. Which code stands for 'We'?
Statements: I. 'zl bd cl' means 'They are classmates'.
II. 'ck xp pk' means 'We love them'.
III. 'zl al' means 'Hello friends'.
(a) Only II   (b) Only I and III
(c) All I, II and III   (d) Either I only or II only
(e) None of these

Direction (41-43): Read the given information carefully and answer the given questions.
There are eight persons namely A, B, C, D, E, F, G and H had born in different year starting from 1969 to 2005, But not necessarily in the same order. They were born in the same month of the different year. Their age are considered as on the same month of year 2016.
There was 18 year gap between G and E. C was 14 year old. H was born earlier than F. Year in which G was born is 6 year more than the year in which A was born. D was born in the year, which is 16 year less than the year in which C was born. One of them person was born in 1990. B was 17 year old than D. In 2016 G was 38 year old.

41. What is the age of A in 2016?

(a) 41 year   (b) 38 year   (c) 44 year
(d) 36 year   (e) 35 year

42. How many years gap between E and D?
(a) 13 year   (b) 11 year   (c) 16 year
(d) None of these   (e) 10 year

43. 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) E   (b) G   (c) F
(d) H   (e) A

Direction (44-45): Read the following instructions carefully and answer the given questions.

If a person 'Ram' walks 15 meter towards south directions from point A to point B, then turn towards east, walks 7 meter and reached point C again turn towards north direction, walks 5 meter and reached point D. Another person 'Shyam', who stand on point E, which is 15 meter west of point D. Point Q is north of point E.

44. Ram's last position is in which direction with respect to the point Q?
(a) North-east   (b) Can't be determined
(c) East   (d) South-east   (e) South-west

45. If Point P, Q, E are in a straight line and Point P is south-west of point B. And shortest distance between point E and point P is 11 meter, then what is the shortest distance between point B to point P?
(a) $2\sqrt{5}$ meter   (b) 10 meter   (c) 20 meter
(d) Can't be determined   (e) None of these

Directions (46-50): Read the given information carefully and answer the given questions.

There are two circular tables in a room. Six Americans – P, Q, R, S, T and U are sitting at one table and six Indians - A, B, C, D, E and F are sitting at the other table. P and S are sitting opposite to each other. Q and T are also sitting opposite to each other. R sits to be right of S. Q is the only person who can translate English to Hindi language. R is the only person who can translate Hindi language to English and none of them does the vice-versa, unless so stated. T and U sit adjacent to each other. Similarly, A sits opposite to D. F sits opposite to C and E sits to the right of F. B and D sit adjacent to C. On the table, person can talk to another person, only as stated below. The only conversations that took place are as given below.

P spoke to Q, Q to F, F to R, F to E, E to D, D to C, B to A, A to F, R to S, S to T, U to P, A to F and T to U.

The conversation are one sided i.e. P spoke to Q implies that P is the speaker and Q is the listener and not vice-versa.

46. If the person to the right of P wants to send a message to the person sitting to the left of B, then the message has to pass through how many persons? (Excluding the first and the last)
(a) 7   (b) 5   (c) 6
(d) None of these   (e) 8

47. If R wants to send a message to A, then how many person must the message pass through? (Excluding the first and including the last)
(a) 6   (b) 4   (c) 10
(d) 8   (e) None of these

48. If the person who is sitting to the right of Q wants to send a message to the person sitting two places to the left of S, then what is the minimum number of people involved between them?(Excluding the two people)
(a) 6   (b) 10   (c) 4
(d) 5   (e) None of these

49. If every person is allowed to speak to the person who sits opposite to him directly, then what is the least number of person involved in passing a message from R to A? (Excluding the two people)
(a) 3   (b) 6   (c) 7
(d) None of these   (e) 5

50. If the order of conveying messages is reversed at both the tables, i.e. 'P speaks to Q (now becomes 'Q speaks to P' and so on) and also Q and R exchange their interpreting skills, then which of the following must be true?
(a) P can send a message to E involving only 5 persons.
(b) The person sitting to the right of U can send a message to the person sitting to the left of B, by involving only five persons
(c) The person sitting to the right of R, on the same table, can translate English to Hindi language.
(d) The maximum number of persons involved in the longest message in this new arrangement is more than in the previous arrangement.
(e) None option is true.

QUANTITATIVE APTITUDE

Direction (51-55): Calculate the value of quantity I and Quantity II based on the given information. Then compare these two values and answer the following questions-

51. **Quantity I —** The time in which 17000 Rs. invested at compound interest at 5% rate of interest, if the compound interest is earned is 2211.0625 Rs.
    Quantity II— The time in which 22000 Rs. invested at simple interest at 6% rate of interest, if the interest earned is 3630 Rs.

(a) Quantity I > Quantity II   (b) Quantity I < Quantity II
(c) Quantity I ≥ Quantity II   (d) Quantity I = Quantity II
(e) No relation

52. **Quantity I —** The percentage increase in area of a circle, when the radius of the circle is increased by 100%.
    Quantity II — The percentage increase in area of a rectangle when length is increased by 150% and breadth of the rectangle is increased by 60%.
(a) Quantity I > Quantity II   (b) Quantity I < Quantity II

(c) Quantity I ≥ Quantity II   (d) Quantity I = Quantity II
(e) No relation

53. **Quantity I —** Time taken by Pallavi to complete the work, if Baby and Pallavi together can do the same work in 7 days while Pallavi is $1\frac{3}{4}$ times efficient than Baby.

Quantity II — Time taken by Gaurav, Vivek and Babu all together to complete a work, if Gaurav works half of Vivek while Babu works half of the work done by Gaurav and Vivek together. The time taken by Babu alone to complete the work is 12 days.
(a) Quantity I > Quantity II   (b) Quantity I < Quantity II
(c) Quantity I ≥ Quantity II   (d) Quantity I = Quantity II
(e) No relation

54. 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

55. 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

56. Find the compound interest on Rs. 80000 for 3 years if the rate of interest is 5% for the first year, 4% for the second year and 5% for the third year.
(a) Rs. 17128   (b) Rs. 11728   (c) Rs. 11298
(d) Rs. 11278   (e) Rs. 11738

57. The distance between two stations A and B is 900 km. A train starts from A and moves towards B at an average speed of 30 km/hr. Another train starts from B, 20 minutes earlier than the train at A, and moves towards A at an average speed of 40 km/hr. How far from A will the two trains meet ?
(a) 380 km   (b) 320 km   (c) 240 km
(d) 330 km   (e) None of these

58. Length of a rectangular blackboard is 10 cm more than that of its breadth. If its length is increased by 8 cm and its breadth is decreased by 5 cm, its area remains unchanged. Find the area of the black board.
(a) 1200 sq cm   (b) 1250 sq cm   (c) 320 sq cm
(d) Data inadequate   (e) None of these

59. A can do a piece of work in 120 days and B can do it in 150 days. They work together for 20 days. Then A leaves and B continues the work. 12 days after that, C joins the work and the work is completed in 48 more days. In how many days C can do it alone?

(a) 225   (b) 220   (c) 230
(d) 240   (e) None of these

60. A builder decided to build a farmhouse in 40 days. He employed 100 men in beginning and 100 more after 35 days and completed the work on time. If no additional men would have been employed, then find the delay.
(a) 5 days   (b) 6 days   (c) 8 days
(d) 10 days   (e) None of these

Directions (61-65): The following questions are accompanied by three statements (I), (II), and (III). You have to determine which statements(s) is/are sufficient/necessary to answer the questions.

61. What is the speed of a train?
I. The train crosses a signal pole in 18 secs.
II. The train crosses a platform of equal length in 36 secs.
III. Length of the train is 330 metres.
(a) I and III only   (b) II and III only
(c) I and II only   (d) III and either I or II only
(e) Any two of the three

62. What is the difference between two numbers X and Y?
I. X is 20 per cent more than another number Z.
II. Y is 20 per cent less than Z.
III. The sum of Y and Z is 72.
(a) Only I and II are required
(b) Only I and III are required
(c) All I, II and III together are required
(d) Any two of I, II and III are required
(e) Even with all I, II and III together the answer cannot be arrived at

63. What is the area of the right–angled triangular garden?
I. Perimeter of the garden is y cm.
II. Length of the hypotenuse is x cm.
III. Perpendicular sides of the garden are in the ratio of 5 : 12.
(a) Only I and III or only II and III
(b) All I, II and III   (c) Any two of the three
(d) Only I and III   (e) None of the above

64. What is the monthly salary of Pravin?
I. Pravin earns Rs. 1200 more than Amal.
II. The ratio between Amal and Vimal's monthly salary is 5 : 3.
III. Vimal earns Rs. 1,000 less than Amal.
(a) Any two of I, II and III are required.
(b) Only I and II are required
(c) Only II and III are required
(d) All I, II and III together are required
(e) None of these

65. What is the area of the isosceles triangle?
I. Perimeter of the triangle is 14 metres.
II. Base of the triangle is 14 metres.
III. Height of the triangle is 5 metres.
(a) I and II only   (b) II and III only

(c) I and II only or II and III only

(d) I and III only   (e) All I, II and III

66. 2 candles of same height are lighted at the same time. The first is to be consumed in 5 hours and seconds in 4 hours. Assuming that they burn at constant rates, in how many hours their height will be in ratio 3 : 2 ?

(a) $\frac{20}{7}$ (b) $3\frac{1}{3}$ (c) 4

(d) $3\frac{2}{3}$ (e) None of these

67. P and Q entered into partnership investing Rs 12000 and Rs 16000 respectively. After 8 months, R also joins the business with a capital of Rs 15000. The share of R in a profit of Rs 45600 after 2 years will be :

(a) 24000   (b) 16000   (c) 12000

(d) 11400   (e) None of these

68. When the price of sugar was increased by 20%, a family reduced its consumption in such a way that the expenditure on sugar is only increased by 15%. If 24 kg were consumed per month before the increase in price, find the new monthly consumption.

(a) 22 kg   (b) 23 kg   (c) 23.5 kg

(d) 22.5 kg   (e) None of these

69. A person covered 9 km at 3 km/h, 25 km at 5 km/h and 30 km at 10 km/h. Then find the average speed in covering the whole distance.

(a) $5\frac{2}{11}$ km/h   (b) $5\frac{5}{11}$ km/h   (c) $5\frac{7}{11}$ km/h

(d) 6 km/h   (e) None of these

70. A dishonest dealer sells the goods at 10% loss on cost price but uses 20% less weight. What is his percentage profit or loss?

(a) 12.5% gain   (b) 12.5% loss   (c) $16\frac{2}{3}$ %loss

(d) $16\frac{2}{3}$ gain   (e) None of these

Directions (71-75): The bar chart given below shows the percentage distribution of the production of various models of mobiles by six mobile manufacturing companies in 2014 and 2015. The total production in 2014 was 35 lakh and in 2015 the production was 44 lakh. Study the chart and answer the following questions.

71. Total number of mobiles of Samsung, Nokia and Xiomi manufactured in 2014 was

(a) 2450000   (b) 22750000   (c) 2100000

(d) 1925000   (e) 225000

72. For which company the difference between number of mobiles produced in 2014 and 2015 is maximum?

(a) Samsung   (b) Nokia   (c) HTC

(d) Xiomi   (e) None of these

73. What was the difference in the number of Nokia mobiles produced in 2014 and 2015?

(a) 355000   (b) 270000   (c) 225000

(d) 175000   (e) 200000

74. What is the average number of mobiles manufactured by companies Samsung and Xiomi taken both years together?

(a) 943750   (b) 943650   (c) 943760

(d) 943570   (e) None of these

75. If 85% of MI mobiles produced in each year were sold by the company, then how many MI mobiles remained unsold ?

(a) 76500   (b) 93500   (c) 118500

(d) 122500   (e) 96000

Directions (76-80): There are five companies and we have given the no. of employees working in these companies. In the table we have also given the percentage of male and female employees of Sales and Advertising department with respect to the total no of employees.

Company	No. of Employees	Sales		Advertising	
		Male	Female	Male	Female
Infosys	450	12	14	6	6
Wipro	850	18	10	12	14
Mindtree	400	28	14	4	7
Oracle	525	20	8	8	4
TCS	375	12	20	4	8

76. The ratio of female employee in Sales dept. of company Oracle and TCS together to male employees of Advertising dept. in company Infosys and Wipro together?

(a) 41:55   (b) 43:39   (c) 55:41

(d) 39:43   (e) None of these

77. Difference between male employees of Advertising dept. in all companies together (excluding company TCS) and the female employees of Sales dept. in all companies together (excluding company Wipro and TCS)?

(a) 21   (b) 26   (c) 31

(d) 36   (e) None of these

78. Total number of Advertising employees of company Wipro and Oracle is what % more than the total no. of Advertising employee in company Mindtree?

(a) 536.76%   (b) 526.67%   (c) 576.76%

(d) 546.67%   (e) 545.45%

79. If 40% of the employees of company TCS in Sales department have graduation degree and 60% of the

employees of the same company in the Advertising dept. have graduation degree, then how many employees have graduation degree in company TCS in both dept. together?
(a) 75   (b) 108   (c)106
(d) 92   (e) 66

80. The ratio of female employee of company Infosys and Wipro in Sales dept. to male employee of company Oracle and Mindtree in Advertising dept. ?
(a) 41:13   (b) 74:29   (c)22:59
(d)29:74   (e) None of these

Directions (81- 85): What will come in place of the question mark (?) in the following number series ?

81. 27   110   420   1245   ?   2475
(a) 2480   (b) 2350   (c) 2355
(d) 2340   (e) None of these

82. 85   89   187   577   ?   11701
(a) 2373   (b) 2275   (c) 2380
(d) 2290   (e) 2333

83. 7   23   55   109   191   ?
(a) 307   (b) 317   (c) 333
(d) 343   (e) None of these

84. 87   88   45   16   ?
(a) 3.75   (b) 5   (c) 5.75
(d) 5.25   (e) None of these

85. 18   17   24   46   ?
(a) 85   (b) 118   (c) 112.5
(d) 92.5   (e) None of these

86. A shokeeper bought 150 calculators at the rate of Rs. 250 per calculator. He spent Rs. 2500 on transportation and packing. If the marked price of calculator is Rs. 320 per calculator and the shopkeeper gives a discount of 5% on the marked price then what will be the percentage profit gained by the shopkeeper?
(a) 20%   (b) 14%   (c) 15%
(d) 16%   (e) None of these

87. Anshul deposited two parts of a sum of Rs. 25000 in different banks at the rates of 15% per annum and 18% per annum respectively. In one year he got Rs. 4050 as the total interest. What was the amount deposited at the rate of 18% per annum?
(a) Rs. 9000   (b) Rs. 18000   (c) Rs. 15000
(d) Rs. 10000   (e) None of these

88. The difference between the simple and the compound interest compounded every six months at the rate of 10 per cent per annum at the end of two years is Rs. 124.05. What is the sum?
(a) Rs. 10000   (b) Rs. 60000   (c) Rs. 12000
(d) Rs. 8000   (e) None of these

89. In two alloys, copper and zinc are present in the ratios of 4:1 and 1:3. 10 kg of 1st alloy 16 kg of 2nd alloy and some of pure copper are melted togther. An alloy was obtained in which the ratio of copper to zinc was 3:2. Find the weight of the new alloy.
(a) 34 kg   (b) 35 kg   (c) 36 kg

(d) 30 kg   (e) None of these

90. Ramesh can finish a job in 20 days. He worked for 10 days alone and completed the remaining job working with Dinesh, in 2 days. How many days would both Dinesh and Ramesh together take to complete the entire job?
(a) 4   (b) 5   (c) 10
(d) 12   (e) None of these

Directions (91-95): Study the following chart to answer the question given below:

Proportion of population of seven villages in 2015
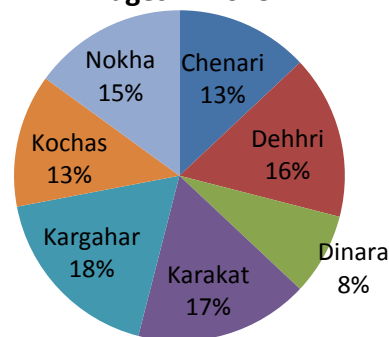
Village	% population below poverty line
Chenari	45
Dehhri	52
Dinara	38
Karakat	58
Kargahar	46
Kochas	49
Nokha	51

91. In 2016, the population of villages Chenari as well as Dehhri is increased by 10% from the year 2015. If the population of village Chenari in 2015 was 5000 and the percentage of population below poverty line in 2016 remain same as in 2015 for both the villages, find approximately the population of village Dehhri below poverty line in 2016.
(a) 4000   (b) 4500   (c) 2500
(d) 3000   (e) 3500

92. If in 2017 the population of village Karakat is increased by 10% as compared to 2015 and the population of village Nokha is reduced by 5% as compared to 2015 and the population of village Nokha in 2015 was 9000, what is the total population of villages Karakat and Nokha in 2017?
(a) 19770   (b) 19200   (c) 18770
(d) 19870   (e) None of these

93. If in 2015 the total population of the seven villages together was 55,000. Approximately, what will be approximate population of village Kochas in that year below poverty line?
    (a) 3000   (b) 2500   (c) 4000
    (d) 3500   (e) 4500

94. If the population of village Dinara below poverty line in 2015 was 1520, what was the population of village Kochas in 2015?
    (a) 4000   (b) 6000   (c) 6500
    (d) 4800   (e) None of these

95. The population of village Dinara is 2000 in 2015. What will be the ratio of population of village Dinara below poverty line to that of the village Kargahar below poverty line in that year?
    (a) 207 : 76   (b) 76 : 207   (c) 152 : 207
    (d) Data inadequate   (e) None of these

Directions (96–100): Study the following information carefully to answer the given questions.

In a medical college, there are 1600 students studying Dentistry and Homeopathy. Each student from each course knows one or more languages out of English, Hindi and Bangla. 45% of the students study Dentistry and remaining students study Homeopathy.

Out of the students studying Dentistry, boys and girls are in the ratio of 5 : 3 respectively.

Out of the boys studying Dentistry, 16% know only English, 10% know only Hindi and 4% know only Bangla. 24%know English as well as Hindi. 20% know English as well as Bangla. 14% know Hindi as well as Bangla. Remaining boys know all three languages.

Out of the girls studying Dentistry, 20% know only English, 10% know only Hindi and 10% know only Bangla. 20% know English as well as Hindi. 20% know English as well as Bangla. 10% know

Hindi as well as Bangla. Remaining girls know all three languages.

Out of the students studying Homeopathy boys and girls are in the ratio of 4 : 7 respectively. Out of the boys studying Homeopathy, 20% know only English, 15% know only Hindi and 5% know only Bangla, 15% know English as well as Hindi. 25% know English as well as Bangla. 10% know Hindi as well as Bangla. Remaining boys know all three languages. Out of the girls studying Homeopathy, 15% know only English, 15% know only Hindi and 5% know only Bangla. 20% know English as well as Hindi, 20% know English as well as Bangla. 15% know Hindi as well as Bangla. Remaining girls know all three languages.

96. How many students of Dentistry know only either English or Hindi?
    (a) 166   (b) 162   (c) 308
    (d) 198   (e) 248

97. How many students in the college know all three languages?
    (a) 108
    (b) 132   (c) 169   (d) 137
    (e) 142

98. What percent of the total number of girls in the college know of Bangla?
    (a) 45%   (b) 40%   (c) 48%
    (d) 42%   (e) 50%

99. Out of the total number of students studying Dentistry, what percent knows at least two languages?
    (a) $61\frac{12}{13}\%$ (b) $57\frac{13}{16}$ (c) $59\frac{13}{17}\%$
    (d) $66\frac{1}{4}\%$ (e) $62\frac{12}{19}\%$

100. What percent of the total number of girls in the college do not know Hindi? (Rounded off to nearest integer)
    (a) 38%   (b) 46%   (c) 48%
    (d) 36%   (e) 43%

Solutions:
Direction (1-6):

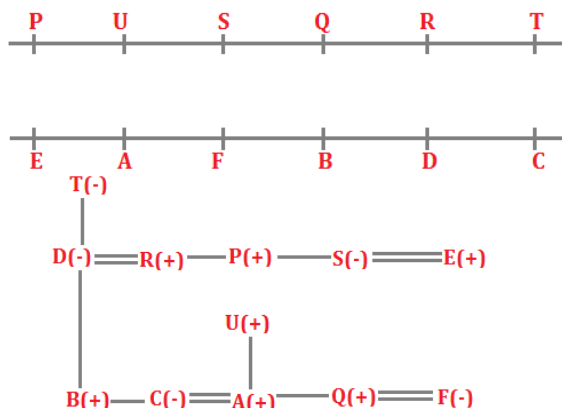| Unit	Total Height	City	Height of books + height of Boxes
5	55"ft	Mumbai	28"ft +27"ft
4	37"ft	Delhi	20"ft +17"ft
3	32"ft	Bengaluru	16"ft +16"ft
2	53"ft	Chennai	30"ft +23"ft
1	75"ft	Jaipur	35"ft +40"ft

1. (c)
2. (d)
3. (e)
4. (d)
5. (b)
6. (b)

Directions (7-11):
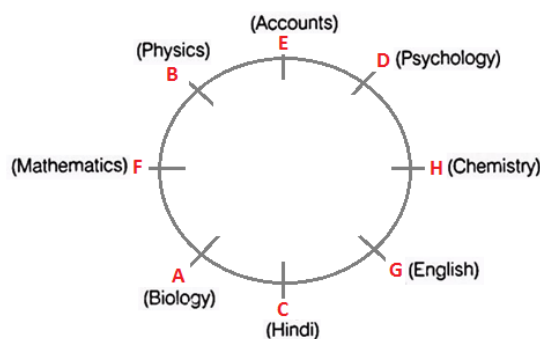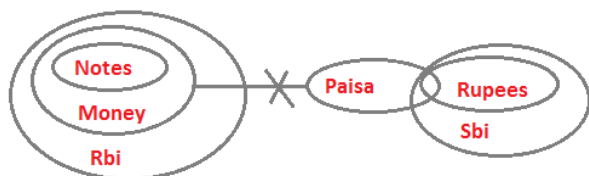

7. (b)
8. (d)
9. (a)
10. (b)
11. (e)

Direction (12-16):

P   U   S   Q   R   T

E   A   F   B   D   C

T(-)

D(-) ═══ R(+) ─── P(+) ─── S(-) ═══ E(+)

U(+)

B(+) ─── C(-) ═══ A(+) ─── Q(+) ═══ F(-)

12. (e)
13. (e)
14. (c)
15. (d)
16. (b)
17. (b); There number of children = [(15+4+8)-1]
= 27 – 1 = 26

Direction (18-21):

18. (d); '7lostlz'
19. (c); Sol. '6eraio 7olantt 6leant 6reemt'
20. (c); '4aae 8oroblen 6reemt'
S21. (d); '4oeu 3ho 6qighu 8fhostlz'
S22. (e);


Directions (23-24):

23. (e); Argument I became weak because of the word 'only' used but Arguments II and III are strong.
24. (d); Argument I is strong because one previous year of students will save. If this move is implemented, then it is possible that students might not concentrate on HSC exams because they think that they will be promoted, weather they pass HSC or not but it will motivate those students who failed in one or two subjects by a small margin. So, either Argument II or III follows.

Directions (25-27):

25. (b); Argument I is not strong because different countries have different culture, economy and various other factor. So, some implementations are successful in one country while failure in other country. Argument II is strong because it is the demand of lakhs of employees.
26. (d); Neither Argument I nor II is strong because none of them logically supports the statements.
27. (b); Argument II is strong because in the absence of UNO, there may be a world war.

Direction (28-30):

28. (c)
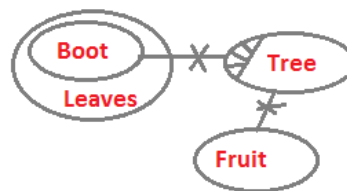
29. (d)

30. (d)
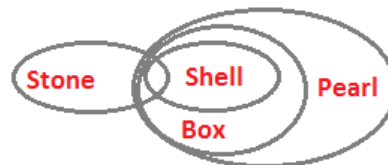
31. (b); The prices of food grains and vegetables have increased by about 30% due to increase of more than 30% in the price of other products, because farmers will need 30% more funding for purchasing other products.
32. (d); Income tax authorities carried out raids due to non-payment of tax or illegal money so as an effect business houses took immediate action to clear off all their income tax dues in order to avoid raid.

Directions (33-36):

33. (e); Let India scored 0 and Australia 2 by the time "5 minutes remaining" in the match.
From statement I, India scored 3 goals in last 5 minutes but it is not clear whether Australia too scored in the last 5 minute.
From statement II, Australia's total score is 3, but what India scored is not known.
On combining both the statements, we are unable to deduce the scores of both the team.
Hence, both the statements taken together are not sufficient to answer the question.
34. (a); Option I seems to be the right fit as 12 students would give an extra team of 8 plus 4 students which would be adjusted accordingly and form perfect 8 member teams.
Thus just 4 students would do the same except the number of teams would be 1 less.
From statement II alone we cannot get anything.
35. (e); Statement I gives that P & Q have passed. But nothing about R & S.
Statement II gives 'One among R and S has passed' and this is false.
This indicates 'R and S both have passed or both are failed.
Hence we get both only P and Q have passed or all P, Q, R, S have passed.
36. (d); Using each statement alone, we can find that the last Sunday of March 2013 was on 26th March.

Directions (37-39):

37. (b); The mass recruitment of IT professionals by Indian IT

companies is due to the work companies are getting from the developed countries. So, Statement II is the cause while Statement I is its effect.

38. (e); Both Statements I and II are effects of some common causes.

39. (a); Statement I is the cause while Statement II is its effects.

40. (e); To find the code for 'we', we need to have any of the following:
(i) 'We are friends' should have only 'We' common with another statement, as in II;
(ii) 'We are friends' should have only 'are' and 'friends' common with another single or two statements, as in I and III. Thus, we need Either II only or I and III only.
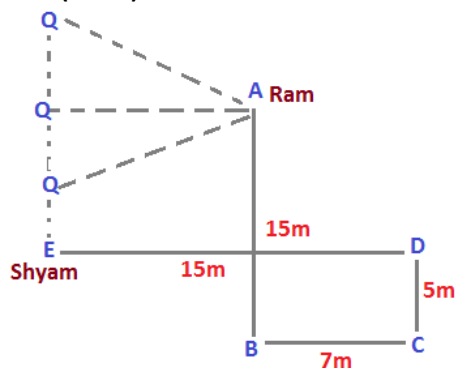
Direction (41-43):

Year	Person
1969	B
1972	A
1978	G
1986	D
1990	H
1996	E
2002	C
2005	F

41. (c)
42. (e)
43. (c)

Direction (44-45):

44. (d)
45. (b)

Directions (46-50):
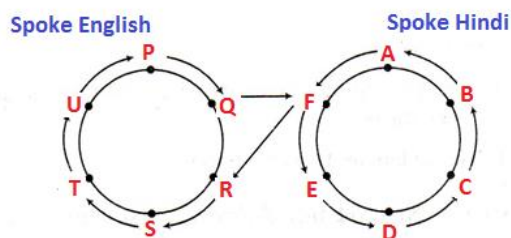
46. (b)
47. (e)
48. (d)
49. (b)
50. (c)

51. (b); Quantity I—
$$2211.0625 = \left[17000\left(1+\frac{5}{100}\right)^t - 17000\right]$$
$t = 2\frac{1}{2}$ years

Quantity II
$$3630 = \frac{22000 \times t \times 6}{100}$$
$t = 2\frac{3}{4}$ years
∴ Quantity I < Quantity II

52. (d); Quantity I — Percentage $= \frac{4\pi r^2 - \pi r^2}{\pi r^2} \times 100$
$= 3 \times 100$
$= 300\%$
Quantity II — $\frac{4xy - xy}{xy} \times 100$
$= 3 \times 100$
$= 300\%$
∴ Quantity I = Quantity II

53. (a)
Sol.

Quantity I →	Baby		Pallavi
Efficiency →	1	:	$\frac{7}{4}$
Time →	7	:	4

$\frac{1}{7x} + \frac{1}{4x} = \frac{1}{7}$
$x = \frac{11}{4}$
∴ Quantity I $= \frac{11}{4} \times 4 = 11$ days

Quantity II →	Gaurav		Vivek		Babu
Efficiency →	2	:	4	:	3
Time →	6	:	3	:	4

X= 3
Quantity II $= \frac{36}{9} = 4$ days
∴ Quantity I > Quantity II

54. (b); Let us take the value of a = 1 & b = 1 putting this in the equation we get
x = 1
So, x < 1.5
Quantity I < Quantity II

55. (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) $= \frac{(4 \times 6 \times 2) + (4 \times 6 \times 8) + (6 \times 2 \times 8) + (4 \times 2 \times 8)}{^{20}C_3} = \frac{20}{57}$
Quantity I < Quantity II

56. (b); CI $= \left(80000 \times \frac{105}{100} \times \frac{104}{100} \times \frac{105}{100}\right) - 80000$
= 11728 Rs.

57. (a); Distance covered by 2nd train in 20 minutes $= \frac{20}{60} \times 40 = \frac{40}{3}$ km
Remaining distance $= 900 - \frac{40}{3} = \frac{2660}{3}$ km

Time after which they will meet = $\frac{\frac{2660}{3}}{70}$ hours

Distance covered by A in this time = $\frac{2660}{210} \times 30 = 380$ km

58. (a); Sol. L = (b + 10)

(L + 8)(b − 5) = Lb

(b + 18)(b − 5) = (b + 10)b

b = 30 cm

L = 40 cm

Area = 1200 cm²

59. (e); A and B per day work = $\frac{1}{120} + \frac{1}{150} = \frac{27}{1800}$

A and B work in 20 days = $\frac{20 \times 27}{1800}$

B work in 12 days = $\frac{12}{150} = \frac{144}{1800}$

Remaining work = $1 - \left(\frac{540}{1800} + \frac{144}{1800}\right)$

= $\frac{1116}{1800}$

B and C, 1 day work = $\frac{\frac{1116}{1800}}{48}$

C per day work = $\frac{1116}{1800 \times 48} - \frac{1}{150}$

= $\frac{540}{1800 \times 48} = \frac{1}{160}$

So no. of days by C to complete the work = 160

60. (a); After 35 days

200 men complete the remaining work in 5 days

100 men can complete this work in $\frac{200}{100} \times 5$

= 10 days

Delay = (35 + 10) − 40 = 5 days

61. (d); From I, $s = \frac{\ell}{18}$

II, $S = \frac{2\ell}{36}$

III $\ell = 330$ m

∴ III and either I or II only

62. (c); From I, $x = \frac{20z}{100} + z = \frac{120z}{100}$

II, $y = z - \frac{20z}{100} = \frac{80z}{100}$

III, y + z = 72

To find (x − y), all statements are necessary

63. (c); From III, b : h = 5 : 12

From I, Perimeter = y cm

II, hypotenuse = x cm

From any 2 of the 3 statements, we can determine the area of the garden.

64. (d); From I, Pravin = Amal + 1200

From II and III, $\frac{Amal}{Vimal} = \frac{5}{3}$

$\frac{Amal}{Amal - 1000} = \frac{5}{3}$

∴ All statements are necessary to get the monthly salary of Pravin.

65. (b); From I and II

a + b + c = 14

14 + b + c = 14

b + c = 0 (not possible), from II and III, area= $\frac{1}{2} \times 14 \times 5 = 35$ m²

66. (a); per hour consumption of Ist candle = $\frac{1}{5}$

per hour consumption of IInd candle = $\frac{1}{4}$

Let after x hour their height is in ratio = 3 : 2

then, $\frac{1 - \left(x \times \frac{1}{5}\right)}{1 - \left(x \times \frac{1}{4}\right)} = \frac{3}{2}$

Solving the equation, x = $\frac{20}{7}$

67. (c); Share of C = $\frac{(15000 \times 16)}{(12000 \times 24) + (16000 \times 24) + (15000 \times 16)} = 12000$ Rs

68. (b); Let the price before increase = x

Then new price = $\left(\frac{100 + 20}{100}\right)x$ = 1.2x

$\frac{115}{100} \times (x \times 24) = 1.2x \times y$ (y = new consumption quantity)

y = 23 kg

69. (e); Average speed = $\frac{\text{Total distance covered}}{\text{Total time taken}} = \frac{64}{11} = 5\frac{9}{11}$ km/h

70. (a); Let CP = Rs 1000

SP at 10% loss = $\frac{(100 - 90)}{100} \times 1000 = 900$ Rs

But actual CP = $1000 \times \frac{(100 - 20)}{100} = 800$ Rs

Profit percentage = $\frac{(900 - 800)}{800} \times 100 = 12.5\%$

71. (c); Required Answer = $\frac{35}{100}(30 + 15 + 15)$

= $\frac{35 \times 60}{100} = 21$ lakh

72. (a); It can be clearly seen from the graph that maximum variation in production is of Samsung mobiles = (40% of 44 lakh-30% of 35 lakh)=7.1 lakh

73. (a); Required difference = $\frac{44 \times 20}{100} - \frac{35 \times 15}{100}$

= $\frac{880 - 525}{100}$

= $\frac{355}{100}$ lakh

= 355000

74. (a); Required average = $\frac{10.5 + 17.6 + 5.25 + 4.4}{4}$ lakh = 943750

75. (c); Required No. = $35 \times \frac{10}{100} \times \frac{15}{100} + 44 \times \frac{10}{100} \times \frac{15}{100}$

= $\frac{150}{10000} \times 79$

= 1.1850 lakh

= 118500

76. (d); Required Ratio = $\frac{42 + 75}{27 + 102}$

= 117 : 129

= 39 : 43

77. (b); Required difference = (27 + 102 + 16 + 42) − (63 + 56 + 42)

= 187 − 161

= 26

78. (e); Required % = $\frac{(221 + 63) - 44}{44} \times 100 = 545.45\%$

79. (a); Required employees = $\left(\frac{40}{100} \times 120\right) + \left(\frac{60}{100} \times 45\right)$

$= 48 + 27$

$= 75$

80. (b); Required Ratio = $(63 + 85) : (16 + 42)$

$= 148 : 58$

$= 74 : 29$

81. (a); Pattern is $\times 5 - 25, \times 4 - 20, \times 3 - 15, \times 2 - 10$........

82. (e); Pattern is $\times 1 + 2^2, \times 2 + 3^2, \times 3 + 4^2$.................

83. (a); Series is $2^3 - 1^2, 3^3 - 2^2, 4^3 - 3^2, 5^3 - 4^2$............

84. (b); Pattern is $\frac{87+1}{1}, \frac{88+2}{2}, \frac{45+3}{3}, \frac{16+4}{4} = 5$

85. (c); Pattern is $\times 1 - 1, \times 1.5 - 1.5, \times 2 - 2, \times 2.5 - 2.5$........

86. (b); CP of 150 calculators = 150×250 = Rs. 37500

Total CP = 37500 + 2500 = Rs. 40000

MP of 150 calculators = 150×320 = Rs. 48000.

SP after discount = $48000 \times \frac{95}{100}$ = Rs. 45600.

$\therefore$ Percentage profit = $\frac{45600 - 40000}{40000} \times 100 = 14\%$

87. (d); Let the amount deposited at the rate of 18% per annum be x.

$\Rightarrow \frac{(25000-x) \times 15}{100} + \frac{18x}{100} = 4050$

$\Rightarrow$ x = Rs. 10000

88. (d); Let the sum be Rs. x.

Then, $\left[x \left(1 + \frac{5}{100} \right)^4 - x \right] - \left[\frac{x \times 10 \times 2}{100} \right] = 124.05$

Solving the above equation, we get x = Rs. 8000.

89. (b); Let the amount of pure copper = x kg.

Pure copper + copper in 1st alloy + copper in 2nd alloy

= Copper in 3rd alloy

$\Rightarrow x + \frac{4}{5} \times 10 + \frac{1}{4} \times 16 = \frac{3}{5} (10 + 16 + x)$

$\Rightarrow 12 + x = \frac{3}{5} (26 + x)$

$\Rightarrow$ x = 9 kg.

$\therefore$ weight of new alloy = 10 + 16 + 9 = 35 kg.

90. (a); Ramesh alone finished $\frac{1}{2}$ of the work in 10 days.

Remaining $\frac{1}{2}$ was finished by Ramesh and Dinesh together in 2 days.

Therefore, they both together can finish the complete job in 4 days.

91. (e); Population of village Dehhri in 2015 = $5000 \times \frac{16}{13} \approx$ 6150

Population of village Dehhri in 2016= $6150 \times \frac{110}{100} \approx 6750$

Population below poverty line = 52% of $6750 \approx 3500$

92. (a); Population of village Karakat in 2015 = $9000 \times \frac{17}{15} =$ 10,200

Population of village Karakat in 2017 = $10200 \times \frac{110}{100} =$ 11220

Population of village Nokha in 2017 = $9000 \times \frac{95}{100} = 8550$

$\therefore$ Total population of villages Karakat and Nokha in 1997 = 11220 + 8550 = 19770

93. (d); Population of village Kochas in 2015 = $\frac{13 \times 55000}{100} = 7150$

Population below poverty line = $\frac{49 \times 7150}{100} \approx 3500$

94. (c); Total Population of village Dinara in 2015 = $\frac{1520}{38} \times$

$100 = 4000$

Total population of all villages together = $\frac{4000}{8} \times 100 = 50000$

Population of village Kochas in 2015= $13 \times \frac{50000}{100} = 6500$

95. (b); Population of village Kargahar in 2015 = $\frac{2000}{8} \times 18 = 4500$

Population of village Dinara below poverty line = $\frac{38 \times 2000}{100} = 760$

Population of village Kargahar below poverty line $= \frac{46 \times 4500}{100} = 2070$

Required ratio $= \frac{760}{2070} = 76 : 207$

Solutions directions (96-100)

From the question we will get this table-

	Denistry (720)		Homeopathy (880)	
	Boys (450)	Girls (270)	Boys (320)	Girls (560)
E	72	54	64	84
H	45	27	48	84
B	18	27	16	28
E + H	108	54	48	112
H + B	63	27	32	84
B + E	90	54	80	112
All	54	27	32	56

96. (d); Required Student = $72 + 45 + 54 + 27 = 198$

97. (c); Required student = $54 + 27 + 32 + 56 = 169$

98. (e); Required % = $\frac{415}{830} \times 100 = 50\%$

99. (d); Required % = $\frac{315 + 162}{720} \times 100$

$= \frac{477}{720} \times 100$

$= 66 \frac{1}{4} \%$

100. (e); Required % = $\frac{359}{830} \times 100 \approx 43\%$

Rapture– Ecstasy. **Rupture**- breakage

Run down- falling to pieces. **Rundown**- analysis.

SYNDICATE BANK PO 2017 – Practice Set

REASONING ABILITY

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

Seven Famous sport personalities – A, B, C, D, E, F and G will go to Seven different countries namely Brazil, Japan, Russia, China, USA, Jamaica and Canada but not in necessarily same order to give guest lectures.

They participate in seven different sport events namely Karate, Jujitsu, Parkour, Marathon, Hockey, Boxing and Chess but not necessarily in the same order. Each of these events are organized form Monday to Sunday (of the same week) not necessarily in same order. A goes Brazil to participate in either Karate or Boxing. The person who participated on the seventh day of the week went to Canada and He is expert in Chess. C does not participate in Boxing. B has a match on Wednesday only and he participates in neither marathon nor Karate. The person who plays hockey has a match on Thursday in USA. D participates in Parkour which is organized in China but not on Monday and Tuesday. C goes to Russia and has his match one day before D. On the second day of the week, F has his sport event in Jamaica. The person whose match is on Friday does not participate in Marathon, Boxing or Karate. G participates on Sunday.

1. A participates in which of the following events?
    (a) Marathon   (b) Parkour   (c) Chess
    (d) Jijitsu   (e) Karate
2. Which of the following combinations of "Country – Day" is True with respect to the given arrangement?
    (a) China – Friday   (b) Canada -Saturday
    (c) USA – Thursday   (d) Canada – Friday
    (e) China – Thursday
3. According to the arrangement, B is related to?
    (a) Marathon   (b) Parkour   (c) Chess
    (d) Boxing   (e) Karate
4. In this arrangement, A is related to Monday, F is related to Tuesday then C is related to?
    (a) Thursday   (b) Friday
    (c) None of the given options is true.
    (d) Saturday   (e) Sunday
5. Who among the following went to Russia?
    (a) B   (b) C   (c) A
    (d) D   (e) F

Directions (6-10): Study the following information carefully to answer the given questions

There are six boys M, N, O, P, Q and R. They went out with six girls S, T, U, V, W and X, not necessarily in the same order. The pairs went to different cities Delhi, Bombay, Calcutta, Jaipur and two of them went to Udaipur. They like different movies, viz Pulp fiction, Matrix, The godfather and Seven. But Pulp fiction and Matrix are preferred by two pairs. M and P visit Udaipur but do not like either Pulp fiction or Seven.

R does not go out with W .Both of them do not like The godfather. V and U want to go to Delhi and Calcutta respectively. The persons visiting Bombay like the same movie as N does. O goes out with X to Bombay but does not like either Matrix or Seven. N goes to Delhi and likes Pulp fiction. Q does not go out either with S or T, he does not go to Calcutta, he likes neither The godfather nor Matrix.

6. Who among the following went to Delhi?
    (a)PS   (b)WQ   (c)OX
    (d)NV   (e)None of these
7. If M goes with S then who among the following went goes with P?
    (a)V   (b)U   (c)T
    (d)W   (e)None of these
8. Who among the following went to Bombay?
    (a)X   (b)U   (c)V
    (d)W   (e)None of these
9. Which of the following movie does O like?
    (a)Pulp fiction   (b)Seven   (c)Matrix
    (d)The godfather   (e)None of these
10. Which of the following is correct?
    (a)O-Udaipur-The godfather
    (b)R-Delhi-Seven   (c)U-Bombay-Matrix
    (d)Q-Jaipur-Seven   (e)None of these

Directions (11-15): Study the following information carefully to answer the given questions.

L, M, N, O, T, U, V and W are eight members of a family. They belong to three different generations. There are three married couples. They are all sitting around a circular table facing the center but not necessarily in the same manner. N and L are children of O. L is not an immediate neighbour of his mother. O and U are married couples. O the wife of U sits second to the left of her husband. There is only one person sitting between N and his niece V, but that person is not V's father. T, a bachelor sits third to the right of his uncle L but neither to the opposite nor to the immediate left of his father. V is not an immediate neighbour of her aunt M. No three females are sitting together. N and his sister-in-law is immediate neighbour.

11. How many females members in the family?
    (a) three   (b) four   (c) five
    (d) can't be determined   (e)None of these
12. What is the relation between U and V?
    (a) U is the father of V   (b) U is the uncle of V
    (c) U is the grandfather of V
    (d) U is the nephew of v   (e)None of these
13. How many persons are seating between L and N when counted clockwise.
    (a) one   (b) two   (c) three

(d) four   (e)None of these

14. If all the members of the family are arranged in alphabetical manner starting from P in clockwise direction, then how many will retain their original position
(a) none   (b) one   (c) two
(d) three   (e)None of these

15. Four of the following are alike in some manner, find the odd one.
(a) O   (b) M   (c) L
(d) W   (e) V

Directions (16-20): Study the following information to answer the given questions
A&B means A is neither greater than nor equal to B
A%B means A is neither smaller than nor greater than B
A*B means A is not greater B
A$B means A is greater than B
A@B means A is either greater than or equal to B

16. H*K, K &N, N$M
    I.N$H   II.M&H
(a)Only I is true   (b)Only II is true
(c)Either I or II true   (d) Neither I nor II is true
(e)Both I and II are true

17. H@K, K%L, L&N
    I.N@K   II.L%H
(a)Only I is true   (b)Only II is true
(c)Either I or II true   (d) Neither I nor II is true
(e)Both I and II are true

18. R$T, T@P, P@Q
    I.Q%T   II. Q&T
(a)Only I is true   (b)Only II is true
(c)Either I or II true   (d) Neither I nor II is true
(e)Both I and II are true

19. B&A, A*H, G@H
    I.G$B   II.A*G
(a) Only I is true   (b) Only II is true
(c) Either I or II true   (d) Neither I nor II is true
(e) Both I and II are true

20. B%A, A@C, C*D
    I.D@B   II.C*B
(a)Only I is true   (b)Only II is true
(c)Either I or II true   (d) Neither I nor II is true
(e)Both I and II are true

Directions (21-26): Read the given information to answer the questions which follows.

21. A recent study found that if children watched up to one hour of television a day, their performance in school was unaffected, but if they watched between two and three hours a day, they were likely to perform considerably less well than their peers who watched less. The researchers concluded that if parents carefully monitored the time their children watched television, the children's school performance would be maintained at adequate levels.
If true, which of the following statements about the children in the study would most strengthen the conclusions of the researchers?
(a) Most of the children who performed at below-average levels in school watched more than two hours of television a day.
(b) Children who watched television mostly at weekends performed better in school than children who watched television mostly on school nights.
(c) Children who spent more time reading than watching television performed better in school than those who did not.
(d) The disparities among the children in terms of school performance lessened when the television viewing habits of the children became more uniform.
(e) The children who reduced the amount of television they watched daily spent the extra time reading.

22. It is unwise to continue the career training and employment programmes administered in most prisons today. These programmes do not achieve what they are meant to achieve because most ex-prisoners choose not to pursue the occupations they followed during the time they spent in prison.
Which of the following, if true, most weakens the above argument?
(a) Many habits and skills learnt in prison training programmes are valuable in a great variety of occupations.
(b) Prisons have an obligation to provide prisoners with occupational training they will later use in employment.
(c) Prison career training programmes tend to make prisoners more productive during their time in prison.
(d) Training prisoners for future employment is a major goal of most rehabilitation programmes today.
(e) In most prisons today, prisoners can prepare for their choice of a number of occupations.

23. Certain physiological changes accompany the psychological stress of telling a lie.
Reliable lie detection is possible, because, with the appropriate instruments, we can measure the physiological symptoms of lying.
Which of the following, if true, most weakens the above argument?
(a) Lie detectors are expensive machines, and they require careful maintenance.
(b) Some people find lying only moderately stress-inducing.
(c) Lie detection requires highly trained, capable personnel.
(d) Even the appropriate instrument can be misused and abused.
(e) Numerous kinds of psychological stress produce similar physiological symptoms.

24. It is unrealistic to expect flu vaccines to give total protection against the flu virus.
Every winter 12000 people in the INDIA die as a result of catching flu. The elderly and those with lung conditions are given priority for flu vaccinations because they are the people most at risk. Flu vaccines protect against the flu

strains judged by the WHO
(World Health Organization) to be those most likely to be in circulation the following winter. This prediction is often made a full year before the vaccine is used. If a new strain of flu appears, or if the current one changes a little, people will not be protected by the vaccine.

Which of the following, if true, most strengthens the above argument?

(a) The flu vaccine cannot protect people against colds.

(b) If children were given the flu vaccine, the flu virus would spread less rapidly.

(c) The flu vaccine works less well in the elderly than in younger people because the immune response weakens as people age.

(d) Vaccinating the elderly against flu massively reduces the risk of serious complications and/or death from the virus.

(e) Many of those who die as a result of flu have not been vaccinated against the flu virus.

25. The recent experiment on the NH31 motorway to provide an extra lane for drivers at peak times by allowing them to use the hard shoulder has been judged a success.

It is right, therefore, to extend the scheme to other motorways, since it will solve the problem of congestion on motorways relatively easily and cheaply. It is thus preferable to other possible measures, such as building new motorways or adding an extra lane to existing motorways.

Which of the following, if true, most weakens the above argument?

(a) In many countries motorways were built without hard shoulders.

(b) For many journeys, using public transport is less convenient than driving on motorways.

(c) Environmentalists would be strongly opposed to the building of new motorways.

(d) It is predicted that motorway traffic will increase by 50 per cent over the next eight years.

(e) When the hard shoulders are used, there will be a 50mph limit on traffic in all lanes.

26. It is becoming fashionable to use 'carbon offsetting' in order to salve your conscience about the pollution to which you contribute when taking an airline flight. Companies have been set up that enable you to buy offsets that, for example, help to build biogas digesters in India, install hydroelectric power in Brazil or distribute energy-efficient light bulbs in Bangladesh. There are two reasons why we should disapprove of this practice. First, the availability of the scheme makes people think there is nothing wrong with supporting the carbon polluting aviation industry. If people want to contribute to such schemes, they could do so without taking a flight. Second, the companies that offer carbon offsetting are not sufficiently regulated for customers to know whether the money paid over really does go to the energy saving scheme, or even whether the

scheme really will save energy and thereby reduce carbon emissions.

Which of the following, if true, most strengthens the above argument?

(a) The Government is working on the production of a benchmark of quality for carbon offsetting companies.

(b) Carbon emissions from the aviation industry account for only a small percentage of all emissions.

(c) Helping to finance energy saving schemes in other countries can achieve a reduction in carbon emissions.

(d) Most people could reduce their carbon emissions by turning down the thermostat on their central heating.

(e) Some of the schemes to which carbon offsetting contributes would go ahead even without such a contribution.

Directions (27-28): Study the following information to answer the given questions

Naresh: Studies show that eating a healthy breakfast improves young children's ability to learn. However, it is not the responsibility of the schools to provide this meal; it is the responsibility of each child's parents.

Ravish: Although it would be nice if the schools could provide each child with a healthy breakfast, but in a country like India where funds are limited, the cost of doing that takes money away from other, more important learning resources, such as the purchase of new computers. In the long run, children learn more when the schools concentrate on the services they traditionally provide and the parents do what they are supposed to do.

27. In what way does Ravish's comment relate to Naresh's?

(a) It weakens Naresh's argument by changing the focus of the discussion.

(b) It strengthens Naresh's argument by providing support for her premise.

(c) It states the logical outcome of Naresh's views.

(d) It cannot be true if Naresh's assertion about parental responsibility is true.

(e) It provides an argument that is the opposite of Naresh's views.

28. What main assumption underlies each statement?

(a) As teachers become more scarce, schools will have to learn to be more cost-effective in recruiting new teachers.

(b) In the information age, the equipment schools must purchase for their students is getting more expensive.

(c) The study about students and breakfast is inconclusive at best, and more studies should be conducted to find out if school breakfasts are healthy.

(d) Schools have never had the responsibility for supplying students with breakfast; rather, they spend their money on teachers, books, and other tangibles of education.

(e) Parents are not assuming enough responsibility for their children's education and should become more involved in school issues.

Directions (29-30): Study the following information to answer

the given questions

Manish: Our state is considering raising the age at which a person can get a driver's license to twenty.

This is unfair because the age has been eighteen for many years and eighteen-year-olds today are no less responsible than their parents and grandparents were at eighteen. Many young people today who are fourteen and fifteen years old are preparing to receive their licenses by driving with a learner's permit and a licensed driver, usually one of their parents. It would not be fair to suddenly say they have to wait two more years.

Dinesh: It is true that people have been allowed to receive a driver's license at eighteen for generations.

However, in recent years, the increase in traffic means drivers face more dangers than ever and must be ready to respond to a variety of situations. The fact that schools can no longer afford to teach drivers' education results in too many young drivers who are not prepared to face the traffic conditions of today.

29. What is the point at issue between Manish and Dinesh?
   (a) whether eighteen-year-olds should be required to take drivers' education before being issued a license
   (b) whether schools ought to provide drivers' education to fourteen- and fifteen-year-old students
   (c) whether the standards for issuing drivers' licenses should become more stringent
   (d) whether eighteen-year-olds are prepared to drive in today's traffic conditions
   (e) whether parents are able to do a good job teaching their children to drive

30. On what does Manish rely in making his argument?
   (a) statistics   (b) emotion   (c) fairness
   (d) anecdotes   (e) actualities

Directions (31-35): Read the following information carefully and answer the questions following it.

A hotel accommodates twelve persons in six rooms. The persons are A, B, C, D, E, F, P, Q, R, S, T and U. The rooms are 1G, 2G, 3G, 4F, 5S and 6F. Each room of the hotel is coloured with different colours. Those colours are: magenta, purple, orange, black, grey and cream. Each room accommodates only two persons.

A, B, Q, R, T and U are the only males in the group. Females' rooms are odd-numbered whereas males' rooms are even-numbered.

A and B share a room. C's roommate is not D. E does not live in 6F, which is orange. Neither room 5S nor room 4F is magenta or black. The grey has an odd number but it is not room 3G. F live in room 5S with D. P's roommate is not S. The magenta room is even-numbered. R lives in the purple room whereas D lives in the cream room. S does not live in room 3G. T's room is magenta.

31. Who among the following are accommodated in the grey coloured room?
   (a) E and S   (b) C and S   (c) P and C
   (d) Data inadequate   (e) None of these

32. Who among the following are accommodated in room 3G?
   (a) P and C   (b) P and E   (c) C and E
   (d) Data inadequate   (e) None of these

33. In which room are A and B accommodated?
   (a) 2G   (b) 4F   (c) 6F
   (d) Data inadequate   (e) None of these

34. Which of the following statements is/are definitely true?
   I. U is the partner of T.   II. Q is the partner of T.
   III. R is the partner of Q.   IV. U is the partner of R.
   (a) Only I   (b) Only II   (c) Only III
   (d) Both I and III   (e) None

35. Which of the following statements is/are definitely false?
   I. A and B are accommodated in the Orange room.
   II. Q is accommodated either in the magenta or in the purple room.
   III. C is accommodated either in the grey room or in the black room.
   IV. U is accommodated in room 2G.
   (a) None   (b) Only IV   (c) Only I and IV
   (d) Only II and IV   (e) All are true

Directions (36-40): In each question below are given three statements followed by four conclusions numbered I, II, III and IV. 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:

36. **Statements:** a. All fishes are waters.
   b. No water is ocean.   c. All ocean are tigers.
   Conclusions: I. Some waters are fishes.
   II. All waters are fishes.
   III. Some tigers are waters.
   IV. All tigers are ocean.
   (a) Only II and IV follow   (b) Only either I or II follows
   (c) Only either III or IV follows
   (d) All follow   (e) None of these

37. **Statements:** a. Some hounds are cats.
   b. All cats are cages.   c. Some cages are not hounds.
   Conclusions: I. Some cages are hounds.
   II. All hounds are cages.   III. All cats are hounds.
   IV. All cages are hounds.
   (a) None follows   (b) Only I follows
   (c) Only I and II follow   (d) Only II and III follow
   (e) All follow

38. **Statements:** a. Some balls are foots.
   b. All foots are tooths.   c. Some tooths are cars.
   Conclusions: I. Some tooths are balls.
   II. Some cars are balls.   III. Some cars are foots.
   IV. Some foots are balls.
   (a) None follows   (b) Only IV follows
   (c) Only I follows   (d) Both I and IV follow
   (e) All follow

39. **Statements:** a. All powders are ices.
   b. Some sauces are ices.   c. All pens are sauces.

Conclusions: I. Some sauces are powders.
II. Some pens are ices.   III. Some ices are powders.
IV. No pen is ice.
(a) Only either II or IV and III follow
(b) Only either II or IV and I follow
(c) Only either I or II and IV follow
(d) None follows   (e) All follow

40. **Statements:** a. All deers are beer.
b. No beer is a food.   c. All foods are fruits.
Conclusions: I. No deer is a food.
II. Some fruits are foods.   III. Some beers are deers.
IV. Some deers are foods.
(a) All follows
(b) Only either I or II and both III and IV follow
(c) Only either I or IV and both II and III follow
(d) Only either I or IV and II follow
(e) None of these

Directions (41-45): Study the following information and answer the given questions
A word and number arrangement machine when given an input line of words and numbers rearranged them following a particular rule in each step. The following is an illustration of input and rearrangement .
Input : World 46 22 81 bee flower 36   honey 18   1 good candy
Step 1: 81 46 22 bee flower 36 honey 18 1 good candy world
Step 2: 1 81 46 22 bee flower 36 18 good   candy world   honey
Step 3: 46   1 81 22 bee flower 36 18 candy world honey good
Step 4: 18 46 1 81 22 bee 36 candy world honey good flower
Step 5: 36 18 46 1   81   22 bee world honey good flower candy
Step 6: 22   36   18   46   1   81   world honey good flower candy   bee
Input question: food 87 at the 28   16   brinjal chutney 35 53 here

41. Which word/number would be at 6th position from the left in step 2?
(a)28   (b)Brinjal   (c)35
(d)At   (e)food
42. How many steps are required to complete the given sequence?
(a)5   (b)6   (c)7
(d)None of these   (e)8
43. Which element would be fifth from the right end in step 4?
(a)35   (b)At   (c)Brinjal
(d)The   (e)87
44. Which of the following would be the Step 2?
(a)35 53 28 68 16 87 the here food chutney brinjal at
(b)53 28 68 16 87 35 the here food chutney brinjal at
(c)16 87 food at 28 brinjal chutney 35 53 the here

(d)None of these
(e) 53 28 68 16 87 35 the here chutney food brinjal at
45. Which step number would be the following output?
35 28 53 16 87 at the here food chutney brinjal
(a) There will be no such step
(b) 2   (c) 5
(d) 6   (e) 4
46. How far is point A from point D ?
I.Point A is 4m to the north of point B .Point C is 3m to the east of point A. Point D is to the west of point A such that points C, A and D form a straight line of 7m
II.Point F is3m to south of point D. Point C is 4m to the east of point A. Point A is 3m to the north of point B. Point A lies on the line formed by joining points C and D.
(a) Only I   (b) Only II   (c) Both I and II
(d) Either I or II   (e) Neither I or II
47. How many people are standing in a straight line. All are facing North
I. M stands third from the left end of the line. Only one person stands between M and O. P stands second to the right of O. P stands at one of the extreme lines
II. K stands exactly at the centre of the line. Only two people stand between K and L. Only three people stands between L and O. Only one persons stands between O and P
(a) Only I   (b) Only II   (c) Both I and II
(d) Either I or II   (e) Neither I or II
48. How is H related to C?
I. M has two daughters. One of them is Z, who is married to H.
II. C is the mother of Y, the younger sister of Z.
III. M is C's husband.
(a) Only I and II   (b) Only I and III
(c) Only I and either II or III
(d) Any two of the three   (e) All are necessary
49. On which day of the week did Garima arrive?
I. Her sister, Shona, correctly remembers that she did not arrive on Wednesday.
II. Her friend, Kruti, correctly remembers that she arrived before Friday.
III. Her mother correctly mentions that she arrived before Friday but after Tuesday.
(a) Only I and II   (b) Only II and III
(c) Only I and III   (d) All I, II and III
(e) Data inadequate
50. M, J, G, Q and K are sitting around a circular table facing the centre. Who is on the immediate left of G?
I. Only M is sitting between J and K.
II. M is on the immediate left of J.
III. Q is on the immediate left of J.
(a) All I, II and III together
(b) Only II   (c) Only II and III
(d) Only I and III   (e) None of these

QUANTITATIVE APTITUDE

51. The average of 6 observations is 12. If the number obtained in 7th observation is also included in the numerical value of the six previous observations then overall average decreases by 1. What is the number obtained in the 7th observation?
(a) 6   (b) 5   (c) 8
(d) 7   (e) None of these

52. The average age of Nishant and Vibha at the time of their marriage was 26 years. After 12 years of their marriage, the average age of their family which included 5 children was reduced to 18 years. What is the average age of the children?
(a) 8 years   (b) 9.5 years   (c) 10 years
(d) 11 years   (e) None of these

53. The first, second and third class fares between two stations are in the ratio of 6 : 4 : 1 and travellers of these three classes are in the ratio of 2 : 5 : 50. If total income being accrued from these three classes in Rs. 12,300, then income from the travellers who travel in third class is :
(a) Rs. 8100   (b) Rs. 8200   (c) Rs. 7500
(d) Rs. 9000   (e) None of these

54. In a mixture of spirit and water, amount of spirit is 18%. If 8 litre of this mixture is replaced by equal amount of water, amount of spirit in the mixture becomes 15%. What is the quantity of total mixture?
(a) 48 litre   (b) 40 litre   (c) 46 litre
(d) 52 litre   (e) None of these

55. If the price of mangoes goes down by 10%, find the percentage of increase that a family should effect in its consumption so as not to alter expenditure on this account.
(a) $12\frac{1}{9}\%$ (b) $11\frac{2}{9}\%$ (c) $11\frac{1}{9}\%$
(d) $11\frac{1}{8}\%$ (e) None of these

56. A test paper consists of 5 questions. 5% of the students who took the test solved all questions and 5% did not solve any of the questions. Of the remaining students, 25% solved only 1 question and 20% solved 4 questions while $24\frac{1}{2}\%$ of the total students solved 2 questions. If the number of students who solved 3 questions is 200, find the total number of students who took the test.
(a) 700   (b) 600   (c) 800
(d) 900   (e) None of these

57. A sum of money amounts to Rs. 944 in 3 years at a certain rate of simple interest. If the rate of interest is increased by 25%, then the same sum of money will amount to Rs. 980 during the same time period. Find the former rate of interest.
(a) 10%   (b) 8%   (c) 6%
(d) 5%   (e) None of these

58. Present ages of Tarun and Gulshan are 12 years and 10 years respectively. They want to deposit in Post Office a total sum of Rs. 5204 in such a proportion that at the age of 15, each of them may get an equal amount. If the Post Office pays 4% p.a. compound interest on the total sum of deposit, find the part of money deposited by each of them.
(a) Rs. 2502, Rs. 2702   (b) Rs. 2704, Rs. 2500
(c) Rs. 2804, Rs. 2400   (d) Rs. 2204, Rs 3000
(e) None of these

59. The manufacturer of a machine sells it to a wholesaler at a profit of 20%. The wholesaler, in turn, sells it to a retailer at a gain of 10%. The retailer sells it to a customer for Rs. 1452 at a profit of 10%. The cost price of the machine for the manufacturer is :
(a) Rs. 1000   (b) Rs. 1200   (c) Rs. 1350
(d) Rs. 1050   (e) None of these

60. A river is flowing at a speed of 5 km/h in a particular direction. A man, who can swim at a speed of 20 km/h in still water, starts swimming along the direction of flow of the river from point A and reaches another point Z which is at a distance of 30 km from the starting point A. On reaching point Z, the man turns back and starts swimming against the direction of flow of the river and stops after reaching point A. The total time taken by the man to complete his journey is
(a) 2 h 30 min   (b) 3 h 12 min   (c) 3 h 30 min
(d) 3 h 45 min   (e) None of these

61. A can do a piece of work in 90 days, B in 40 days and C in 12 days. They work for a day each in turn, i.e., first day A does it alone, second day B does it alone and 3rd day C does it alone. After that the cycle is repeated till the work is finished. They get Rs 240 for this job. If the wages are divided in proportion to the work each had done. Find the amount A will get?
(a) 14   (b) 24   (c) 34
(d)36   (e) 48

62. A committee of five persons is to be chosen from a group of 9 people. The probability that a certain married couple will either serve together or not at all is :
(a) 5/9   (b) 4/9   (c) 13/18
(d) 11/27   (d) None of these

63. Sum of 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

64. Anamika's science test consist of 85 questions from three sections- i.e. P, Q and R. 10 questions from section P, 30 questions from section Q and 45 question from section R. Although, she answered 70% of section P, 50% of section Q and 60% of section R correctly. She did not pass the test because she got less than 60% of the total marks. How many more questions she would have to answer correctly to earn 60% of the marks which is passing grade?
(a) 4   (b) 2   (c) 5
(d) 6   (e) 8

65. A merchant employed a servant on the condition that for every working day he will be paid as remuneration Rs. 31.50 and for every absence a fine of Rs. 7.50 will be charged and amount of fine imposed will be deducted from the amount of wages earned by him. If after 72 days the servant was paid Rs. 1917.00, find the total number of his working days.
(a) 61   (b) 55   (c) 60
(d) 63   (e) None of these

Directions (66-70): Study the following table carefully and answer the questions given below.

Number of students appeared and qualified in an examination from five states over the years 2011 to 2016.

Years	P		Q		R		S		T	
	App.	Qual.	App.	Qual.	App.	Qual.	App.	Qual.	App.	Qual.
2011	950	230	880	200	1075	315	975	260	1120	325
2012	1090	320	960	250	1125	290	990	305	1208	308
2013	860	240	1100	330	950	275	1400	375	1375	380
2014	1200	350	1250	290	1240	325	1175	310	1060	265
2015	1150	300	1300	325	1220	340	1080	295	995	235
2016	6230	1720	6570	1731	6750	1850	6770	1825	6833	1803

66. Total number of disqualified students from state R all over the years is approximately what percent of the total disqualified students in year 2011 ?
(a) 244%   (b) 254%   (c) 248%
(d) 236%   (e) 240%

67. What is the difference in the average number of qualified students from state Q, taken all years together and average number of qualified students from state S taken all years together except 2011 ?
(a) 111   (b) 108   (c) 201
(d) 103   (e) None of these

68. The ratio of general, OBC and SC candidates in those who disqualified in year 2012 was 6 : 4 : 3. If total number of SC girls who appeared for exam from all states together in that year was 355, then find the total number of SC boys who write the exam that year ?
(a) 538   (b) 535   (c) 545
(d) 542   (e) None of these

69. By approximately what percent the difference in number of disqualified students from states P and S in 2016 more or less than the difference between disqualified students from states Q and T in year 2012 ?
(a) 138%   (b) 120%   (c) 122%
(d) 130%   (e) 135%

70. What is the difference between 40% of total disqualified students in year 2014 and 40% of total disqualified students in 2012 ?
(a) 191   (b) 194   (c) 184
(d) 197   (e) 195

Directions (71-75): In the following questions, select the number(s) from the given options for completing the given series.

71. 3, 12, 24, 96, 192, ?
(a) 768   (b) 384   (c) 702
(d) 298   (e) None of these

72. 24, 60, 120, 210, ?
(a) 300   (b) 336   (c) 420
(d) 525   (e) None of these

73. 150, 30, 15, 3, ?
(a) 1.5   (b) 20   (c) 0
(d) -2.5   (e) None of these

74. 5, 14, 41, 86, ?
(a) 149   (b) 123   (c) 157
(d) 131   (e) 136

75. 2, 11, 7, 16, 12, ?, 17, 26
(a) 21   (b) 8   (c) 11
(d) 76   (e) 54

Directions (76-80): 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 relationship between x and y cannot be established.

76. I. $676x^2 - l = 0$ II. $y = \frac{1}{\sqrt[3]{13824}}$

77. I. $8x + 13y = 62$ II. $13x - 17y + 128 = 0$

78. I. $7x^2 + 2x = 120$ II. $y^2 + 11y + 30 = 0$

79. I. $x^2 = 7x$ II. $(y + 7)^2 = 0$

80. I. $2x^2 + 5x - 33 = 0$ II. $y^2 - y - 6 = 0$

81. The length of one side of a rhombus is 6.5 cm and its altitude is 10 cm. If the length of its diagonal be 26 cm, the length of the other diagonal will be:
(a) 5 cm   (b) 10 cm   (c) 6.5 cm
(d) 26 cm   (e) None of these

82. How many different words can be formed from the word DAUGHTER so that ending and beginning letters are consonants?
(a) 7200   (b) 14400   (c) 360
(d) 14200   (e) None of these

83. A can complete a piece of work in 10 days. B is 25% more efficient than A and C is 60% more efficient than B. Working together, how long would they take to finish the job?
(a) $2\frac{6}{19}$ days   (b) $3\frac{6}{17}$ days   (c) $2\frac{5}{17}$ days
(d) $2\frac{3}{17}$ days   (e) None of these

84. A merchant blends two varieties of tea from two different tea gardens, one costing Rs. 45 per kg and other Rs. 60 per kg in the ratio of 7 : 3 respectively. He sells the blended

variety at Rs. 54.45 per kg. Find his profit percent in this transaction.
(a) 10.5%   (b) 12%   (c) 10%
(d) 11%   (e) None of these

85. A candidate is required to answer 6 out of 10 questions which are divided into two groups each containing 5 questions and he is not permitted to attempt more than 4 from each group. In how many ways can he make up his choice?
(a) 200   (b) 150   (c) 164
(d) 236   (e) None of these

Directions (86-90): Study the following line graph and table carefully to answer the questions given below.

Number of cars manufactured (in thousands) by three companies over the years.
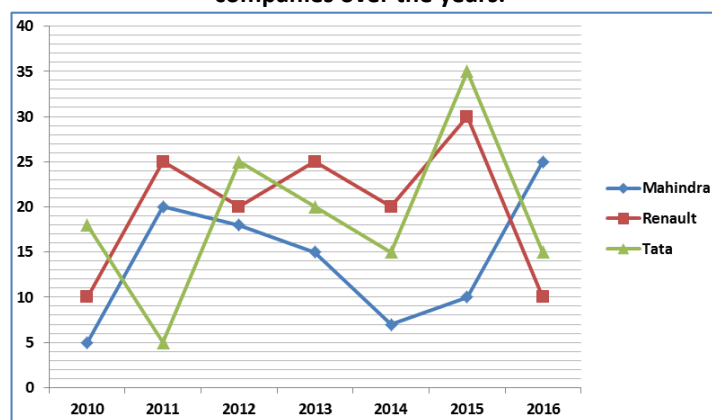
Ratio of five seater to seven seater cars among those manufactured

Years	Mahindra 5 seater : 7 seater	Renault 5 seater : 7 seater	Tata 5 seater : 7 seater
2010	3:2	4:1	5:4
2011	5:3	3:5	3:2
2012	5:4	3:1	2:3
2013	1:2	3:2	1:3
2014	4:3	3:5	5:1
2015	2:3	1:2	3:4
2016	1:3	2:3	2:3

86. By what percent the number of 7-seater Mahindra Cars manufactured in year 2014 is more or less than that of 5-seater Tata cars manufactured in year 2015 ?
(a) 78%   (b) 75%   (c) 80%
(d) 82%   (e) None of these

87. What is the percentage decrease in manufactured Renault 5-seater cars from 2015 to 2016 ?
(a) 65%   (b) 60%   (c) 72%
(d) 50%   (e) None of these

88. Total 5-seater cars of Mahindra that were manufactured in year 2011 were either red or white. If red cars were 256 more in number than white cars, find the number of white cars.
(a) 6132   (b) 6123   (c) 6221

(d) 6121   (e) None of these

89. What is the approximate average number of Renault 7-seater cars manufactured all over the years ?
(a) 10160   (b) 12446   (c) 11456
(d) 12456   (e) 11448

90. What is the difference between total number of manufactured 7-seater cars of Mahindra in 2012, Renault in 2011 and Tata in 2015 together and that of 5-seater cars of Mahindra in 2014, Tata in 2010 and Renault in 2016 ?
(a) 25525   (b) 26625   (c) 25632
(d) 25624   (e) None of these

Directions (91-95): The following questions are accompanied by three statements (A) or (I), (B) or (II), and (C) or (III). You have to determine which statement(s) is/are sufficient/necessary to answer the questions.

91. The ratio of the ages of Javed and Akhtar is 6 :11. Find out the ratio of their ages 5 years ago.
A. The difference of their ages is 25 years.
B. The difference of their ages after 5 years will be 25 years.
C. The sum of their ages is 85 years.
a) Only A and C together are sufficient
b) Anyone of A, B and C is sufficient
c) Only A and B together are sufficient
d) Any two of A, B and C are sufficient
e) All together are necessary

92. What is the cost of painting the two adjacent walls of a hall which has no windows or doors?
I. The area of the base of hall is 24 sq metres.
II. The breadth, length and the height of the hall are in the ratio of 4 : 6 : 5.
III. Area of one wall is 30 square metres.
a) Only I   b) Only II   c) Only III
d) Either I or III   e) Data inadequate

93. 8 men and 6 women can complete a piece of work in 21 days. How many days will it take for 12 men and 9 women to complete the same work?
A. 6 men can complete the work in 42 days.
B. 7 women can complete the work in 63 days.
C. The amount of work done by a woman is foursevenths of the work done by a man in one day.
a) Any two of them   b) Any of them
c) Only C   d) Either A or B only
e) No need of any information

94. A train crosses another train in 10 sec. Find out the lengths of the trains.
A. Ratio between the lengths the of second and first train is 4 : 5.
B. Ratio between the speed of first and second trains is 1 : 2.
C. The speed of first train is 36 km/hr.
a) Only A and B together   b) Only B and C together
c) Only A and C together
d) Questions can't be answered even after using all the information
e) None of these

95. A customer is given two successive discounts on an article. Find the second discount.
   A. The selling price of the article is given.
   B. The first discount % is 30% of the second discount %.
   C. The marked price of the article is given.
   a) A and B are sufficient
   b) B and C are sufficient
   c) All together are necessary
   d) All even together are not sufficient
   e) Either A and B or B and C together are sufficient

Directions (96-100): Study the following graph carefully and answer the questions given below.

Number of male and female employees working in five different mobile companies in year 2016 (Number in lakhs)
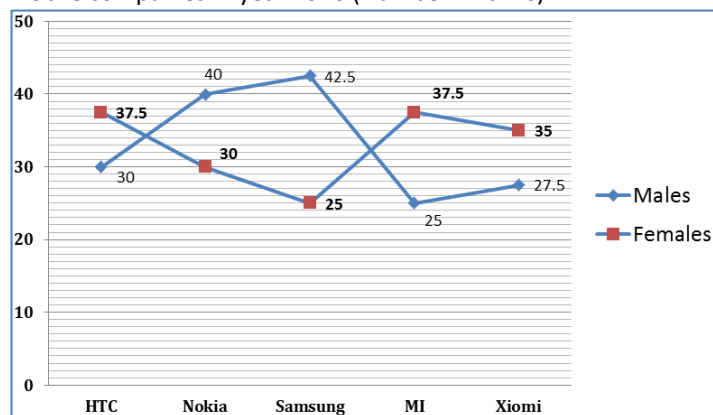
96. What is the average number of male employees (in lakh) in all the companies together?
   (a) 33.8   (b) 33   (c) 32.4
   (d) 25.2   (e) None of these

97. What is 20% of the total number of employees (males and females together) in companies HTC and Samsung together?
   (a) 2700000   (b) 23.5 lakh   (c) 24 lakh
   (d) 270000   (e) None of these

98. What is the respective ratio of the number of females from companies HTC and Nokia together to the number of males in the companies Samsung and Xiomi together?
   (a) 27 : 32   (b) 27 : 28   (c) 25 : 28
   (d) 28 : 27   (e) None of these

99. The number of males in company Nokia is what per cent of the total number of employees (males and females together) in company MI?
   (a) 68   (b) 62   (c) 66
   (d) 64   (e) None of these

100. If the total number of males in company Xiomi increases by 40%, what would be the total number of employees (males and females together) in that company?
   (a) 7526000   (b) 76250000   (c) 7625000
   (d) 75260000   (e) None of these

English Language

Directions (101–110): 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.

Despite their many differences of temperament and of literary perspective, Emerson, Thoreau, Hawthorne, Melville, and Whitman share certain beliefs. Common to all these writers is their humanistic perspective. Its basic premises are that humans are the spiritual center of the universe and that in them alone is the clue of the nature, history and ultimately the cosmos itself. Without denying outright the existence either of a deity or of brute matter, this perspective nevertheless rejects them as exclusive principles of interpretation and prefers to explain humans and the world in terms of humanity itself. This preference is expressed most clearly in the **Transcendentalist** principle that the structure of the universe literally duplicates the structure of the individual self: therefore, all knowledge begins with self-knowledge.

This common perspective is almost always universalized. Its emphasis is not upon the individual as a particular European or American, but upon the human as universal, freed from the accidents of time, space, birth and talent. Thus, for Emerson, the American Scholar turns out to be simply Main Thinking; while, for Whitman, the Song of Myself merges **imperceptibly** into a song of all the children of Adam, where every atom belonging to me as good belongs to you. Also common to all five writers is the belief that individual virtue and happiness depends upon the self-realization, which, in turn, depend upon the harmonious **reconciliation** of two universal psychological tendencies: first, the self-asserting impulse of the individual to withdraw; to remain unique and separate, and to be responsible only to himself or herself, and second, the self-transcending impulse of the individual to embrace the whole world in the experience of a single moment and to know and become one with that world.

These conflicting impulses can be seen in the democratic ethic. Democracy advocates individualism, the preservation of the individual's freedom and self-expression. But the democratic self is torn between the duty to self, which is implied by the concept of liberty, and the duty to society, which is implied by the concept of equality and fraternity. A third assumption common to the five writers is that intuition and imagination offer a surer road to truth than does abstract logic or scientific method. It is illustrated by their emphasis upon the **introspection**-their belief that the clue to external nature is to be found in the inner world of individual psychology and by their interpretation of experience as, in essence, symbolic. Both these stresses presume an organic relationship between the self and the cosmos of which only intuition and imagination can properly take account. These writers faith in the imagination and in themselves as practitioners of imagination led them conceive of the writer as a seer and enabled them to achieve

supreme confidence in their own moral and metaphysical insights.

101. The author's discussion of Emerson, Thoreau, Hawthorne, Melville, and Whitman is primarily concerned with explaining.
    (a)some of their beliefs about the difficulties involved in self-realization
    (b)some of their beliefs concerning the world and the place that humanity occupies in the universal order
    (c)some of their beliefs concerning the relationship between humanism and democracy
    (d)the way some of their beliefs are shaped by differences in temperament and literary outlook
    (e)the effects of some of their beliefs on their writings

102. According to the passage, the humanistic perspective of the five writers presupposes which of the following?
    (A)The structures of the universe can be discovered through self-knowledge.
    (B)The world can be explained in terms of humanity.
    (C)The spiritual and the material worlds are incompatible.
    (a) (A) only   (b) (B) only   (c) (A) and (B) only
    (d) (B) and (C) only   (e) (A),(B) and (C)

103. The authors quotes Whitman primarily in order to
    (a)show that the poet not agree with Emerson
    (b)indicate the way the poet uses the humanists ideal to praise himself
    (c)suggest that the poet adapts the basis premises of humanism to his own individual outlook on the world
    (d)illustrate a way the poet expresses the relationship of the individual to the humanistic universe
    (e)demonstrate that the poet is concerned with the well being of all humans

104. According to the passage, the five writers objects to the scientific method primarily because they think it
    (a)is not the best way to obtain an understanding of the relationship between the individual and the cosmos
    (b)is so specialized that it leads to an understanding of separate parts of the universe but not of the relationships among those parts
    (c)cannot provide an adequate explanation of intuition and imagination
    (d)misleads people into believing they have an understanding of truth, when they do not
    (e)prevents people from recognizing the symbolic nature of experience.

105. It can be inferred that intuition is important to the five writers primarily because it provides them with
    (a)information useful for understanding abstract logic and scientific method
    (b)the discipline needed in the search for truth
    (c)inspiration for their best writing
    (d)clues to the interpretation of symbolic experience
    (e)the means of resolving conflicts between the self and the world

106. The author discuses "the democratic ethic" in order to
    (a)explain the relationship between external experience and inner imagination
    (b)support the notion that the self contains two conflicting and reconcilable factions
    (c)Illustrate the relationship between the self's desire to be individual and its desire to merge with all other selves.
    (d)Elaborate on the concept that the self constantly desires to realize its potential
    (e)Give an example of the idea that, in order to be happy, the self must reconcile its desires with external reality

Directions (107-108): 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.

107. **Transcendentalist**
    (a) philosopher   (b) experiential
    (c) existential   (d) objective   (e) observational

108. **introspection**
    (a) Conference   (b) Synopsis   (c) Summary
    (d) examination   (e) cogitation

Directions (109-110): Choose the word/group of words which is MOST OPPOSITE in meaning of the word/group of words printed in bold as used in the passage.

109. **imperceptibly**
    (a) observably   (b) slightly   (c) indiscernibly
    (d) impalpably   (e) barely

110. **reconciliation**
    (a) truce   (b) pacification   (c) arbitration
    (d) conflict   (e) Rapport

Directions (111-115): Read the following passage carefully and answer the questions given below it. Certain words/phrases are given in bold to help you locate them while answering some of m questions.

Foreign investor presence in India's debt markets has increased considerably after the global financial crisis. Annual inflows over the years ending August peaked at $3.4 billion in 2008, fell to less than $600 million in the immediate post-crisis year 2009, and rose sharply to $10.2 billion in the year ended August 2010, $6 billion in the year ended August 2011 and $9 billion in year ended August 2012. The year to August 2013 was unusual in as much as there were net outflows of $2.8 billion, to be followed by a surge to $12.9 billion in the year to August 2014.

The collapse in flows and the exit of FPIs from the debt market in 2013 were clearly related to the fears of a liquidity squeeze generated by talk of the **"taper"** in the US.

The exit of portfolio capital weakened India's rupee considerably, worsened sentiment and accelerated the outflow. A **corollary** of this relationship between expectations of the state of international liquidity (influenced by the policy stance of the US Federal Reserve), the direction of movement of the rupee and the volume of inflows into debt markets, is that the post-crisis expansion of foreign presence in India's debt markets must be seen as the result of the sharp increase in liquidity in

the international financial system as a result of the monetary and fiscal policies adopted in response to the crisis.

Interest rates in India are much higher than in international markets, and if the assessment of exchange risk is that it is low (or that the rupee will not depreciate by 'abnormal' margins), investment interest in the Indian debt market would be high.

The result has been that despite the reversal in flows in 2013, cumulative net investment by FPIs in India's debt market has risen from less than a billion dollars in 2006 to $30 billion at the end of August 2012 and $41 billion on August 27, 2014.

One reason for growing foreign investor interest in Indian debt was the liberalization of policy with regard to permitting foreign portfolio investment in the debt market. It was in 1995 that the Securities and Exchange Board of India permitted FIIs to invest in debt markets, subject to the 70:30 rule, which specified that 70 per cent of an investor's **exposure** should be to equity and only 30 per cent to debt. The cap on total FII investment in debt was set at $1-1.5 billion.

Soon, in 1996, a category of FIIs that were allowed to invest only in debt instruments were permitted into the country's capital markets, with 100 per cent exposure to debt securities (including corporate bonds) subject to the aggregate ceiling of $1-1.5 billion. In 1998, such investment was permitted in unlisted securities as well or through the private placement market. Even as recently as 2004, the limit on aggregate debt was at $1 billion, with a cap of $100 million for investments under the 70-30 route and $900 million under the 100 per cent route.

111. What conditions was/were placed before a certain category of FIIs in 1996?
(A) They were allowed 70% exposure to debt securities.
(B) They were allowed to invest only in debt instruments.
(C) They were allowed to invest in debt instruments subject to the aggregate ceiling of $1-1.5 billion.
(a) Only (A) and (B)   (b) Only (B) and (C)
(c) Only (A) and (C)   (d) Only (A)   (e) Only (B)

112. What is/are the reasons behind the growth of foreign investors' interest in India?
(a) The ability of Indian entrepreneurs to convince the government for PPP model of investment
(b) The realisaton of importance of FDI in Indian economy for better infrastructure
(c) Increase in opportunities in the private placement market
(d) Liberalisation of policy with regard to permitting foreign portfolio investment in the debt market
(e) All the above

113. Which of the following statements is/are false according to the given passage?
(a) After the global fiscal crisis the presence of foreign investors in India's debt market has increased.
(b) The increase in foreign investors can be seen as the result of increase in liquidity in the international financial system.
(c) The exit of portfolio capital led to financial crisis in the Securities and Exchange Board of India.
(d) The exit of FPIs from the debt market in 2013 was related to the fears of liquidity generated in the US.
(e) All the above

114. What, according to the passage, is the effect of exit of portfolio capital from Indian economy?
(a) Acceleration of inflow of capital
(b) Strengthening of Indian rupee
(c) Increase in outflow
(d) Increase in foreign investment
(e) None of these

115. Which of the following statements is/are true on the basis of the facts mentioned in the given passage?
(A) There was sharp increase in liquidity in the international financial system due to the monetary and fiscal policies adopted in response to the financial crisis.
(B) Despite the reversal in flows in 2013, the number of foreign portfolio investors in India has increased.
(C) The SEBI permitted FIIs to invest in equity 70 per cent of their investment.
(a) Only (A) and (B)   (b) Only (B) and (C)
(c) Only (A) and (C)   (d) All (A), (B) and (C)
(e) None of these

Direction (116-120) : Each of the following statements has a part missing. Choose the best option from the four alternatives (a), (b), (c) or (d) given below the statement to complete the sentence. Choose (e) if None of the statements suits the sentence.

116. I first saw this book at a newly opened café at my workplace. The title, 40 Rules of Love, _____ like that of a romantic novel. So I ignored it.
(a) at first seeming to me   (b) at first seemed to me
(c) at first seem to me   (d) at first seeming to me
(e)None of these

117. In this endless virtual fight for exposing oneself to the world every day, one seems _____ and real relations.
(a) to lose the real self   (b) to lost the real self
(c) to losing the real self   (d) to loss the real self
(e)None of these

118. Mapping the music of a legend like Manna Dey has to be envisioned across layers. This _____ in the latest collection that hits the market soon.
(a) had done beautifully
(b) had been doing beautifully
(c) has been doing beautifully
(d) has been done beautifully
(e)None of these

119. His presentation highlighted the symbiotic relationship among Indian paintings, Indian aesthetics and cosmology. The selection for the presentation _____ from antiquity.
(a) was spread across a wide spatio-temporal zone
(b) was spreading across a wide spatio-temporal zone

(c) has been spread across a wide spatio-temporal zone

(d) will have been spreading across a wide spatio-temporal zone

(e) None of these

120. She began by asking why India and Pakistan grew so differently in democratic traditions. She _____ the nature of their freedom movements, the class differences in their following, and the history of the two main political parties.

(a) said it is because of   (b) says it was because of

(c) said it was because of   (d) saying it is because of

(e) None of these

Directions (121-125): Rearrange the following five sentences (A), (B), (C), (D) and (E) in the proper sequence to form a meaningful paragraph and then answer the questions given below.

(A) Thus, when you talk about employee value proposition or employee branding, social listening is what is actually becoming very important today.

(B) Earlier, if one wanted to find out about the culture and environment at an organisation, one would be dependent on asking personal acquaintances who worked in that organisation.

(C) Hence, it would be undesirable for an organisation to have negative reviews about it on social medias.

(D) On the contrary, an organisation today, has to go where the audience is and show them what is relevant to them, be it good pay packages, work-life balance or learning opportunities.

(E) But now with the advent of social media and certain specialised organisations one can get reviews about a workplace instantly.

121. Which of the following would be the **FIRST** sentence after rearrangement?

(a)A   (b)B   (c)C   (d)D   (e)E

122. Which of the following would be the **SECOND** sentence after rearrangement? .

(a)A   (b)B   (c)C   (d)D   (e)E

123. Which of the following would be the **THIRD** sentence v after rearrangement?

(a)A   (b)B   (c)C   (d)D   (e)E

124. Which of the following would be the **FOURTH** sentence after rearrangement?

(a)A   (b)B   (c)C   (d)D   (e)E

125. Which of the following would be the **LAST (FIFTH)** sentence after rearrangement?

(a)A   (b)B   (c)C   (d)D   (e)E

Directions (126-130): Each question below has **THREE** 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.

126. It has often chosen to play _____ moral guardian rather than _____ films by content and letting audiences make _____ decisions.

(a)smile, tangling, authentic

(b)staring , distorting, genuine

(c)glowering , labeling, informed

(d)pleasing, confusing, enlightened

(e)orthodox, producing, sophisticated

127. At home, while security forces deserve _____ for limiting the Pathankot air base attack, many questions need to be _____ about the state of _____ along the Punjab-Pakistan border.

(a)condemnation, replied, peril

(b)praise, acknowledged, security

(c)blame, replied ,danger

(d)censure, answered, insecurity

(e)credit, rebutted, chaos

128. Its surprise result in Bihar where it _____ itself to regional players and _____ a windfall holds out a _____.

(a)begrimed, doubted , stencil

(b)dirty, be surprised, stencil

(c)sublimated , gained, template

(d)polluted, be amazed, prototype

(e)rewired, produced, cynosure.

129. Consider innovations like the India Stack which _____ Aadhaar authentication, e-KYC, esign, Digital Locker and UPI_____ mobile payments to _____ cashless, paperless and presence-less transactions.

(a)part, improbable, impart

(b)dissolve, impractical, pledge

(c)detach, disconnect, yield

(d)combines , interoperable, provide

(e)consists, easy, issue

130. With the **diversity** of India, it is easy to _____ thousands or perhaps even millions of entrepreneurial _____ playing out over the next few years over the internet.

(a)divergence, laziness, discriminates

(b)diversity, certainty, discerns

(c)divergence, know, differentiate

(d)diversity ,imagine , experiments

(e) contradistinction ,forecast, startups

Direction (131-133) : In each of the following sentences four options are given. You are needed to identify the best way of writing the sentence in context of the correct usage of standard written English.

131. (a) He said the water level in Jhelum at Sangam in South Kashmir was recording at 22.2 feet and at Ram MunshiBagh at 19 feet.

(b) He said the water level in Jhelum at Sangam in South Kashmir was been recorded at 22.2 feet and at Ram MunshiBagh at 19 feet.

(c) He was saying the water level in Jhelum at Sangam in South Kashmir was recorded at 22.2 feet and at Ram MunshiBagh at 19 feet.

(d) He said the water level in Jhelum at Sangamin South Kashmir was recorded at 22.2 feet and at Ram MunshiBagh at 19 feet.

(e)None of these

132. Ever since the sting operation, there has been much opposition from they who maintain that it was an unauthorized act.
(a) Ever since the sting operation, there has been much of an opposition from them who maintain that it was an unauthorized act.
(b) Ever since the sting operation, there has been much opposition from they who maintain that it had been an unauthorized act.
(c) Ever since the sting operation, there has been much opposition from those who maintain that it was an unauthorized act.
(d) Ever since the sting operation, there has been much opposition from those maintaining that it was an unauthorised act.
(e) No error.

133. To be sure, there would be scarcely no time left over for other things, if school children would have been expected to have considered all sides of every matter on which they had opinions.
(a) Sure enough, scarcely there would be any time left for other things if school children were expected to consider all sides of the matters on which they had opinions.
(b) To be sure, there would be scarcely any time left for other things if working people should be expected to have considered all sides of every matter on which they had opinions.
(c) To be sure, there would be scarcely any time left over for other things if school children were expected to consider all sides of every matter on which they had opinions.
(d) To be sure, there would be scarcely no time left over for other things if school children will be expected to have been considering all sides of every matter on which they had opinions.
(e) No error.

Directions (134-135): In the following questions, a sentence has been given with some of its parts in bold. To make the sentence grammatically correct, you have to replace the bold part with the correct alternative given below. If the sentence is correct as it is, give 5) as your answer (i.e. No correction required).

134. Having logged thousands of hours watching felines from tigers to cheetahs, <u>tigers and other felines are no longer thought to be natural-born killers by Dr. Stinson, they</u> are attuned to peacemaking.
(a) tigers and other felines are no more thought to be natural-born killers by Dr. Stinson, they
(b) Dr. Stinson has come to believe that far from being natural-born killers, tigers and other felines
(c) Dr. Stinson has now the belief that far from being natural-born killers, tigers and other felines
(d) tigers and other felines are not longer thought to be natural-born killers by Dr. Stinson, they

(e) No error

135. The Romanians may be restive under Soviet direction but <u>they are tied to Moscow by ideological and military links.</u>
(a) they are tied to Romania by ideological and military links
(b) they are preparing for a great revolution.
(c) secretly they rather enjoy the prestige of being protected by the mighty soviets
(d) there is nothing they can do about it.
(e)No error.

Directions (136-140): 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.

136. North India lies in the Indo-Gangetic plain. Towards the North is the Himalayas, which separates the country from Central Asia. The Vindhya ranges separate the North from the South. South India is situated in the Peninsular Deccan Plateau. This region has the Arabian Sea in the west, Bay of Bengal in the east and Indian Ocean in the south. When talking about the racial differences, the North Indians are termed as Aryans,and the South Indians as Dravidians. Inphysique as well, there are many differences between the people of the South and North. The North Indians are taller,and more strongly built than the South Indians. The South Indians are a bit darker than the North Indians…………..Salwar Kamiz is the widely used dress by North Indian women. On the other hand, women in the South wear saris. While men in the North wear Salwar, the men in South prefer dhotis. Another difference that can be seen between North and South India is their food. When compared to the North Indian food, the South Indian food is spicier. The South Indians use more tamarind and coconut when compared to North Indians. The North Indians use more milk products when compared to the people of South India. When talking about the culture, there is vast difference between North and South India. One can come across differences in their music (Northern Hindustani and Southern Carnatic), dance forms and folks.
(a) A big difference is in their style of living
(b) A big difference is in their fashion statements
(c) A big difference can be seen in their dressing styles
(d) A big difference arises in their taste for clothes based on their earnings
(e) A big difference can be seen in their climate that demands different dressing styles

137. An open economy is an economy in which there are economic activities between domestic community and outside, e.g. people, including businesses, can trade in goods and services with other people and businesses in the international community, and flow of funds as investment across the border. Trade can be in the form of managerial exchange, technology transfers, all kinds of

goods and services. Although, there are certain exceptions that can not be exchanged, like, railway services of a country can not be traded with another. To avail this service, a country has to produce its own. This contrasts with a closed economy in which international trade and finance can not take place. The act of selling goods or services to a foreign country is called exporting. The act of buying goods or services from a foreign country is called importing…………. There are a number of advantages for citizens of a country with an open economy. One primary advantage is that the citizen consumers have a much larger variety of goods and services from which to choose. Additionally, consumers have an opportunity to invest their savings outside of the country. In an open economy, a country's spending in any given year need not to equal its output of goods and services. A country can spend more money than it produces by borrowing from abroad, or it can spend less than it produces and lend the difference to foreigners. There is no closed economy in today's world.

(a) Together exporting and importing are collectively called trade

(b) Exporting and Importing are exclusive classes of trade

(c) Both are independent of each other and do not constitute the term 'trade'.

(d) Together they make GDP of a country

(e) Together they are indicators of influence of a country on world map

138. A no budget film is a produced film made with very little, or no money. Young directors starting out in film making commonly use this method because there are few other options available to them at that point. All the actors and technicians are employed without remuneration, and the films are largely non-profit.,…………….. or uses a very minimum "crew" of volunteers to assist him/her on such projects where no money or financing is available, not including the cost of film. No-budget films are made everyday with video tapes and consumer cameras.

(a) Usually the director works alone on such films

(b) These films are huge employers in entertainment industry

(c) A team of experts two or three in number starts without any significant infrastructure

(d) Director is the camera-man, light-man, script writer,screen player and sometimes even act himself in the film

(e) It is difficult task to find suitable people with desired skills ,hence director works alone on such films

139. In finance, the term 'yield' describes the amount in cash that returns to the owners of a security. Normally it does not include the price variations, at the difference of the total return. Yield applies to various stated rates of return on stocks (common and preferred, and convertible), fixed income instruments (bonds, notes, bills, strips, zero coupon), and some other investment type insurance products (e.g. annuities)……… It can be calculated as a ratio or as an internal rate of return (IRR). It may be used to state the owner's total return, or just a portion of income, or exceed the income. It may be used for production output in other industries, Because of these differences, the yields from different uses should never be compared as if they were equal.

(a) The term is a misnomer

(b) The term is understood differently by different people

(c) The term has no definite meaning

(d) The term is used in different situations to mean different things

(e) The term slightly differs in meaning from the text book definitions

140. Market trends are fluctuated on the demographics and technology. In a macro economical view, the current state of consumer trust in spending will vary the circulation of currency. In a micro economical view, demographics within a market will change the advancement of businesses and companies. With the introduction of the internet, consumers have access to different vendors as well as substitute products and services changing the direction of which a market will go. Despite that, it is believed that market trends follow one direction over a matter of time, there are many different factors that can change this idea. Technology s-curves as is explained in the book The Innovator's Dilemma. It states that technology will start slow then increase in users once better understood, eventually leveling off once another technology replaces it………………….

(a) This proves that change in the market is actually consistent

(b) Change is inevitable

(c) Fluctuations with these changes do not last long

(d) Be prepared for the change

(e) Changing changes the fortunes

Directions (141–150): In the following passage there are blanks, each of which has been numbered. These numbers are printed below the passage and against each, five words are suggested, one of which fits the blank appropriately. Find out the appropriate word in each case.

India can be truly; proud of having made at __ (**141**) __ costs some very demanding biomedical products: blood bags, heart valves and Kalam-Raju stents, to name a few. However, the __ (**142**) __ in biomedical R & D or industry has __ (**143**) __ fully kept pace with the ever-growing demands. Therefore, several industries will be set up in the country with __ (**144**) __ technology for the __ (**145**) __ of medical devices. Polymers, ceramics and metal alloy industries would __ (**146**) __ themselves to produce the required biomaterials. Medical and health care sectors will undergo a major transformation with increased __ (**147**) __ of artificial organs, blood and improved diagnostic devices. For example, __ (**148**) __ of artificial human

parts will be possible-the heart, the pancreas, the lungs, and kidneys. Artificial blood will be available for transfusion to leukemia patients. Bone, hip and tissue replacements will be possible for accident victims, and tissue replacements will be possible for-accident victims. Heart patients can __ (**149**) __ heart valves, artificial hearts and other implants. The requirement of biomaterials would accordingly go up. Tissue engineering will __ (**150**) __ at replacing the affected tissue in a natural way.

141. (a)expensive   (b)trivial   (c)significant
     (d)high   (e)affordable
142. (a)extension   (b)Implementation
     (c)advancement   (d)degradation   (e)treatment
143. (a)miraculously   (b)hopefully   (c)definitely
     (d)not   (e)indeed
144. (a)imported   (b)prudential   (c)old
     (d)traditional   (e)Known
145. (a)use   (b)manufacturing (c)utilization
     (d)sale   (e)disposal
146. (a)invent   (b)try   (c)upgrade
     (d)help   (e)Deploy
147. (a)deficiency   (b)usability   (c)dearth
     (d)availability   (e)Utility
148. (a)implantation   (b)amputation   (c)donation
     (d)removal   (e)Treatment
149. (a)spare   (b)receive   (c)strengthen
     (d)donate   (e)Exchange
150. (a)comment   (b)evolve   (c)pioneer
     (d)serve   (e)Aim

SOLUTIONS:
Directions (1-5):

Persons	Sport Event	Countries	Days
A	Karate	Brazil	Monday
F	Marathon	Jamaica	Tuesday
B	Boxing	Japan	Wednesday
E	Hockey	USA	Thursday
C	Jijitsu	Russia	Friday
D	Parkour	China	Saturday
G	Chess	Canada	Sunday

1. (e)
2. (c)
3. (d)
4. (b)
5. (b)
6. (d)

Direction(7-10):

Boy	Girl	Place	Movie
M	S/T	Udaipur	Matrix/The godfather
P	T/S	Udaipur	The godfather/Matrix

R	U	Calcutta	Matrix
O	X	Bombay	Pulp fiction
N	V	Delhi	Pulp fiction
Q	W	Jaipur	Seven

7. (c)
8. (a)
9. (a)
10. (d)

Directions (11-15):
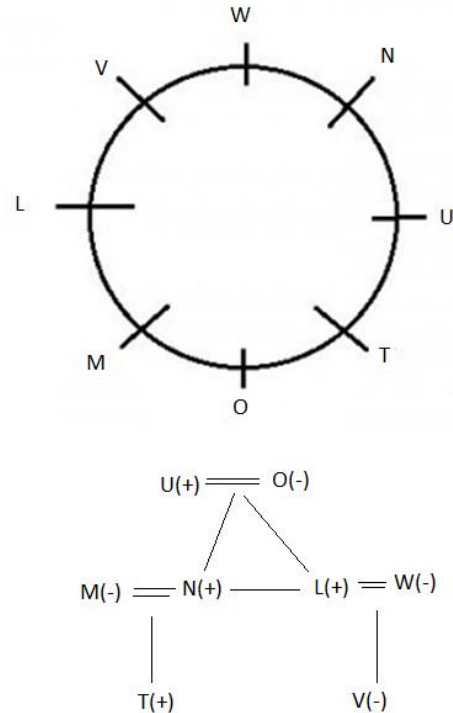
11. (b)
12. (c)
13. (b)
14. (a)
15. (c)
16. (a); H≤K<N>M
    N>H =>TRUE
    M<H =>FALSE
17. (d); H≥K=L<N
    N≥K => FALSE
    L=H => FALSE
18. (c); R>T≥P=Q
    Q=T=> FALSE
    Q<T => FALSE
19. (e); B<A≤H≤W
    G>B =>TRUE
    A≤G =>TRUE
20. (b); B=A≥C≤D
    D≥B =>FALSE

C≤B =>TRUE

21. (d); (d) strengthens the idea that there is a causal connection. If differences in performance are less when hours watching television are roughly the same for all children, then it is likely that differences in time spent watching television causes differences in performance.

22. (a); (a) weakens the argument by showing that even if ex-prisoners do not pursue the occupation for which they have prepared whilst in prison, the skills they have learnt during training in prison may nevertheless be of use in whatever occupation they take up.

23. (e); (e) weakens the argument by providing evidence that the physiological changes recorded by a lie detector may result from stress other than the stress caused by lying. This suggests that, contrary to what the conclusion claims, reliable lie detection is not possible.

24. (c); (c) strengthens the argument by providing another reason why total protection cannot be guaranteed, since if the vaccine works less well in those people who are most at risk, it can be expected that some people will not be protected by the vaccinations.

25. (d); (d) Option (d) is true, then the increase of traffic may mean that the scheme does not solve the problem of congestion on motorways, despite the fact that the trial run was successful, and this may mean that other schemes would provide more effective solutions.

26. (e); (e)strengthens the case against carbon offsetting by showing that in some cases any reduction in carbon emissions would have happened anyway, thus cannot be claimed to compensate for the carbon emissions caused by someone taking a flight.

27. (b); Ravish provides information that supports Naresh's more general statements. Both agree that schools should spend money on educating children, not on providing breakfast. Choices a, d, and e are incorrect because they all imply that Naresh and Ravish are arguing in opposition to each other. Choice c can be ruled out because Ravish's position does not give any outcomes.

28. (d); Both speakers rely on the fact that schools do not traditionally have the responsibility for providing students with breakfast.

29. (d); The speakers support their arguments in different ways, but both are concerned with whether eighteen-year-olds should continue to be allowed to receive drivers' licenses.

30. (c); Manish discusses the fairness of changing the law and raising the age at which one can receive a driver's license. Emotion (choice b) may be involved, but the argument relies on the fairness issue.
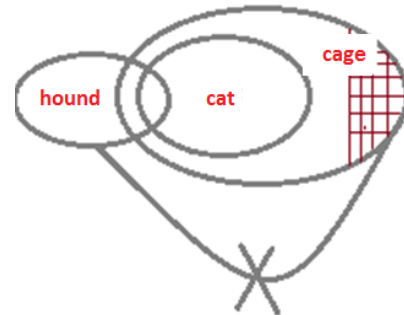
Directions(31-35):

31. (d)
32. (d)
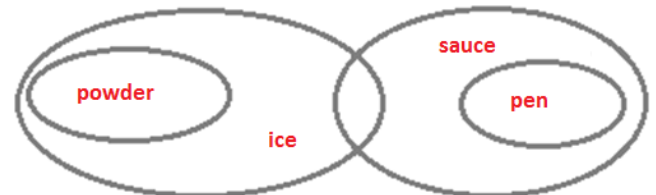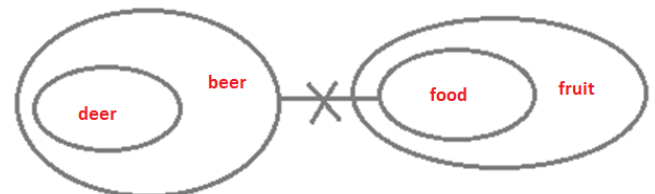33. (c)
34. (e)
35. (a)
36. (e)
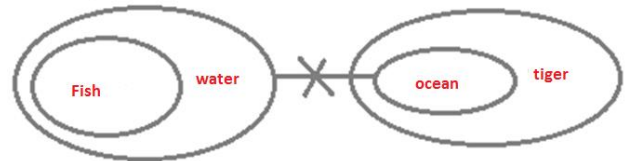

37. (b)

38. (d)

39. (a)

40. (e)

Directions(41-45):
Numbers are arranged as first greatest followed by lowest then second great number then second lowest and so on. Words are arranged in descending alphabetical order.
Step 1: 87 food at 28 16 brinjal chutney 35 53 here the
Step 2: 16 87 food at 28 brinjal chutney 35 53 the here
Step 3: 53 16 87 at 28 brinjal chutney 35 the here food
Step 4: 28 53 16 87 at brinjal 35 the here food chutney
Step 5: 35   28 53 16 87 at the here food chutney brinjal
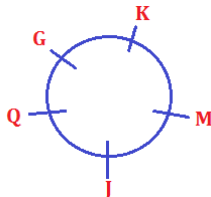Step 6: 35 28 53 16 87 the here food chutney brinjal at

41. (b)
42. (b)
43. (a)
44. (c)
45. (c)
46. (a)
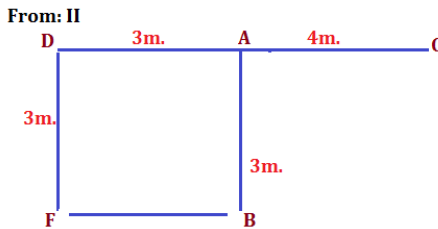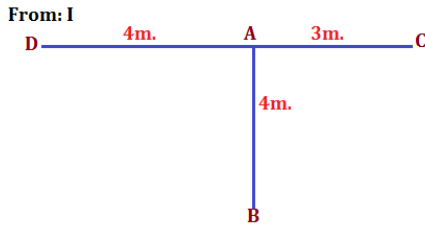
From: I

From: II

47. (a)

48. (c); M (Father)C(Mother) => 2 Daughters => Y and Z
    H is husband of Z
    From I alone we can't identify C is male or female

49. (c); S M Tu W Th F Sat
    She didn't arrive on Wednesday from I
    From II => before Friday mean S M Tu Th
    From III => Thursday

50. (d); From I and III:

51. (b); Required value of 7th observation = (12 − 1) × 7 − 12 × 6
    = 5

52. (c); N + V = 52
    And N + V + age of five children + 12×2 = 18 ×7
    Or, age of five children = 126 − 76 = 50
    ∴ Required average = 10 years

53. (c); Ratio of collection from travellers = 6 : 10 : 25
    ∴ Income from third class travellers $= \frac{25}{41} \times 12300 =$
    Rs 7500

54. (a); Let mixture quantity = x litres
    Then, spirit in 8 litres of mixture $= \frac{18}{100} \times 8 = \frac{72}{50}l$
    New amount of spirit $= \frac{18}{100} \times x - \frac{72}{50} = \frac{9x-72}{50}l$
    ∵ percentage of spirit in new mixture = 15%

55. (c); Let original price be Rs 100 per kg.
    New price = Rs 90 per kg
    ∴ New quantity to be purchased in 100 Rs. $\frac{100}{90} kg = 1\frac{1}{9} kg$
    ∴ Percentage increase in consumption $= \frac{1}{9} \times 100 = 11\frac{1}{9}\%$

56. (c); $\quad x = 0.05x + 0.05x + 0.25 \times 0.9x + 0.20 \times 0.9x + 0.245x + 200$
    or, $x = \frac{200}{0.25} = 800$

57. (c); $944 - P = \frac{3pr}{100}$ or $pr = \frac{94400-100p}{3}$
    and $980 - p = \frac{3.75pr}{100}$ or $pr = \frac{98000-100p}{3.75}$
    on equating, p = Rs 800
    ∴ r $= \frac{144 \times 100}{800 \times 3} = 6\%$

58. (b); Ratio of investment of Tarun and Gulshan $= \frac{1}{\left(\frac{26}{25}\right)^3} : \frac{1}{\left(\frac{26}{25}\right)^5}$
    or, T : G = = $\left(\frac{26}{25}\right)^2 : 1 = 675 : 625$
    ∴ Tarun's share $= \frac{676}{1301} \times 5204 =$ Rs 2704
    And Gulshan's share $= 5204 - 2704 =$ Rs 2500

59. (a); Required C.P $= \frac{100}{120} \times \frac{100}{110} \times \frac{100}{110} \times 1452 =$ Rs 1000

60. (b); Total time taken by the man to complete journey
    Time $= \frac{30}{20+5} + \frac{30}{20-5} = 1.2 + 2 = 3.2$ hour or 3 hour 12 minute

61. (b);

	A	B	C
Days	9	9	$8 + \frac{1}{10}$
Work	36	81	243
Ratio	4	9	27

A's share $= \frac{4}{40} \times 240 = 24$

62. (b); Total no. of ways in which 5 people can be chosen out of 9 people $=9C_5 = 126$
    Number of ways in which the couple serves the committee $= 7C_3 \times 2C_2 = 35$
    Number of ways in which the couple does not serve the committee $= 7C_5 = 21$
    ∴ Favourable number of cases = 35+21 = 56
    Hence, required probability $= \frac{56}{126} = \frac{4}{9}$

63. (b); Area of the circle $= \frac{22}{7} \times (14)^2 = 616 cm^2$
   Area of the rectangle $= 1166 - 616 = 550 cm^2$
    Breadth of the rectangle
    $= \frac{550}{25} = 22 cm$

$\therefore \frac{15}{100} \times x = \frac{9x-72}{50}$
or, x = 48 l

So, required sum

$$= 2 \times \frac{22}{7} \times 14 + 2(25 + 22) = 182 cm$$

64. (b); Number of questions attempted correctly =
70% of 10 + 50% of 30 + 60% of 45 = 7 + 15 + 27 = 49
Passing grade = (60/100)* 85 = 51
Reqd.Ans = 51 - 49 = 2

65. (d); Number of days he absented $= \frac{(72 \times 31.50) - 1917}{31.5 + 7.5} = 9$
$\therefore$ Number of working days $= 72 - 9 = 63$

66. (a); Required percentage $= \frac{8965}{3670} \times 100 \approx 244\%$

67. (e); Average of qualified students from Q $= \frac{3126}{6} = 521$
Average of qualified students from S $= \frac{3110}{5} = 622$
$\therefore$ Required difference = 101

68. (c); Total disqualified students in 2012 = 3900
$\therefore$ Required number of SC boys $= \frac{3}{13} \times 3900 - 355 = 545$

69. (d); Difference in 2016 = 435
Difference in 2012 = 190
$\therefore$ Required percentage $= \frac{435 - 190}{190} \times 100 \approx 130\%$

70. (b); Required Difference $= \frac{40}{100}(4385 - 3900) = 194$

71. (a); Pattern is ×4, ×2, ×4, ×2, ...

72. (b); Pattern is $3^3 - 3, 4^3 - 4, 5^3 - 5, 6^3 - 6$, …………

73. (a); Pattern is ÷ 5, ÷ 2, ÷ 5, ÷ 2, ……….

74. (a); Pattern is +9×1, +9×3, +9×5, +9×7, ……….

75. (a); Pattern is +9, −4, +9, −4, ……….

76. (c); $x = \pm \frac{1}{26}$; $y = \frac{1}{24}$; x<y

77. (c); x =−2; y = 6; x<y

78. (a); $x = \frac{-30}{7}$, 4; y =−6,−5; x>y

79. (a); x=7, 0; y =−7; x>y

80. (e); $x = \frac{-11}{2}$, 3 ; y=3,−2; No relation.

81. (a); Area of Rhombus $= \frac{1}{2} d_1 \times d_2$
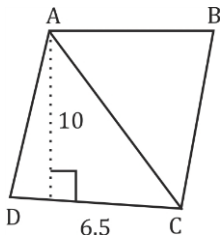
Also, Area of Rhombus = base × height
= 6.5 × 10
= 65
$65 = \frac{1}{2} \times d_1 \times d_2$
$d_2 = \frac{65 \times 2}{26} = 5 cm$

82. (b); Required number of ways $= {}^5C_2 \times 2! \times 6! = 14400$

83. (e); A's 1 day work $= \frac{1}{10}$
B's 1 day work $= \frac{1}{10} \times \frac{125}{100} = \frac{1}{8}$

C's 1 day work $= \frac{1}{8} \times \frac{160}{100} = \frac{1}{5}$
$\therefore$ (A + B + C)'s 1 day work $= \frac{17}{40}$
Or, Required no. of days $= 2\frac{6}{17}$ days

84. (c); C.P of 10 kg tea = 45 ×7 + 60 ×3 = Rs 495
S.P of 10 kg tea = Rs 544.5
$\therefore$ Profit $= \frac{49.5}{495} \times 100 = 10\%$

85. (a); Required number of ways $= {}^5C_4 \times {}^5C_2 + {}^5C_3 \times {}^5C_3 + {}^5C_2 \times {}^5C_4$
= 200 ways

86. (c); 7 seater Mahindra cars in 2014 $= \frac{3}{7} \times 7000 = 3000$
5 seater Tata cars in 2015 $= \frac{3}{7} \times 35000 = 15000$
$\therefore$ Required percentage $= \frac{15000 - 3000}{15000} \times 100 = 80\%$

87. (b); Required percentage $= \frac{\frac{1}{3} \times 30 - \frac{2}{5} \times 10}{\frac{1}{3} \times 30} \times 100 = 60\%$

88. (e); Total 5 seater cars of Mahindra in 2011 $= \frac{5}{8} \times 20000 = 12500$
Number of white cars $= \frac{12500 - 256}{2} = 6122$.

89. (a); Required average $= \frac{1}{7}\left(\frac{1}{5} \times 10 + \frac{5}{8} \times 25 + \frac{1}{4} \times 20 + \frac{2}{5} \times 25 + \frac{5}{8} \times 20 + \frac{2}{3} \times 30 + \frac{3}{5} \times 10\right) \times 1000$
≈ 10160

90. (e); Total said 7 seater cars $= \left(\frac{4}{9} \times 18 + \frac{5}{8} \times 25 + \frac{4}{7} \times 35\right) \times 1000 = 43625$
Total said 5 seater cars $= \left(\frac{4}{7} \times 7 + \frac{5}{9} \times 18 + \frac{2}{5} \times 10\right) \times 1000 = 18000$
$\therefore$ Requried difference = 25625

91. (b); J : A = 6 : 11
A) $11x - 6x = 25$
So we can find out ratio of their age 5 year ago.
B) $(11x + 5) - (6x + 5) = 25$
C) $11x + 6x = 85$

92. (e); Cost price per unit is not given.

93. (e); $8M + 6W = \frac{W}{21}$
$1.5(8M + 6W) = 1.5 \times \frac{W}{21}$
$12M + 9W = \frac{W}{14}$
14 days

94. (d); Can't be answered because direction of the trains are not given .

95. (c); $SP = \left(1 - \frac{d_f}{100}\right)\left(1 - \frac{d_s}{100}\right) MP$
$d_f = \frac{30}{100} d_s$

96. (b); Required average $= \frac{30 + 40 + 42.5 + 25 + 27.5}{5} = 33$ lakh

97. (a); 20% of total employees in HTC and Samsung $= \frac{20}{100} \times 135$ lakh = 27 lakh

98. (b); Required ratio $= \frac{67.5}{70} = 27 : 28$

99. (d); Required percentage $= \frac{40}{62.5} \times 100 = 64\%$

100. (e); Total number of employees = 38.5 + 35 = 73,50,000

101. (b); Refer to the first few sentences of the passage "Despite their many differences of temperament and of literary perspective, Emerson, Thoreau, Hawthorne, Melville, and Whitman share certain beliefs. Common to all these writers is their humanistic perspective. Its basic premises are that humans are the spiritual center of the universe and that in them alone is the clue of the nature, history and ultimately the cosmos itself." Hence option (b) is true.

102. (c); Refer to the fourth sentence of the first paragraph "Without denying outright the existence either of a deity or of brute matter, this perspective nevertheless rejects them as exclusive principles of interpretation and prefers to explain humans and the world in terms of humanity itself. This preference is expressed most clearly in the Transcendentalist principle that the structure of the universe literally duplicates the structure of the individual self: therefore, all knowledge begins with self-knowledge." So both (A) and (B) are true. Hence option(c) is correct choice.

103. (d); Refer to the second sentence of the second paragraph "Thus, for Emerson, the American Scholar turns out to be simply Main Thinking; while, for Whitman, the Song of Myself merges imperceptibly into a song of all the children of Adam, where every atom belonging to me as good belongs to you."Hence option (d)is correct.

104. (a); Refer to the second sentence of the first paragraph "Common to all these writers is their humanistic perspective. Its basic premises are that humans are the spiritual center of the universe and that in them alone is the clue of the nature, history and ultimately the cosmos itself. Without denying outright the existence either of a deity or of brute matter, this perspective nevertheless rejects them as exclusive principles of interpretation and prefers to explain humans and the world in terms of humanity itself." Therefore option (a) is true.

105. (d); Only the statement made in option (d) can be inferred from the passage.

106. (c); Option (c) is true .

107. (a); 'Transcendentalism' means 'an idealistic philosophical and social movement'. Hence 'philosopher' is the word most similar in meaning to 'transcendentalist'.

108. (e); INTROSPECTION means 'the examination or observation of one's own mental and emotional processes'. Hence 'cogitation' is the word most similar in meaning.

109. (a); 'imperceptible' means 'so slight, gradual, or subtle as not to be perceived'. Hence 'observably' is the word most opposite in meaning to 'imperceptibly'.

110. (d); RECONCILIATION means 'the restoration of friendly relations' .Hence 'conflict' is the word most opposite in meaning.

111. (b); The conditions were "Soon, in 1996, a category of FIIs that were allowed to invest only in debt instruments were permitted into the country's capital markets, with 100 per cent exposure to debt securities (including corporate bonds) subject to the aggregate ceiling of $1-1.5 billion." For this refer to last paragraph of the passage.

112. (d); The passage says "One reason for growing foreign investor interest in Indian debt was the liberalization of policy with regard to permitting foreign portfolio investment in the debt market." For this refer to second last paragraph of the passage.

113. (c); The false statement is option (c) as it is not clearly mentioned in the passage.

114. (c); The effect is "The exit of portfolio capital weakened India's rupee considerably, worsened sentiment and accelerated the outflow." For this refer to 3rd paragraph of the passage.

115. (d); Since passage says: "Post-crisis expansion of foreign presence in India's debt markets must be seen as the result of the sharp increase in liquidity in the international financial system as a result of the monetary and fiscal policies adopted in response to the crisis." Hence, option (a) is correct. Also, it is mentioned in the paragraph that "the Securities and Exchange Board of India permitted FIIs to invest in debt markets, subject to the 70:30 rule, which specified that 70 per cent". Hence, option (b) is correct. The passage also mentions that "The result has been that despite the reversal in flows in 2013, cumulative net investment by FPIs in India's debt market has risen from less than a billion dollars in 2006 to $30 billion at the end of August 2012 and $41 billion on August 27, 2014." Hence, option (c) is also correct.

116. (b); The sentence is in the simple past tense; it must have V^2. So, options (a), (c) and (d) are ruled out.
Hence, option (b) is the answer.

117. (a); The sentence is in simple present tense, so it must have V^1. Options (b), (c) and (d) are incorrect.
Hence, option (a) is the answer.

118. (d); IN the present perfect tense (indefinite time), there should be 'has/have + been + V^3'. So, options (a), (b) and (c) are ruled out.
Hence, option (d) is the answer.

119. (a); The sentence is in the simple past tense. Options (c) and (d) are ruled out because they take 'has been' (present perfect) and 'will have been spreading' (future perfect continuous), respectively. Option (b) is not right because it uses 'was spreading' (past continuous).
Hence, option (a) is the answer.

120. (c); The sentence is in the simple past tense. Option (b) and (d) are ruled out because they use 'says' and 'saying', respectively. In option (a), the use of 'is' after 'said' is incorrect.

Hence, option (c) is the answer.

121. (b); The correct sequence to form meaningful paragraph is **BECDA**.

122. (e); The correct sequence to form meaningful paragraph is **BECDA**.

123. (c); The correct sequence to form meaningful paragraph is **BECDA**.

124. (d); The correct sequence to form meaningful paragraph is **BECDA**.

125. (a); The correct sequence to form meaningful paragraph is **BECDA**.

126. (c); 'glowering , labeling, informed' fits the blank perfectly.
    Glowering means have an angry or sullen look on one's face; scowl.

127. (b); "praise, acknowledged, security", fits the blanks most appropriately and is the correct choice.

128. (c); "sublimated , gained, template", fits the blanks most appropriately.
    Sublimated means (in psychoanalytic theory) divert or modify (an instinctual impulse) into a culturally higher or socially more acceptable activity.

129. (d); "combines , interoperable, provide", fits the blanks most perfectly.
    Interoperable means (of computer systems or software) able to exchange and make use of information.

130. (d); Option (d) "diversity ,imagine , experiments" is the correct choice.

31. (d); In option (a) use of simple past tense of this sentence demands the use of V^3 and not V4. In option (b) , there is an incorrect usage in 'was been'. Option (c) is incorrect also.

132. (c); The demonstrative pronoun 'those' is needed here – from those

133. (c); Option (c) is the correct answer as it is the best way of expressing the idea.

134. (b); The best answer is (b). The noun that comes directly after the comma is modified by having logged thousands of hours watching felines from tigers to cheetahs. Answers (a), (d), and (e) illogically have the chimps observing other primates.

135. (a); Option (b) is telling about great revolution which is never given in question. Again, option C is talking about prestige of being protected which is not directly linked. Option (d) is not explaining anything. Option (a) is talking about Romania which is logically incorrect. No other choice states why they are tied to Moscow except the option one which is clearly explaining the fact.

136. (c); After the blank space two or three sentences are about the dressing styles of North and South Indians. It is not about the climate or earning based choice or fashion. Rather it is just the difference on general basis.

137. (a); This question is more a checking of logic and sense than an understanding of the passage. Only export and import do not make GDP of a country. They are not the only indicators of influence of a country on world map. Option(c) is not logical and no sense prevails through it.

138. (a); Option (b) is not correct as it goes against the passage. Option (e) is illogical and does not fit as there is no reason why skilled people are not available. Option(d) seems silly on basis of its impossibility. Experts are not discussed in passage. Only option which fits well in the context is director working alone on such films of low budget.

139. (d); See the part of passage after the blank space, this gives a number of meaning of term 'yield' taken in different fields. This is same thing which is stated in the passage. From the other options, text definition angle is wrong in (e). Option (a) and (c) are false.

140. (a); This is best option which expresses the fact illustrated in passage that the market is ever changing. Other options are generalized statements with no special linkage to passage.

141. (e)
142. (c)
143. (d)
144. (a)
145. (b)
146. (c)
147. (d)
148. (a)
149. (b)
150. (e)

IBPS PO Prelims | SBI PO Prelims 2017 : Practice Set

REASONING ABILITY

Direction (1-5): Study the following information carefully to answer the given questions.

S, T, U, V, W, X, Y and Z are seated in a straight line but not necessarily in the same order. Some of them are facing south while some are facing north. S sits fourth to left of X. X sits at one of the extreme ends of the line. Both the immediate neighbours of S face north. T sits second to the left of Z. Z is not an immediate neighbour of S. Neither Z nor U sits at the extreme end of the line. Both the immediate neighbours of U face north. W sits to the immediate left of Y. Immediate neighbours of V face opposite directions (i.e. if one neighbour of V faces North then the other faces South and vice-versa). Immediate neighbours of T face opposite directions (i.e. if one neighbour of T faces North then the other faces South and vice-versa). S faces south. People sitting at the extreme ends face the opposite directions (i.e. if one person faces North then the other faces South and vice-versa).

1. How many persons sit between U and S?
   (a) Three (b) Four (c) Six
   (d) Five (e) None of these

2. Who sits second to the left of V?
   (a) X (b) Y (c) Z
   (d) W (e) Cannot determined

3. How many person sit between Y and Z?
   (a) Two (b) Both (c) and (e)
   (c) Five (d) One (e) Four

4. 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) U (b) Z (c) S
   (d) T (e) V

5. Who sits to the immediate left of Z?
   (a) X (b) V (c) S
   (d) Y (e) U

Directions (6–10): In these questions relationship between different elements is shown in the statements. These statements are followed by conclusions. You have to find out which of the conclusions logically follows from the given statements.

6. **Statements:** $X \leq Y$, $Y \geq W$, $W < P$, $P \leq M$
   Conclusions: I. $M > W$ **II.** $P > X$ **III.** $X \leq M$
   (a) Only I follows (b) Only II follows
   (c) Only III follows (d) Only I and III follow
   (e) None of these

7. **Statements:** $P \geq Q$, $N \leq S$, $Q > N$, $S < T$
   Conclusions: I. $T > Q$ **II.** $P \geq S$
      III. $Q > T$ **IV.** $P > N$
   (a) Only I and II follow (b) Only I, II and III follow
   (c) Only III and IV follow (d) Only II, III and IV follow

(e) None of these

8. **Statements:** $C < Q$, $Q \leq J$, $J > E$, $E \geq I$
   Conclusions: I. $J < Q$ **II.** $I < J$
   III. $Q < E$ **IV.** $J > C$
   (a) Only I, II and III follow (b) Only II, III and IV follow
   (c) Only I, III and IV follow (d) All I, II, and IV follow
   (e) None of these

9. **Statements:** $X \geq Y = Z \leq A < B > C$
   Conclusions: I. $C < Z$ **II.** $B < Y$
   (a) Only I follows (b) Only II follows
   (c) Either I or II follows (d) Neither I nor II follow
   (e) Both I and II follow

10. **Statements:** $P < Q \leq R < S < T$
    Conclusions: I. $R \leq P$ **II.** $T > R$
    (a) Only I follows (b) Only II follows
    (c) Only either I or II follows (d) Both follow
    (e) None follows

Directions (11-15): Study the following information carefully to answer the given questions.

Six persons P, Q, R, S, T and U have to attend an interview on different days of a week starting from Monday to Saturday. The interview panel consists of a group of 6 or 8 or 10 members.

(i) S's Interview Panel consists of more than 6 members and he attends the interview on either Wednesday or Monday.

(ii) Q attends the interview immediately after U and the number of members in Q's interview panel is more than those in U's.

(iii) There are eight members in R's interview panel and he attends the interview on neither Saturday nor Friday.

(iv) U and P attend the interview on consecutive days, but neither of them attends on Monday. The number of members in the panels that have interviewed S and U is the same.

(v) The number of members in the panel of the person who attends the interview on Tuesday is 6. Only two panels contain 6 members.

(vi) R attends the interview before T.

11. How many members are there in T's interview panel?
    (a) 6 (b) 8 (c) 10
    (d) Cannot be determined (e) None of these

12. Who attends the interview two days before P?
    (a) T (b) S (c) Q
    (d) R (e) None of these

13. Who attends the interview on Saturday?
    (a) P (b) U (c) Q
    (d) T (e) None of these

14. Who attends the interview on Friday?
    (a) T (b) U (c) Q

(d) P   (e) None of these

15. How many members are there in S's interview panel?
(a) 8   (b) 10   (c) 6
(d) Cannot be determined   (e) None of these

Directions (16-20): Study the following information carefully to answer the given question.

A reporter leaks information about the black money of seven persons P, Q, R, S, T, U and V who have a black money in various branches of Swiss Bank. Each of them has a different amount of black money among Rs19898, 8697, 6734, 4537, 2436, 3624 and 28116(in lakhs), but not necessarily in the same order. Each person kept his/her black money in one of the branches among Geneva, London and Switzerland. At least two persons kept their black money in each branch.

R's black money is not kept in Geneva branch. S's black money is not Rs3624. Neither R's nor U's black money is the highest. Either U's or P's black money is Rs19898 and both of them kept their black money in London branch. Q's black money is the third highest. Only those persons whose black money is the least and the second least kept their black money in Geneva. Q's black money is more than T's black money and they kept their black money in the same branch. No other person kept his/her money in the branch in which Q's and T's black money is kept.

16. Whose black money is 4537 lakhs?
(a) S   (b) T   (c) Either R or T
(d) Q   (e) None of these

17. Whose black money is the highest?
(a) V   (b) R   (c) P
(d) T   (e) None of these

18. Which of the following person pair's black money belongs to London Branch?
(a) U, P   (b) P, Q, R   (c) U, P, R
(d) S, V, Q   (e) None of these

19. Which of the following statement(s) is/are true?
(i) S's black money is the least.
(ii) V's black money is the highest.
(iii) R's black money is in London.
(a) Only (i)   (b) Only (ii)   (c) Only (i) and (iii)
(d) All the three   (e) None of these

20. Which of the following branch is related to P's black money?
(a) London   (b) Geneva
(c) Either Geneva or Switzerland
(d) Switzerland   (e) None of these

Direction (21-22): Study the following information carefully to answer the given questions:

Ravi starts his journey from his home and he walks 4 km towards South direction. He takes a left turn and walks 8 km. After that he takes a right turn and walks 4 km. Now, he walks 14 km after taking a right turn. Finally he reached his office.

21. Ravi's home is in which direction with respect to Ravi's office?
(a) South-West   (b) North   (c) West

(d) North-east   (e) North-west

22. How far is Ravi's office from Ravi's house?
(a) 20 km   (b) 10 km   (c) 15 km
(d) 12 km   (e) None of these

Directions (23-27): Study the following information carefully to answer the given question.

There are nine persons A, B, C, D, E, F, G, H and I stay on a nine floors building, but not necessarily in the same order. Only one person stays on each floor. All of them have either Fastrack or Titan watch of different colours i.e. yellow, golden, red, orange, purple, black, white, silver and grey, but not necessarily in the same order. Only five of them have Titan watches. The ground floor is numbered 1and the topmost floor is numbered 9.

There are two floors between the floors on which the persons having a black Fastrack and silver Titan watches stay. C owns a red Fastrack watch. F does not own a grey Fastrack watch. A stays on even numbered floor below the even numbered floor on which H stays. The one who owns a purple Titan watch stays on the fourth floor. D stays on the second floor and owns the orange Titan watch. The one who owns the golden Titan watch stays on the topmost floor. A does not own a white Titan watch. F owns a black Fastrack watch and stays on an odd-numbered floor. There is only one floor between the floors on which F and G stay. E stays immediate above the floor on which I stay. G does not stay on the ground floor. B stays immediate above the floor on which H stay. There are three floors between the floors on which C and F stay. The one who owns the silver watch stays immediate above G. E stays on the fourth floor. The one who owns the grey Fastrack watch stays on the third floor.

23. What is the colour of the Titan / Fastrack watch of the person who stays on the 7th floor?
(a) Red   (b) White   (c) Orange
(d) Silver   (e) Yellow

24. How many persons are between the one who have golden watch and the one who stays on 4th floor?
(a) Five   (b) Three   (c) Seven
(d) Four   (e) None of these

25. Who stays on the 7th floor?
(a) The one who has white watch   (b) B
(c) G   (d) Both (a) and (c)
(e) The one who has silver watch

26. 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) Red   (b) White   (c) Golden
(d) Silver   (e) Grey

27. Which of the following coloured watch belongs to F?
(a) Yellow   (b) Red   (c) Purple
(d) Grey   (e) Black

Direction (28-30): Study the following information carefully to answer the given questions:
➤ Z is sister of J. K is brother of L.
➤ K has only one son. M is the wife of K.
➤ M is the daughter of Z. J is brother-in-law of X.

28. If V is the husband of Y and son of M, then how is X related to V?
(a) Paternal grandfather   (b) Father   (c) Mother
(d) Uncle   (e) Maternal grandfather

29. How is M related to L?
(a) Brother-in-law   (b) Sister-in-law
(c) Brother
(d) Cannot determined   (e) Sister

30. How is K related to Y?
(a) Father   (b) Father-in-law   (c) Mother
(d) Maternal Uncle   (e) None of these

Directions (31-35): Study the following information carefully to answer the given question.

Each of six boys – Ravi, Raj, Sarat, Sunil, Praveen and Prakash is of a different age. These six students are studying in three different schools. Exactly two students are studying in each among- St. Martin, St. Joseph and Dr. Besant.

I. No two students whose name starts with the same letter are studying in the same school.

II. Raj is elder to Praveen but younger to Prakash and is studying in Dr. Besant School.

III. Praveen is younger than Sarat as well as Ravi and is studying in the same school as Sarat.

IV. The eldest and the youngest are studying in the same school.

V. Prakash is older than Sarat. Sunil is not studying in St. Joseph school.

31. Who among the following is studying in St. Martin school?
(a) Prakash   (b) Sarat   (c) Praveen
(d) Ravi   (e) None of these

32. Who is the eldest?
(a) Ravi   (b) Prakash   (c) Raj
(d) Either (I) and (II)   (e) None of these

33. Who is the youngest?
(a) Raj   (b) Sarat   (c) Praveen
(d) Sunil   (e) None of these

34. How many students are older than Sarat?
(a) One   (b) Two   (c) Three
(d) Cannot be determined   (e) None of these

35. Who among the following are studying in the same school?
(a) Praveen and Ravi   (b) Ravi and Sunil
(c) Praveen and Sunil (d) Sarat and Ravi
(e) None of these

QUANTITATIVE APTITUDE

36. A company make a profit of Rs. 9,00,000, 20% of which is paid as taxes. If the rest is divided among the partners Aman, Divya and Mahesh in the ratio of $1 : 1\frac{1}{2} : 2$, then the shares of Aman, Divya and Mahesh are respectively :
(a) 2,40,000; 3,20,000; 1,60,000
(b) 3,20,000; 2,40,000; 1,60,000
(c) 1,60,000; 3,20,000; 2,40,000
(d) 1,60,000; 2,40,000; 3,20,000
(e) None of these

37. A box contains 2 blue marbles, 4 red marbles, 5 green marbles and 1 yellow marble. If one marble is picked at random, what is the probability that it is either blue or yellow ?
(a) $\frac{2}{9}$ (b) $\frac{1}{4}$ (c) $\frac{3}{8}$
(d) $\frac{6}{11}$ (e) None of these

38. The average age of all the animals in a zoo is 16 years. The average age of male animals in the zoo is 21 years and that of the female animals is 12 years. If the number of female animals in the zoo is 10, then find the number of male animals in the zoo.
(a) 4   (b) 8   (c) 12
(d) 10   (e) None of these

39. Radius of a circle is 7 cm more than length of a rectangle whose perimeter is 364 cm and breadth is 84 cm. What is the cost of silvering the circumference of circle if the cost of silvering is Rs. 8 per cm ?
(a) Rs. 5456   (b) Rs. 6144   (c) Rs. 5296
(d) Rs. 5280   (e) None of these

40. I run at 6 km/hr from my house, and misses the train at the station by 8 min. If I run at 10 km/hr, I reach 7 min before the departure of train. What is the distance (in km) of the station from my house?
(a) $4\frac{3}{4}$ (b) $3\frac{1}{2}$ (c) $4\frac{1}{4}$
(d) $3\frac{3}{4}$ (e) 4

41. A steamer travels upstream from B to A and downstream from A to B in 3 hours. If the speed of the steamer in still water is 9 km/hr and the speed of the current is 3 km/hr, the distance between A and B (in km) is
(a) 4   (b) 6   (c) 8
(d) 12   (e) None of these

42. Two fill pipes A and B can separately fill a cistern in 15 and 30 minutes respectively. They started to fill a cistern together but fill pipe A is turned off after few minutes and fill pipe B fills the rest part of cistern in 9 minutes. After how many minutes, was pipe A turned off?
(a) 6 min   (b) 8 min   (c) 7 min
(d) Data inadequate   (e) None of these

43. A team of 25 men is supposed to do a work in 44 days. After 18 days, 2 more men were employed and the work finished 1 day earlier. How many days would it have been delayed if 2 more men were not employed?
(a) 1 day   (b) 2 days   (c) 1.5 days
(d) $2\frac{1}{2}$ days   (e) None of these

44. The sum of digits of a two digit number is 7. If unit place of the number is multiplied by 8 and added with 6 times of 10th place digit, then the number reverses. The difference

between the squares of the digits of the number will be

(a) 40 (b) 21 (c) 12
(d) 3 (e) None of these

45. A shopkeeper sells a badminton racket of marked price Rs. 30 on 15% discount and gives a shuttle cork worth Rs. 1.50 free with each racket. Even then he gets a profit of 20%. What is the cost price of each racket?

(a) Rs. 21.00 (b) Rs. 21.50 (c) Rs. 20.00
(d) Rs. 19.75 (e)none of these

46. Each of the two equal sum of money is invested at 6% and 4% per annum simple interest. Second principal is invested for two more years as compared to first principal and thus amount received on each of the principal is Rs. 18600. What sum of total money put on investment?

(a) Rs. 12000 (b) Rs. 24000 (c) Rs. 15000
(d) Rs. 30000 (e)none of these

47. In how many ways can letters of the word MADHUBANI be arranged so that word ends with I but does not start with M ?

(a) 17640 (b) 8820 (c) 4320
(d) 12420 (e) None of these

48. 10 years ago, the average age of a family of 4 members was 24 years. Two children having been born (with age difference of 2 years), the present average age of family is same. The present age of youngest child is :

(a) 1 year (b) 2 years (c) 3 years
(d) 4 years (e) None of these

49. 85 kg of mixture contains milk and water in the ratio 27 : 7. How much more water is to be added to get a new mixture containing milk and water is ratio 3 : 1 ?

(a) 5 kg (b) 6.5 kg (c) 7.25 kg
(d) 8 kg (e) None of these

50. A goat is tied on the corner of a rectangular field of size 30 m × 20 m by a 14 m long rope. The area of the region that she can graze is

(a) 350 m^2 (b) 196 m^2 (c) 155 m^2
(d) 122 m^2 (e) None of these

Directions (51-55): What will come in place of question mark (?) in the following number series ?

51. 21, 23, 37, 71, 133, ?
(a) 321 (b) 231 (c) 319
(d) 237 (e) 235

52. 46, 267, 462, 631, 774, ?
(a) 381 (b) 895 (c) 978
(d) 891 (e) 869

53. 16, 137, 866, 915, 1040, ?
(a) 1049 (b) 1094 (c) 949
(d) 849 (e) 1069

54. 2890, ?, 1162, 874, 730, 658
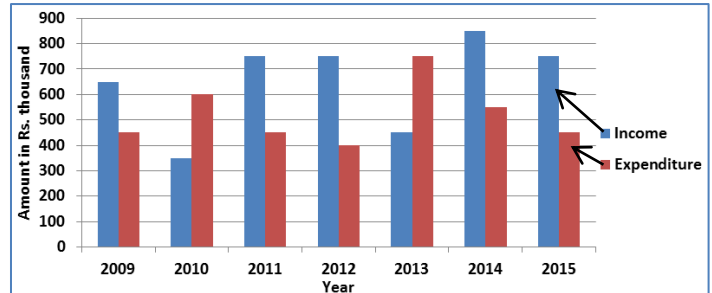(a) 1684 (b) 1738 (c) 1784
(d) 1672 (e) 1584

55. 6, 10.5, 17.25, 27.375, ?, 65,34375
(a) 42.5265 (b) 42.6255 (c) 42.5625
(d) 42.5255 (e) 42.5565

Direction (56-60): Refer to the line graph an answer the questions that follow.

Income and expenditure of a fruit vendor over the years.

56. What was the average profit (in Rs. thousand) earned by the vendor from year 2011-2015?

(a) 416 (b) 318 (c) 410
(d) 310 (e) None of these

57. What percent loss incurred by the vendor in 2010 and 2013 together ?

(a) 38.7 (b) 40.8 (c) 42.5
(d) 46.2 (e) 41.8

58. The respective ratio of expenditure of the vendor in 2011 and 2008 was 9 : 13. If he earned a profit of 20% in 2008, what was his income (in Rs. thousand) in that particular year ?

(a) 750 (b) 730 (c) 790
(d) 760 (e) None of these

59. What is the approximate percent profit earned by the vendor in 2012, 2014 and 2015 together ?

(a) 66 (b) 68 (c) 58
(d) 65 (e) 60

60. What is the ratio between profit earned by the vendor in 2011 and 2014 together and loss incurred by him in 2010 and 2013 together ?

(a) 13 : 12 (b) 11 : 13 (c) 13 : 11
(d) 12 : 13 (e) None of these

Directions (61-65): What value should come in place of question mark (?) in the following equations?

61. $\frac{3}{9} \times 2286 + \frac{2}{11} \times 1397 = ? + 10\% \ of \ 1000$
(a) 916 (b) 1016 (c) 1216
(d) 1026 (e) 1256

62. $7802 + 132 + 8963 + 1326 \times 2 = (?)^3 - 134$
(a) 19 (b) 29 (c) 27
(d) 28 (e) None of these

63. 21.9% of 650 = ? + 23.12
(a) 121.23 (b) 109.23 (c) 119.32
(d) 129.23 (e) None of these

64. 8888 ÷ 88 ÷ 0.25 = ?
(a) 101 (b) 404 (c) 304
(d) 40.4 (e) None of these

65. $\sqrt{?} + 28 = \sqrt{3364}$
(a) 900 (b) 926 (c) 1026
(d) 1128 (e) None of these

Directions (66-70): What approximate value should come in place of the question mark (?) in following questions?

Note: You are not expected to calculate the exact value.

66. $(14.21)^2 - (5.09)^2 + (7.93)^3 - (5.21)^3 = ?$
    (a) 600   (b) 520   (c) 624
    (d) 636   (e) 612

67. $\sqrt{1024.982} \div 3.996 \div 10.08 + 29 = ?$
    (a) 3   (b) 9   (c) 30
    (d) 90   (e) 80

68. $? = [(1248.28 + 51.7) \div 99.9 - 7.98]^2$
    (a) 49   (b) 81   (c) 64

69. 17% of 760 + 57% of 78.99 + 77.77 =?
    (a) 238   (b) 242   (c) 248
    (d) 252   (e) 256

70. $135.99\sqrt{?} + 32.0032\sqrt{?} = \frac{168}{10.998} \times (?)$
    (a) 81   (b) 72   (c) 169
    (d) 121   (e) 144

(d) 16   (e) 25

ENGLISH LANGUAGE

Directions (71-80): Read the following passage carefully and answer the questions. Certain words/ phrases have been given in bold to help you locate them while answering some of the questions.

Over the past few days alone, the China's central bank has pumped extra cash into the financial system and cut interest rates. The aim is to **free** more cash for banks to lend and provide a boost for banks seeking to improve the return on their assets. The official data, though, suggested that bad loans make up only 1.4 % of their balance sheets. How to explain the discrepancy? One possible answer is that bad loans are a **tagging** indicator, i.e. it is only after the economy has struggled for a while that borrowers began to suffer. Looked at this way, China is trying to anticipate problems, keeping its banks in good health by sustaining growth of nearly 7% year on year. Another more worrying possibility is that bad loans are worse than official data indicate. This does not look to be a cause for concern for China's biggest banks, which are managed conservatively and largely focus on the country's biggest-value and quality borrowers. But there is **mounting** evidence that when it comes to smaller banks, especially those yet to list on the stock market, bad loans are piling up. That is important because unlisted lenders account for just over a third of the Chinese banking sector, making them as big as Japan's entire banking industry.

Although non-performing loans have edged up slowly, the increase in special-mention loans (a category that includes those overdue but not yet classified as impaired loans.) has been much bigger. Special-mention loans are about 2% at most of China's big listed banks, suggesting that such loans must be much higher at their smaller, unlisted peers. Many of these loans are simple bad debts which banks have not yet admitted to. Another troubling fact is that fifteen years ago, the government created asset-management companies (often referred to as bad banks) to take on the non-performing loans of the lenders. After the initial transfer these companies had little to pay. But, last year, Cinda, the biggest of the bad banks, bought nearly 150 billion Yuan ($24 billion) of distressed assets last year, two-thirds more than in 2013. These assets would have raised the bank(s) bad-loans ratio by a few tenths of a percentage point. Although such numbers do not seem very alarming, experts who reviewed last year's results for 158 banks, of which only 20 are listed, found that "shadow loans" — loans recorded as investments which may be a disguise for bad loans have — grown to as much as 5.7 billion Yuan, or 5% of the industry's assets. These are heavily concentrated on the balance sheets of smaller unlisted banks, and at the very least, all this **points** to a need for recapitalisation of small banks.

71. Choose the word which is most nearly the **SAME** in meaning as the word **'TAGGING'** given in bold as used in the passage.
    (a) delayed   (b) breaking   (c) stopping
    (d) protecting   (e) tying

72. Choose the word which is **OPPOSITE** in meaning to the word **FREE** given in bold as used in the passage.
    (a) expensive   (b) secret   (c) complimentary
    (d) restrict   (e) charged

73. According to the passage, which of the following can be said about China's large banks?
    (A) These are cautiously run.
    (B) Their clients are mainly high-value.
    (C) 2 per cent of their loans have been classified as overdue but not impaired.
    (a) Only (B)   (b) Only (A)   (c) All (A), (B) & (C)
    (d) Only (A) & (C)   (e) Only (B) & (C)

74. Which of the following is the central idea of the passage?
    (a) Small banks should be permitted to become listed on the stock exchange.
    (b) The government should do away with asset management companies.
    (c) China's financial crisis is not as serious as it is being made out to be.
    (d) China's central bank has failed to predict and stop the decline of its banks.
    (e) There is trouble brewing in China's small unlisted banks.

75. Choose the word which is most nearly the SAME in meaning as the word **'POINTS'** given in bold as used in the passage.
    (a) peaks   (b) moments   (c) arguments
    (d) indicates   (e) plugs

76. Which of the following is TRUE in the context of the passage?
    (a) China has not implemented any resources to help its banking sector in recent times.

(b) Approximately 32% of China's banking sector is unlisted.
(c) China's stock market has plummeted in recent times.
(d) Japan's banking industry is experiencing a boom unlike that of China.
(e) None of the given options is true in the context of the passage.

77. What does the example of Cinda convey?
(a) Many of the loans given by China's banks are in trouble.
(b) Many such large Chinese asset management companies are failing.
(c) China's economy is overly dependent on large banks.
(d) China is the ideal destination for small banks to flourish.
(e) Such companies have become obsolete.

78. Choose the word which is **OPPOSITE** in meaning to the word **MOUNTING** given in bold as used in the passage,
(a) melting   (b) accumulating   (c) removing
(d) submerging   (e) decreasing

79. Which of the following best describes experts' findings regarding shadow loans?
(a) Shadow loans have been steadily falling and are negligible at present.
(b) These are growing substantially and indicate the need for reform of small banks.
(c) Shadow loans are unfairly being passed on to asset management companies.
(d) These loans are inconsequential for the health of banks.
(e) The findings are faulty as these include only a few listed banks.

80. What is the author's view regarding small banks?
(a) These have a better loan portfolio than large banks.
(b) These are in good health helping to sustain economic growth of 7 per cent.
(c) These should be merged with large banks to bail them out of trouble.
(d) Regulations governing these banks should be relaxed.
(e) Other than those given as options

Directions (81-90): 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. Mark the part with the error as your answer. If there is no error, mark `No error' as your answer. Ignore the errors of punctuation, if any.

81. The building's roof (1)/ needs repairing otherwise (2)/ it may fall down and (3)/ result into many persons' death. (4)/ No Error. (5)

82. It is true (1)/ that I met (2)/ the Chief Minister (3)/ at one of my friend's houses. (4)/ No Error. (5)

83. The blind's life (1)/ is really very miserable (2)/ because they can't see (3)/ what happens around them. (4)/ No Error. (5)

84. A ton's weight (1)/ is too heavy for (2)/ anyone to (3)/ carry on his head (4)./ No error. (5)

85. Ritu as well as (1)/ some of her friends (2)/ have fallen in love with Sonu, who (3)/ is the eldest son of an S.D.O. / (4) No error (5)

86. More than one successful candidate (1)/ have taken the interview for one (2)/ of the popular magazines (3)/ being published from Delhi. (4)/ No error (5)

87. The leader as well as (1)/ his followers are fatally injured in (2)/ the accident which occurred last night (3)/ near this railway crossing. (4) No error (5)

88. Where she went (1)/ and where she left her purse (2)/ are not known to us; so it (3)/ is of no use being worried about her. (4)/ No error (5)

89. No less / (1) than fifty audiences are sitting / (2) in the hall and waiting for their / (3) beloved artiste's appearance on the stage./ (4) No error (5)

90. Much to his fortune, he / (1) married a girl who was / (2) more tall and lovelier than / (3) her elder sister. / (4) No error (5)

Directions (91-100): In the following passage, some of the words have been left out, each of which is indicated by a number. Find the suitable word from the options given against each number and fill up the blanks with appropriate words to make the paragraph meaningful.

There is a school of thought that some kinds of complex governance/policymaking functions should be insulated from the tumult of partisan politics by **(91)** them to technocrats. Giving in to the seductive appeal of this argument to the **(92)** of breaking the line of accountability of policymakers to the people altogether would undermine democracy and run the risk of these technocratic bodies being captured by **(93)** interests, instead of practising fidelity to professionalism. The proposal of the RBI's Urjit Patel committee to entrust monetary policy **(94)** to a committee of wise men in which even the RBI governor would have just one vote and can be overruled **(95)** to this school. This is a bad idea that **(96)** firmly be rejected.

At present, the RBI has reasonable autonomy but holds consultations with the government and has begun to testify before parliamentary committees. Both are needed to make monetary policy and regulation of the banking system **(97)** to the people. A committee does advise the RBI governor on policy rates, but he makes the final call. One person taking the final call seems less democratic than a committee voting to make that call only **(98)** that one person is taken out of his institutional context. The RBI governor is not some lone ranger but the RBI's link with the elected government of the country. Simultaneous accountability of the RBI governor to a committee of Parliament would **(99)** that the government does not make **(100)** demands on the central bank as well.

91. (a) allocating   (b) entrusting   (c) imposing
     (d) conferring   (e) holding

92. (a) ambit   (b) stretch   (c) term
     (d) extent   (e) length

93. (a) vested   (b) endowed   (c) simple
     (d) compound   (e) any

94. (a) arranging   (b) initiating   (c) setting
     (d) building   (e) beginning

95. (a) concerned   (b) agrees   (c) associates

(d) correlates   (e) belongs
96. (a) needs   (b) must   (c) had
    (d) ought   (e) requires
97. (a) adapted   (b) suited   (c) responsible
    (d) accountable   (e) attributed
98. (a) while   (b) whereas   (c) whether
    (d) where   (e) when
99. (a) ensure   (b) think   (c) protect
    (d) pursue   (e) follow
100. (a) fervent   (b) obsolete   (c) arbitrary
    (d) despotic   (e) passionate

Solutions:
Directions (1–5):

1. (e)
2. (e)
3. (b)
4. (c)
5. (e)

Directions (6–10):
6. (a)
7. (e) (only IV follows)
8. (e) (II and IV follows)
9. (d)
10. (b)

Directions (11–15):

Day	Person	Person in Pannel
Monday	R	8
Tuesday	T	6
Wednesday	S	8
Thursday	P	6
Friday	U	8
Saturday	Q	10

11. (a)
12. (a)
13. (c)
14. (b)
15. (a)

Directions (16-20):

Person	Money	Branch
P	28116	London
Q	8697	Switzerland
T	6734/4537	Switzerland
S	2436	Geneva
R	4537/6734	London
U	19998	London
V	3624	Geneva

16. (c)
17. (c)

18. (c)
19. (c)
20. (a)

Directions (21-22):
21. (d)
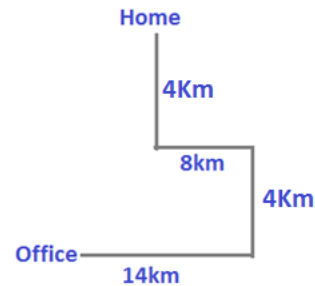
22. (b)
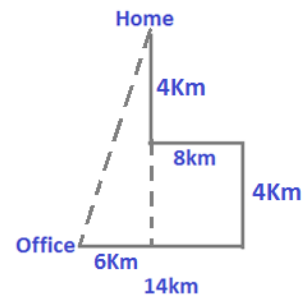
Directions (23-27):

Floor	Person	Colour	Watch
9	B	Golden	Titan
8	H	Silver	Titan
7	G	White	Titan
6	A	Yellow	Fastrack
5	F	Black	Fastrack
4	E	Purple	Titan
3	I	Grey	Fastrack
2	D	Orange	Titan
1	C	Red	Fastrack

23. (b)
24. (d)
25. (d)
26. (d)
27. (e)

Direction (28-30):
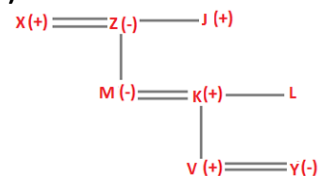
28. (e)
29. (b)
30. (b)

Directions (31-35):

Person	School
Ravi	St. Martin

Sarat	St. Joseph
Raj	Dr. Besant.
Sunil	St. Martin
Prakash	Dr. Besant.
Praveen	St. Joseph

Ravi > Prakash > Raj/Sarat > Raj/Sarat > Praveen > Sunil

31. (d)
32. (a)
33. (d)
34. (d)
35. (b)
36. (d); Amount to be divided between Aman, Divya and Mahesh
= 80% of 9,00,000
= 720000
Aman : Divya : Mahesh = 1 : 3/2 : 2
= 2 : 3 : 4
Aman's share = $\frac{2}{9} \times 720000$
= 160000
Divya's share = $\frac{3}{9} \times 720000$
= 240000
Mahesh's share = $\frac{4}{9} \times 720000$
= 320000

37. (b); Reqd. Probability = $\frac{2c_1 + 1c_1}{12c_1} = \frac{3}{12} = \frac{1}{4}$

38. (b); Let the number of male animals be x.
⇒ 21x + 12 × 10 = (x + 10) × 16
⇒ x = 8

39. (d); Length of rectangle = $\frac{364 - 168}{2}$
= 98 cm
∴ Radius of circle = 98 + 7 = 105 cm
Thus, cost of silvering = $2 \times \frac{22}{7} \times 105 \times 8$ =Rs. 5280

40. (d); ATQ, $\frac{D}{6} - \frac{D}{10} = \frac{15}{60}$
or, $\frac{4D}{60} = \frac{15}{60}$
∴ required difference, $D = \frac{15}{4} = 3\frac{3}{4}$ km

41. (d); $\frac{AB}{9+3} + \frac{BA}{9-3} = 3$
$\frac{AB}{12} + \frac{AB}{6} = 3$
$\frac{3AB}{12} = 3$
AB = 12 km

42. (c);

```
2 ── A ── 15 ─╮
              ├─30
1 ── B ── 30 ─╯
```

Let after t minutes A turned off
$3 \times t + 1 \times 9 = 30$
$3t = 21$
$t = 7$ minutes

43. (a); $25 \times 18 + 27 \times (43 - 18) = 25 \times t$
$25 \times 18 + 27 \times 25 = 25 \times t$
$25 \times 45 = 25 \times t$
$t = 45$ days

Work will be delayed by 1 day

44. (b); Let the number is $10y + x$
$x + y = 7$
$x \times 8 + 6y = 10x + y$
$x = 5, y = 2$
Required difference = 25 − 4 =21

45. (d); Total S.P. = $30 \times 0.85 = $ Rs. 25.5
C.P. = $25.5 \times \frac{100}{120} = $ Rs. 21.25
But Rs.1.5 in this is of shuttle.
So cost of each racket = $21.25 - 1.5$
= 19.75 Rs.

46. (d)
Sol. $\frac{x \times 6 \times t}{100} = \frac{x \times 4(t+2)}{100}$
$t = 4$
$x + \frac{x \times 6 \times 4}{100} = 18600$
$x = 15000$ Rs.
Total Sum = 30000 Rs.

47. (c); Number of words ending with I = $\frac{8!}{2!}$
Number of words that begin with M and end with I = $\frac{7!}{2!}$
∴ Required number $= \frac{8!}{2!} - \frac{7!}{2!} = \frac{7!}{2!}(8-1) = 7 \times 2520 = 17640$

48. (c); Total age of 4 members now = $(24 \times 4) + (10 \times 4) = 136$ years
Total age of six members now $= 24 \times 6 = 144$ years
∴ Sum of ages of 2 children = $144 - 136 = 8$ years
Let younger children is x years old, then
$x + (x + 2) = 8$ or, $x = 3$ years

49. (a); ATQ,
$\frac{\left(\frac{27}{34} \times 85\right)}{\left(\frac{7}{34} \times 85\right) + x} = \frac{3}{1}$
or, $\frac{\frac{135}{2}}{\frac{35}{2} + x} = \frac{3}{1}$
or, $105 + 6x = 135$
or, $x = 5$ kg

50. (c); Required area $= \frac{90}{360} \times \frac{22}{7} \times 14 \times 14 = 154$ m²

51. (b); Pattern is $+2^2 - 2, +4^2 - 2, +6^2 - 2, +8^2 - 2, +10^2 - 2$

52. (d); Pattern is +221, +195, +169, +143, +117

53. (b); Pattern is $+11^2, +9^3, +7^2, +5^3, +3^2$

54. (b); Pattern is $-1152, -576, -288, -144, -72$

55. (c); Pattern is × 1.5 +1.5

56. (d); Required average profit $= \frac{300+350+300+300+300}{5} = $ Rs. 310 thousand

57. (b); Income in year 2010 and 2013 together $= 350 + 450 = $ Rs. 800 thousand
Expenditure in year 2010 and 2013 together $= 600 + 750 = $ Rs. 1350 thousand
∴ Loss percent incurred $= \frac{1350-800}{1350} \times 100 = 40.8\%$

58. (e); ATQ, $\frac{\text{Expenditure in 2011}}{\text{Expenditure in 2008}} = \frac{9}{13}$
∴ Expenditure in 2008 $= \frac{450 \times 13}{9} = $ Rs. 650 thousand

Also, profit % $= \frac{(\text{Income}-\text{Expenditure})}{\text{Expenditure}} \times 100$

Income in 2008 $= \frac{20 \times 650}{100} + 650 =$ Rs. 780 thousand

59. (b); Total income in 2012, 2014 and 2015 together $= 750 + 850 + 750 =$ Rs. 2350 thousand
Total Expenditure in 2012, 2014 and 2015 together $= 400 + 550 + 450 =$ Rs. 1400 thousand
∴ Required profit percent $= \frac{2350-1400}{1400} \times 100 \approx 68\%$

60. (e); Required ratio $= \frac{600}{550} = \frac{12}{11}$

61. (a); $? = 762 + 254 - 100 = 916$

62. (c); $19549 = ?^3 - 134$
Or, $? = 27$

63. (e); $? = 142.35 - 23.12 = 119.23$

64. (b); $\frac{8888}{88 \times 0.25} = 404$

65. (a); $\sqrt{?} = 58 - 28 = 30$
$? = (30)^2 = 900$

66. (b); $? = 196 - 25 + 512 - 125$
$= 558 \approx 520$

67. (c); $32 \div 4 \div 10 + 29 = ?$
$? \approx 30$

68. (e); $? = [(1300 \div 100) - 8]^2$
$? = 25$

69. (d); $(129.2 + 45.03 + 77.77) \approx 252$

70. (d); $36\sqrt{x} + 32\sqrt{x} = \frac{68}{11} \times x$
$68\sqrt{x} = \frac{68}{11} \times x$
$\sqrt{x} = 11$
$x = 121$

71. (5); 'Tagging' means 'attach a label to'. Hence, 'tying' is the word which is most nearly the same in meaning to it.

72. (4); Free' means 'without restriction'. Hence, 'restrict' is the word which is opposite in meaning to it.

73. (3); It is given in the first paragraph that 'China's biggest banks, which are managed conservatively and largely focus on the country's biggest-value and quality borrowers' Hence, (A) and (B) are true. Now, in the second paragraph, it's given that 'special-mention loans (a category that includes those overdue but not yet classified as impaired loans.) …… are about 2% at most of China's big listed banks…' Hence (C) is also true. Hence, (3) is the correct option.

74. (5); It is mentioned in the passage 'bad loans are piling up' in small banks in China. Besides this, the entire passage envisages the growing problems in China's small banks. Hence, (5) is the correct option.

75. (4); 'Points' means 'direct attention towards something'. Hence, 'indicates' is the word which is most nearly the same in meaning to it.

76. (5); None of the given options is true in the context of the passage. Hence (5) is the correct option.

77. (1); It is given in the second paragraph of the passage that 'Cinda, the biggest of the bad banks, bought nearly 150 billion Yuan ($24 billion) of distressed assets last year, two-thirds more than in 2013. These assets would have raised the bank(s) bad-loans ratio' Hence, (1) is the correct option.

78. (5); 'Mounting' means 'the action of mounting something'. Hence, 'decreasing' is the word which is opposite in meaning to it.

79. (2); It is given in the last paragraph that 'shadow loans" ….. grown to as much as 5.7 billion Yuan, or 5% of the industry's assets……..all this points to a need for recapitalisation of small banks' Hence, (2) is the correct option.

80. (5); None of the given options describe author's view regarding small banks appropriately. Hence (5) is the correct option.

81. (a); Use "the roof of the building" in place of "The building's roof"

82. (d); Use " the house of one of my friends"

83. (a); Use the life of the blind

84. (e); No error.

85. (c); Use 'has' in place of 'have'.

86. (b); Use 'has' in place of 'have'

87. (b); Use 'is' in place of 'are'

88. (e); No error

89. (a); 'No fewer' should be used in place of 'no less'

90. (c); Use 'taller' in place of use 'more taller'

91. (b)
92. (d)
93. (a)
94. (c)
95. (e)
96. (b)
97. (d)
98. (e)
99. (a)
100. (c)

IBPS Clerk Mains 2016 Memory Based: Practice Set

REASONING ABILITY

Direction (1-4): Study the following information carefully to answer the given questions.

In a certain code language-

"work for earning money" is coded as "Go3 None5 Xor4 Farnin7''

"like six years passed" is coded as "Ti3 Qasse6 Zear5 Mik4"

"hence good amount received" is coded as "Seceive8 Ienc5 Hoo4 Bmoun6"

1. What is the code for "last earning was money"?
   (a) Xa3 Mas4 Noney5 Farnin7
   (b) None5 Xa3 Mas4 Darnin7 (c) None5 Mas4 Farnin7 Xa3
   (d) Mas4 Lone5 Farnin7 Xa3 (e) None of these

2. If "money makes man perfect" is coded as "Nake5 Qerfec7 Na3 None5", then what is the code for "good people always perfect" ?
   (a) Qeople6 Hoo4 Blway6 Qerfec7
   (b) None of these
   (c) Hoo4 Qerfec7 Blway6 Qeopl6
   (e) Qeople6 Hoo4 Qerfec7 Blway6
   (e) Qerfec7 Blway6 Qeople5 Hoo5

3. What is the code for "hence always wrong hance"?
   (a) Can't be determined
   (b) Blway6 Iance5 Xron5 Ienc5
   (c) Ianc5 Xron5 Blway5 Ienc5
   (d) Ianc5 Xron5 Ienc4 Blways6
   (e) Blway6 Ienc5 Ianc5 Xron5

4. "Farming" is coded as?
   (a) None of these   (b) Garmin7   (c) Gramin8
   (d) Garing8   (e) Earnin7

Direction (5-10): Read the given information carefully and answer the given questions.

There are five units i.e. 1, 2, 3, 4 and 5. Each unit has a different height. Also each unit contains books and boxes. unit2 is above unit1 and unit3 is above unit2 and so on. Every unit is belongs to different country i.e. Beijing, Paris, London, Sydney and Zurich. The total height of all five units is equal to 252"ft.

*Total Height of Unit is equal to the total height of books plus total height of boxes in each unit.

*Height of books is not equal to the height of boxes. Unless specified so.

The books belongs to London is an even unit. The total height of unit1 is 75"ft. Sydney is not a unit1. The total height of unit, which belongs to Sydney is 55"ft. There is only one gap between London and Paris. The height of books and height of boxes in unit3 are equal. The height of books in unit2 is not less than 30"ft. The books are in unit4 is four more than books, which is in unit3. The total height of London is not 37"ft. The total height of unit, which contains 37"ft is not taking a place, which is immediate above the unit, which contains 20"ft more than the unit, which belongs to Sydney. The height of boxes in unit2 is

23"ft. Unit belongs to Zurich does not contain the equal height of books and boxes. The total height of unit2 is a odd number and height is more than 50"ft and less than 55"ft. Unit1 contains 23"ft height of boxes more than unit4 contains height of boxes and unit5 contains 7"ft height of books less than unit1 contains.

5. What is the total height in unit3?
   (a) 37"ft   (b) None of these (c) 32"ft
   (d) 53"ft   (e) 75"ft

6. Unit3 belongs to which country?
   (a) Paris   (b) Zurich   (c) Sydney
   (d) Beijing   (e) London

7. If 'Sydney' is related to 37"ft in the same way as 'Beijing' is related to 53"ft.Which of the following is 'Paris' related to, following the same pattern?
   (a) 53"ft   (b) 37"ft   (c) 75"ft
   (d) None of these   (e) 32"ft

8. 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) Sydney   (b) 32"ft   (c) 75"ft
   (d) Paris   (e) Beijing

9. What is the height of box in unit 4?
   (a) 23'ft   (b) 17"ft   (c) 27"ft
   (d) 40"ft   (e) 20"ft

10. Which unit contains 30"ft book?
    (a) None of these   (b) Unit2   (c) Unit3
    (d) Unit1   (e) Unit5

Direction (11-15): Read the given information carefully and answer the given questions.

There are eight persons A, B, C, D, E, F, G and F are sitting around a circular table. All of them are facing the center, but not necessarily in the same order.

B sits third to the left of H. There are only one person sits between H and H's husband. G is the husband of A. D sits immediate left of B. C sits third right of A, but C is not immediate neighbor of H's husband. There are three person's sits between A and her husband. C is the spouse of F. B's spouse does not sits immediate right of A's husband.

11. Who sits second right of F?
    (a) E   (b) None of these
    (c) D   (d) G's wife   (e) B

12. How many person sits between E's wife and G's wife?
    (a) None   (b) Two   (c) One
    (d) Three   (e) Five

13. 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) G   (b) H   (c) B
    (d) E   (e) A

14. Who sits immediate left of H's husband?

(a) C's spouse   (b) G   (c) None of these
(d) H   (e) B's spouse

15. If C is related to B in the same way as E's wife is related to A's husband. Which of the following is 'G's wife' related to, following the same pattern?
(a) G   (b) F   (c) D
(d) H's husband   (e) None of these

Directions (16-19): Each of the questions below consists of a question and three statements numbered I, II and III given below it. You have to decide whether the data provided in the statements are sufficient to answer the question.

(a) If statement II and III are sufficient to answer the question, but statement I alone is not sufficient to answer the question.

(b) If all the statements I, II and III taken together are not sufficient to answer the questions.

(c) If statements I and II is sufficient to answer the question, but statement III is not sufficient to answer the question.

(d) If all the statements I, II and III taken together are sufficient to answer the questions.

(e) If statement I and III are sufficient to answer the question, but statement II alone is not sufficient to answer the question.

16. Who among A, B, C, D, E and F is the tallest?
(I) Only two of them are taller than C.
(II) D is shorter than F.
(III) C is taller than A, but shorter than F and B.

17. How is M related to O?
(I) J is the sister of K, who is the son of M. L is the brother of M and R is brother of O.
(II) L is the brother of M. M is the son of Q.
(III) M is the son of R, who is the husband of Q.

18. Who amongst S, T, U, V, W and X is the tallest person?
(I) X is taller than W but smaller than U. U is smaller than T.
(II) U is taller than S and W but smaller than T. T is not the tallest person
(III) V is taller than T and U. W is not the smallest person.

19. In which direction point D with respect to point M?
(I) Point M is towards west of point E, who is the north-west of point P.
(II) Point P is to the east of point S. Point M is the north of point S.
(III) Point C is the west of point D. Point D is the west of point S.

20. "We have formulated a 10 point programme to curb molestation cases against woman and we are confident of restricting the eve-teasing cases with the help of our sincere cops"- Director General of Police of city 'X'.
Which of the following, if true, would weaken the statement?
(a)City 'X' is known among those cities where they are least crime records.
(b)City 'X' is the most populated city in the world.
(c)On several occasions women have complained against

police cops and have charged them of indulging in eve-teasing.
(d)Literacy rate of city 'X' is the highest amongst all cities.
(e)Many NGOs are cooperating with the police forces in ensuring a peaceful life in city 'X'.

Direction (21-25): Read the given information carefully and answer the given questions.
Two buses A and B starts their journey from same depot but not necessary in the same order. Bus A starts moving 6 km towards north direction to point P then take a right turn and move 18km to reach point R, then take a left turn and move 12km to reach point S. Point P, Q and R lies in a same line. Distance between P and Q is half of the distance between point Q and R. Bus B starts to move toward west 2km more than point Q and R from depot and reach point W. than take a right turn and walk 18km to reach point U. U, V and W lies in the same line as distance of V and W is double of the distance between U and V. from point U bus B take a right turn and reach point S. Point T lies between U and S in exact midway.

21. What is the total distance between U and S?
(a) 29km   (b) 32km   (c) 36km
(d) 30km   (e) 28km

22. In which direction is point T with respect to point W?
(a) North   (b) South   (c) North West
(d) North East   (e) South West.

23. A boy want to go depot and starts walking toward north from Point W after reaching point V he suddenly realize that he is going to wrong direction. So what is the shortest route from point V to bus Depot?
(a) Back to point W then go to depot from there.
(b) From point V he should going to east direction 14km than move toward south and reach depot.
(c) From point V going towards north to reach point U from there, he should reach point S than point R than P than depot.
(d) Both (a) and (b)   (e) Can't determine.

24. What is the distance between T and S?
(a) 14km   (b) 12km   (c) 16km
(d) 18km   (e) 6km

25. Bus A is moving in which direction currently?
(a) West   (b) North-east   (c) South
(d) North   (e) East

26. A government survey released today shows that 80% of the people who fly are satisfied with the service they receive from the airlines in this country .Three interviewers stood outside a major airport and asked people leaving the terminal, "Do you have any complaints about the flight you just got off?" Only 20 percent responded "yes!"
Which of the following, if true, would most **undermine** the conclusion of the argument above?
(a) Sixty percent of the people coming out of the airline terminal were not people who had just gotten off a flight.
(b) One percent of the people approached by the interviewers refused to respond to their inquiries.

(c) The interviewers began their inquiry just after passengers were discharged from a flight that was 40 minutes late.

(d) The interviewers were able to speak to only 70 percent of the people leaving the terminal, but those people were selected at random.

(e) For six months following the day of the interviews, no official complaints were filled by any passenger with the Federal agency that regulated the airlines.

Direction (27-32): Read the given information carefully and answer the given questions.

There are seven persons in a family namely A, B, C, D, E, F and G. All of them related with each other in a order. Also each person has a different age. The information is given as-

A is older than B but younger than E. The third oldest person in the family is 38 year old. B is the sister of A. C is the father of A. The third youngest person of the family is 35 year old. G is the oldest person of the family. B is the niece of F. E is older than B. F is the husband of E. G and D are married couple. C's mother is 69 year old. C is younger than F. Oldest person of the family is male member.

27. If total age of D and B is 75 year, then what is age of B?
    (a) 40 year   (b) 37 year   (c) 6 year
    (d) None of these   (e) 10 year

28. How is D related to A?
    (a) Grandfather   (b) Mother
    (c) Can't be determined
    (d) Grandmother   (e) Father

29. Who among the following person is 35 year old?
    (a) A   (b) E   (c) F
    (d) C   (e) E

30. How many person are older than A?
    (a) Six   (b) Four   (c) None of these
    (d) Three   (e) Five

31. What is possible age of C?
    (a) 52 year   (b) 39 year   (c) 37 year
    (d) 29 year   (e) None of these

32. What is the possible age of oldest person of the family?
    (a) 74 year   (b) 68 year   (c) 62 year
    (d) 80 year   (e) Both (a) and (d)

33. **Statement** The annual requirement of blood in our country is 6 million units whereas the generation is only 3.5 million units per annum at present.
    Courses of action
    I. Blood donors should be attracted by telling them how the act of donating blood would improve their health.
    II. Blood donors should be attracted by providing them monetary incentives.
    III. More and more private blood banks should be encouraged.
    (a) Either I or II follows   (b) I and II follow
    (c) II and III follow   (d) All follow
    (e) Only I follow

Directions (34-35): Given below are pairs of events 'A' and 'B'. You have to read both the events 'A' and 'B' and decide their nature of relationship. You have to assume that the information given in 'A' and 'B' is true and you will not assume anything beyond the given information in deciding the answer. Mark answer

(a) If 'A' is the effect and 'B' is its immediate and principal cause.
(b) If 'A' is the immediate and principal cause and 'B' is its effect.
(c) If 'A' is an effect but 'B' is not its immediate and principal cause.
(d) If 'B' is an effect but 'A' is not its immediate and principal cause.
(e) None of these

34. **Statement (A):** The government has decided to roll back the hike in the prices of cooking gas and kerosene.
    Statement (B): Some ministers had resigned in protest against the hike in prices of cooking gas and other petroleum products.

35. **Statement (A):** A traveller found cockroaches in the crevices of his seat and also in the toilets of India's most prestigious train, the Rajdhani Express.
    Statement (B): He drew the attention of catering manager, Western Railway, to the insects.

Direction (36-40): Read the given information carefully and answer the given questions.

There are eight persons namely A, B, C, D, E, F, G and H has born in the same month of different year i.e. 1969, 1972, 1978, 1981, 1989, 1997, 2000 and 2005. Their age are considered as on the same month of 2016.

G is born in even number year, but not born in the year, which does not divisible by 4. A is 36 year old now. B is 17 year older than F, who is 8 year younger than A. There are eight year gap between age of E and age of D. H is nine year younger than C, but not born in 2005. E was born earlier than G.

36. In which year does F born?
    (a) 1969   (b) 1989   (c) 2005
    (d) 1981   (e) 1978

37. What is the age of G in 2016?
    (a) 11 year   (b) 18 year   (c) 26 year
    (d) 16 year   (e) 35 year

38. 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) 1969   (b) 1978   (c) 2005
    (d) 1981   (e) 1997

39. By how many years B was born before E?
    (a) 24 year   (b) None of these (c) 30 year
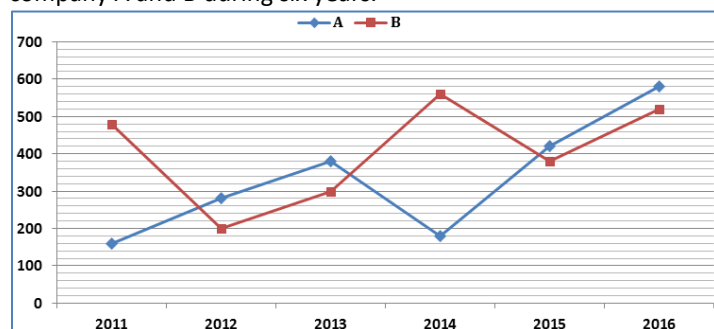   (d) 19 year   (e) 25 year

40. How many years gap between C and D?
    (a) 33 year   (b) 16 year   (c) 36 year
    (d) None of these (e) 27 year

QUANTITATIVE APTITUDE

Directions (41-45):- Refer the graph and answer the given questions.

The following line graph shows the number of products sold by company A and B during six years.

41. What is the ratio of the total number of products sold by A and B together in 2012 to the total number of products sold in these two companies together in 2015 ?
(a) 12 : 25   (b) 3 : 5   (c) 4 : 3
(d) 5 : 3   (e) None of these

42. Out of the total number of products sold by A and B together in 2011, only 20% are defected. What is the total number of defected products sold by A and B together in 2011 ?
(a) 228   (b) 128   (c) 160
(d) 148   (e) 138

43. The number of products sold by A in 2014 is what per cent of the number of products sold by B in 2013?
(a) 60%   (b) 50%   (c) 48%
(d) 56%   (e) None of these

44. The number of products sold by B increased by what percent from 2011 and 2014 ?
(a) $14\frac{2}{3}\%$ (b) $16\frac{2}{3}\%$ (c) $24\frac{2}{3}\%$
(d) $18\frac{2}{3}\%$ (e) $25\frac{1}{3}\%$

45. What is the difference between the total number of products sold by B in 2011, 2012 and 2016 together and the total number of products sold by A in 2011, 2012 and 2013 together ?
(a) 480   (b) 360   (c) 580
(d) 380   (e) 280

Directions (46-50): Study the table carefully and answer the following questions.

Village	% of people having Bank account out of total population in the village	Out of people having Bank Account	
		% male among the total people Bank Account	% of Inoperative Bank Account
A	45%	60%	40%
B	60%	30%	10%
C	60%	70%	30%
D	55%	50%	20%
E	35%	40%	60%

46. If the population in village A and C are in ratio of 2 : 1 then, what is the ratio of inoperative Bank Account in Bank A and C.
(a) 1 : 3   (b) 3 : 2   (c) 1 : 2
(d) 4 : 5   (e) None of these

47. If out of the total inoperative Bank account in village B half account holder is female which is equal to 300, then find the total population of village B?
(a) 10000   (b) 12000   (c) 14000
(d) 8000   (e) 9000

48. If the population of village C and D are in ratio of 1 : 2, then number of people in village C having Bank account is by what approximately percent less or more than that of village D
(a) 49.45%   (b) 42.45%   (c) 47.45%
(d) 43.45%   (e) 45.45%

49. If the ratio of population in village A, B and C are in 1 : 2 : 3 then what percent of people in village A, B and C taking together have a bank account.
(a) 51.5%   (b) 52.5%   (c) 59.5%
(d) 57.5%   (e) 55.5%

50. Percentage of inoperative Bank account in Village E is by what percent more than the percentage of operative Bank accounts in the same village:
(a) 45%   (b) 50%   (c) 60%
(d) 55%   (e) 75%

Directions (51-55): The following questions are accopanied by three statements (A) or (I), (B) or (II), and (C) or (III). You have to determine which statement(s) is/are sufficient/necessary to answer the questions.

51. What is the inradius of a right-angled triangle?
A. The area of the triangle is known.
B. Any two sides of the triangle are known.
C. The perimeter of the triangle is known.
(a) B alone is sufficient
(b) A and C together are sufficient
(c) Any one statement is sufficient
(d) Either B alone or A and C together are sufficient
(e) All together are necessary

52. What is rate of interest per annum?
A. The amount becomes Rs 9331.20 in 2 years at compound interest.
B. The difference between CI and SI at the same rate of interest in 2 yrs is Rs 51.20.
C. The amount invested in Rs 8000.
(a) Only A and B together   (b) Only B and C together
(c) B and either A or C only   (d) C and either A or B only
(e) Any two of them

53. Find the number of days in which Q can do a job if P can do the same job in 8 days.
A. Q is 60% more efficient than P.

B. P and Q together can do the job in $3\frac{1}{13}$ days.

C. P is $37\frac{1}{2}$ %less efficient than Q.

(a) Only A is sufficient   (b) Only B is sufficient
(c) Either A or B is sufficient   (d) Any of them
(e) A and C together are sufficient

54. What is the non-voting population of a certain country?
A. Only males above 21 years of age can vote.
B. Males above 21 years form 30% of the total population.
C. The total population of the country is 30 million.
(a) A only   (b) B only   (c) C only
(d) A and C only   (e) None of the above

55. A shopkeeper sold an article and got Rs 300 as profit. Find the profit percentage.
A. Selling price of the article is Rs 1200.
B. He gave 25% discount, which is Rs 400, on the labelled price
C. Cost price of the article is Rs 900.
(a) Any two of them   (b) Any of them
(c) B and either A or C   (d) Either A or C only
(e) A and C together

Directions (56-60): Equation number I and II are given. You have to solve both the questions and answer.

56. **I.** $x^2 = 144$ **II.** $y^2 - 24y + 144 = 0$
(a) $x \leq y$ (b) $x \geq y$
(c) Relationship between x and y cannot be determined
(d) $x < y$ (e) $x > y$

57. **I.** $2x^2 - 9x + 10 = 0$ **II.** $2y^2 - 13y + 20 = 0$
(a) $x \leq y$ (b) $x \geq y$
(c) Relationship between x and y cannot be determined
(d) $x < y$ (e) $x > y$

58. **I.** $x^2 - 15x + 56 = 0$ **II.** $3y^2 - 18y + 15 = 0$
(a) $x > y$ (b) $x \geq y$
(c) $x < y$ (d) $x \leq y$
(e) $x = y$ or the relationship cannot be established

59. **I.** $\sqrt{200x} + \sqrt{102} = 0$ **II.** $\sqrt{160}y + \sqrt{200} = 0$
(a) $x > y$ (b) $x \geq y$
(c) $x < y$ (d) $x \leq y$
(e) $x = y$ or the relationship cannot be established

60. **I.** $(13)^2 - 14 + 28 = x$ **II.** $(16)^2 - 8 \times 7 = y$
(a) $x > y$ (b) $x \geq y$
(c) $x < y$ (d) $x \leq y$
(e) $x = y$ or the relationship cannot be established

61. One fill pipe A takes 3 minutes more to fill the cistern than two fill pipes A and B opened together to fill it. Second fill pipe B takes $21\frac{1}{3}$ minutes more to fill cistern than two fill pipes A and B opened together to fill it.
When will the cistern be full if both pipes are opened simultaneously.
(a) 7 minutes   (b) 16 minutes   (c) 8 minutes
(d) 10 minutes   (e) 12 minutes

62. In an examination P scored 25 marks less than Q. Q scored 45 more marks than R. T scored 75 marks which is 10 more than R. U's score is 80 less than maximum marks of the test. What approximate percentage of marks did U score in the examination if he gets 55 marks more than R?
(a) 90   (b) 70   (c) 80
(d) 60   (e) 85

63. The largest and the smallest angles of a triangle are in the ratio of 3:1 respectively. The second largest angle of the triangle is equal to 56°. What is the value of largest angle of the triangle?
(a) 49   (b) 129   (c) 123
(d) 93   (e) None of these

64. The difference between the sum of four consecutive odd numbers and three consecutive even numbers together is 20. Also, the largest even number is 5 more than the largest odd number. What is the sum of the smallest odd number and the smallest even number ?
(a) 77   (b)71   (c) 879
(d) 83   (e) Cannot be determined

65. Anoop sells a book to Mayank at a profit of 20% and Mayank sells this book to Siddharth at a profit of 25%. Now Siddharth sells this book at a loss of 10% to Shishir. At what percentage loss should Shishir sells this book now so that his SP becomes equal to Anoop's CP?
(a) 36.68%   (b) 25.92%   (c) 48.66%
(d) 16.46%   (e) Cannot be determined

66. A shopkeeper marks up the price of his product by 40%. If he increases the discount from 5% to 10% ,the profit would decrease by Rs 14. How much profit would he earn if he gives a discount of 20% on the marked price?
(a) Rs. 56   (b) Rs. 28   (c) Rs. 32
(d) Rs. 24   (e) Rs. 38

67. Monica deposited a total of Rs. 10500 with a bank in two different deposit schemes at 10% p.a., interest being compounded annually. As per the schemes, she gets the same amount after 2 years on the first deposit as she gets after 3 years on the second deposit. How much money did she deposit for 3 years?
(a) Rs. 4500   (b) Rs. 5000   (c) Rs. 6500
(d) Rs. 7200   (e) None of these

68. Sapna borrowed a certain sum of money from Kavita under the following repayment scheme based on simple interest. 8% p.a. for the initial 2 years, 9.5% p.a. for the next 4 years, 11% p.a. for the next 2 years, 12% p.a. after the first 8 years. Find the amount which a sum of Rs. 9000 taken for 12 years becomes at the end of 12 years?
(a) Rs. 20160   (b) Rs. 22350   (c) Rs. 23470
(d) Rs. 24567   (e) None of these

69. A, B and C enter into a partnership. A invests Rs. 8000 for the whole year, B puts in Rs. 12000 at the first and increasing to Rs. 16000 at the end of 4 months, whilst C puts in at first Rs. 16000 but withdraw Rs. 4000 at the end of 9 months. Find the profit of A at the end of year, if the total profit is Rs. 22600.
(a) Rs. 4800   (b) Rs. 4600   (c) Rs. 4750
(d) Rs. 4300   (e) None of these

70. Two places P and Q are 92 km apart. A train leaves P for Q

and at the same time another train leaves Q for P. Both the trains meet 4 hrs after they start moving. If the train travelling from P to Q travels 7 km/hr faster than the other train, find the speed of the two trains.
(a) 15 km/hr, 8 km/hr
(b) 12 km/hr, 8 km/hr
(c) 12 km/hr, 9 km/hr
(d) 15 km/hr, 9 km/hr
(e) None of these

71. A and B working together, can do a piece of work in $4\frac{1}{2}$ hours. B and C working together can do it in 3 hours. C and A working together can do it in $2\frac{1}{4}$ hours. All of them begin the work at the same time. Find how much time they will take to finish the piece of work?
(a) 3 hours
(b) 2 hours
(c) 2.5 hours
(d) 1 hours
(e) None of these

72. Raman took a loan of Rs. 15000 from Laxman. He was agreed that for the first three years rate of interest charged would be at 8% Simple Interest per annum and at 10% Compound Interest (compounded, annually) from the fourth year onwards. Ram did not pay anything until the end of the fifth year. How much would he repay if he clears the entire amount, only at the end of fifth year ? (inRs.)
(a) Rs. 22506
(b) Rs. 22105
(c) Rs. 22900
(d) Rs. 22500
(e) Rs. 22450

73. Ram and Shyam are travelling from point A to B, which are 60 km apart. Travelling at a certain speed ram takes one hour more than Shyam to reach point B. If Ram doubles his speed he will take 30 minutes less than Shyam to reach point B. At what speed was Ram driving from point A to B ?
(a) 15 kmph
(b) 35 kmph
(c) 30 kmph
(d) 25 kmph
(e) 20 kmph

74. 6 litres are drawn from a cask full of wine and it is then filled with water. 6 litres of the mixture are drawn and the cask is again filled with water. The quantity of wine now left in the cask is to that of the water in it as 121 : 23. How much does the cask hold?
(a) 54 litres
(b) 62 litres
(c) 70 litres
(d) 72 litres
(e) None of these

75. A passenger train leaves Calcutta at 4 PM and travels at the rate of 30 kilometres an hour. The mail train leaves Calcutta at 9 PM and travels, on a parallel line of rails, at the rate of 45 km an hour, when will the second train overtake the first?
(a) 10 hrs after the first train start
(b) 12 hrs after the second train starts
(c) 10 hrs after the second train starts
(d) 12 hrs after the first train starts
(e) None of these

Directions (76-80): What will be come in place of question mark (?) in the following number series ?

76. 14   8   7   11.5   22   ?
(a) 54
(b) 64
(c) 62
(d) 58
(e) 56

77. 8   14   25   46   82   ?
(a) 132
(b) 130
(c) 138
(d) 168
(e) 148

78. 13   14   30   93   ?   1885
(a) 358
(b) 336
(c) 364
(d) 376
(e) 356

79. 17,   52,   158,   477,   ?,   4310
(a) 1433
(b) 1432
(c) 1435
(d) 1434
(e) None of these

80. 3,   22,   ?,   673,   2696,   8093
(a) 133
(b) 155
(c) 156
(d) 134
(e) None of these

ENGLISH LANGUAGE

Directions (81-88): Read the following passage carefully and certain words in the passage are printed in bold letters to help you locate them easily while answering some of these questions.

The Indian economy is currently passing through a phase of relatively slow growth. However, this should not cloud the fact that over the nine-year period beginning 2005-06, the average annual growth rate was 7.7 per cent. Against this background, the relevant question is whether India has the capability to grow at 8 to 9 per cent in a sustained way. In short, what is the potential rate of growth of India?

Normally, potential growth is measured using trends with some filters. In one sense, these are backward-looking measures, since they depend on historically observed data. In the case of measuring capacity utilisation in manufacturing, the maximum capacity is very often taken as the maximum output achieved in the recent period. Perhaps, in the case of determining the potential rate of growth of the economy also, one can take the maximum growth rate achieved in the recent past as the lowest estimate of the potential. However, this assumption will be valid only if there is reason to believe that the maximum growth rate achieved in the recent past was not a one-off event and that the growth rate achieved was robust and replicable.

India achieved a growth rate of 9.5 per cent in 2005-06, followed by 9.6 per cent and 9.3 per cent in the subsequent two years. After declining a bit in the wake of international financial crisis, the growth rate went back to 8.9 per cent in 2010-11. In many ways the growth rate achieved in the high phase period of 2005-06 to 2007-08 was robust. The domestic savings rate during this period averaged 34.9 per cent of GDP. Similarly, the gross capital formation rate averaged 36.2 per cent. The current account deficit (CAD) remained low with an average of 1.2 per cent of GDP. Agricultural growth during this period averaged 5 per cent, and the annual manufacturing growth rate was 11 per cent. The capital flows were large but as the CAD remained low, the **accretion** to reserves amounted to $144 billion. Inflation during the period averaged 5.2 per cent. The combined fiscal deficit of the Centre and States was 5.2 per cent of GDP, well below the stipulated 6 per cent. Thus on many dimensions the

growth rate was robust. Unlike in the 1980s when the pick-up in growth was accompanied by deterioration in fiscal deficit and current account, the sharp increase in growth between 2005-06 and 2007-08 happened with the stability parameters at desired levels. Also, a booming external environment provided good support.

To assess whether the high growth phase can be replicated, we need to understand the factors that led to the slowdown since 2011-12. Complicating the analysis of this period is the revision of national income numbers with a new base. The two sets of numbers present a somewhat differing picture. According to the earlier series, the growth rate of the Indian economy fell below 5 per cent in 2012-13 and 2013-14. But the new series shows a decline below 5 per cent only in 2012-13. For 2013-14, the new series records a growth rate of 6.6 per cent, as against 4.7 per cent according to the earlier estimate. For 2014-15 and 2015-16, there is only one set of numbers, that is, according to the new series. For both the years the growth rate is above 7 per cent. These are good growth rates under any circumstance, let alone the current global situation. Anyway, we have come down from the growth rate of 9-plus per cent which we had seen earlier.

Three sets of reasons are attributed for the slowdown. First, the external environment had deteriorated sharply. The recovery from the crisis of 2008 was **tepid**. One country after another in the developed world came under pressure. Strangely, however, international commodity prices including crude oil prices remained high until a couple of years ago. All this had an adverse impact on developing countries, including India. However, it would be wrong to attribute the slowdown in India primarily to external factors. The domestic factors are the key. Second, there were severe supply bottlenecks. Agricultural production fell sharply in 2009-10 because of a severe drought. This triggered an inflation which lasted for several years thereafter. Coal output fell. Iron ore output fell, partly because of court decisions. The third set of reasons is basically non-economic which led collectively to a weakening of investment. A multitude of issues relating to scams and perceived delays in decision-making created an element of uncertainty in the minds of investors. New investments began to fall.

The rise in investment rate must be supported by a rise in the domestic saving rate. An increase in investment rate supported by a widening current account deficit is not sustainable and is fraught with serious consequences. Only a current account deficit in the region of 1 to 1.5 per cent is sustainable. Incremental capital output ratio is a catch-all variable which is influenced by a host of factors. Obviously, it depends on technology. It also depends upon the skill of the labour force which in turn depends on the quality of the education system. Another catch-all expression "ease of doing business" is also relevant (i.e.) bureaucratic hurdles which **impede** speedy execution of projects need to be removed. Thus improving the productivity of capital needs action on several fronts.

Making a prediction about the future is always hazardous. Many things can go wrong. The Indian economy in the recent past has shown that it has the **resilience** to grow at 8 to 9 per cent. Therefore achieving the required investment rate to support such a high growth is very much in the realm of possibility. However, we need to overcome the current phase of declining investment rate. Investment sentiment is influenced by non-economic factors as well. An environment of political and social **cohesion** is imperative. Equally, we can get the incremental capital-output ratio (ICOR) to a lower level. Raising the productivity of capital will require policy reforms including administrative reforms as well as firm-level improvements. The "potential" to grow at 8 to 9 per cent at least for a decade exists. We have to make it happen.

(The topic of the Passage asked in the exam was based on the economic changes in the last 50 years)

81. In context of the given passage, which of the following is/are the reason for economic slowdown of India?
    (a) Jaunty recovery from the crisis of 2008
    (b) Court's verdict to stop production of coal.
    (c) domestic barriers like draught, inflation etc.
    (d) Various barriers introduced by the government.
    (e) All of these

82. According to the given passage, what does 'ease of doing business imply?
    (a) End of bureaucracy   (b) Eliminating nepotism
    (c) Availability of funds   (d) Eliminating Red tapism
    (e) Not clear from the passage

83. On what factor(s) do(es) incremental capital output ratio NOT depend?
    (a) Technology   (b) Skilled labour
    (c) Better education system
    (d) Low fiscal deficit   (e) It depends on all the given options

84. On the basis of the given passage, which of the following options cannot be inferred?
    (a) Corruption is one of the reasons for the economic slowdown of India
    (b) There is a dissimilitude between the calculations based on new base and the previous one.
    (c) The Indian economy experienced a great robust throughout the previous decade.
    (d) Fiscal deficit below six percent is proviso.
    (e) Nature also played an important role in slowing down Indian economy.

85. According to the given passage, which of the following option is the best reason which supports the author's conclusion that 'high growth is very much in the realm of possibility'?
    (a) Flourishing service, agricultural and manufacturing sectors of India.
    (b) Policy reforms introduced by the current government.
    (c) Increasing growth rate and investment rate
    (d) India's potential to grow at a high rate
    (e) None of these

86. On the basis of your reading, choose an appropriate title for the passage.
   (a) The Indian economy : The phase of sluggish growth.
   (b) India's potential.
   (c) India's promising past results.
   (d) Can India grow fast: An introspection
   (e) Ease of doing business

Directions (87-88): 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.

87. **ACCRETION**
   (a) Adherence   (b) Accumulation (c) Approval
   (d)Devaluation   (e)Upsurge

88. **IMPEDE**
   (a)Delay   (b)Violate   (c) defer
   (d) taint   (e) Diagnose

Directions (89-95): Read the following passage carefully and answer the questions given below it. Certain words have been printed in bold to help you to locate them while answering some of the questions.

Brexit has **evoked** a **spate** of comments. These comments fall into broadly two categories. The first set of comments focusses on the short-term and medium-term impact of Brexit on the U.K., Europe and the rest of the world including India. The second goes into the reasons behind this decision of the British. Globalisation has been interpreted in many ways. In broad terms, globalisation denotes the free movement of goods, services, capital, funds, ideas, technology and people across countries. Many people think globalisation is a recent phenomenon. This is not true. This has been going on for centuries. What has made it unique in recent times is the speed of the movement. Great Britain and many other countries in Europe have reached the present level of economic development only because of this free movement. In both demographic and geographic terms, Britain is a small country. It is not the size of the domestic market that determined its growth. London could not have emerged as the financial centre of the world but for the free flow of capital.

The **gamut** of financial services offered by London is geared to meet world demand and not that of Britain alone. Even after the exit from the EU, Britain cannot remain as an isolated island. It has to be part of an international trade regime which allows for free trade. What then could have motivated a little more than 50 per cent of the population to come out of the EU? It has something to do with the nature of the relationship within the EU. The EU has evolved over the last seven decades. From a loose arrangement, it has become a tight bureaucratic organisation with its jurisdiction extending to multifarious activities. When the euro was created as a common currency, Britain opted out of it. The European Central Bank sets a common monetary policy stance for all member countries. This itself has been a source of irritation to many member countries. This came out prominently at the time of the Greek crisis. With the loss of one instrument of control — namely, the exchange rate variation — the entire burden of adjustment had to be through employment and output changes. As one commentator put it, the EU has moved up its aspiration from the idea of 'common' market to 'single' market. It is this transition which half of Britain has resented. The complex set of regulations **emanating** from Brussels has made at least a section of the British people feel that they have lost 'independence'. Some of the elite of Britain who voted to 'leave' feel this way. They think that control has moved to unelected bureaucrats in Brussels. What has induced the 'non-elite' to vote for Brexit was the EU's migration policy. The free movement of people has been the last straw that broke the camel's back. The low-paid jobs in the U.K. have been taken over by migrants predominantly from Eastern Europe. In an economy which has been growing slowly (even though the U.K. is a better performer than other European countries in recent years), this has come as a shock. The spirit of 'nationalism' still runs high. The poor in Britain feel that they have been cheated by the migrants. Absorbing migrants is not new for Britain. The Asian and African migrants constitute a significant proportion of the population. All this happened when the economy was strong and growing. But this is not the situation now, and the **resentment** is in one sense natural. However, looked at globally, the poor in the countries from which people migrate have benefited. The British have also gained to the extent that the free movement of people has enabled highly skilled professionals to find positions all over Europe. The 'leave' vote thus was motivated by two considerations: one, the degree of integration that the EU was trying to impose, and two, the migration policy which allowed a free movement of people across countries. Globalisation is not really the devil. If the EU arrangement had been restricted only to free movement of goods, services, capital and funds, it could not have led to any deep resentment. It is the attempt at greater economic integration that has been interpreted as a loss of sovereignty and resented. Globalisation, with its emphasis on efficiency (since goods and services will get produced at the least cost centres), can lead to greater inequality theoretically.

Within a country also, the more efficient including professionals gain disproportionately. This situation gets worse if economies are growing slowly. The U.S. has always prided itself on saying that the system they have is 'people's capitalism'. Inequalities do not matter much when economies are growing strongly and when new entrants to the labour force find employment easily. Countervailing measures are needed to take care of the adverse impact of globalisation. For this reason, we cannot throw the baby out with the bathwater. The developed countries face a serious dilemma. They have reached a stage in their development when further growth will be slow. This will have implications for absorbing the labour that gets added to the market. Complicating the situation is technological development which is increasingly labour-saving. New technologies have a twofold impact. First, they reduce the demand for labour in general. Second, in particular they make unskilled and semi-skilled work redundant. They demand new skills for which

retraining may be needed. Distribution of income has thus become an issue which needs to be dealt with directly. Brexit is not a blow against globalisation per se. Labour does not stand in the same category as capital, even though both are factors of production. Migration hurts when the economy is at a low ebb. Britain, along with other developed countries, faces a basic problem of coping with a growth potential which is far lower than the growth rate they had seen before 2008.

89. To what aspect this article is devoted by the author?
    (a) Impact of Brexit on U.K and Europe.
    (b) Impact of globalization.
    (c) Motivation behind the vote against greater economic integration.
    (d) The implications of Brexit on the migration in Britain.
    (e) Countervailing measures that are needed to take care of the adverse impact of globalisation.

90. What has been the reason for the infuriation of the member countries of European Union?
    (a) Technological development which is increasingly labour-saving.
    (b) The increase in the EU's propensity towards single market.
    (c) Britain's refusal to accept euro as its currency even after common monetary policy stance for all the members.
    (d) The migration policy which allowed a free movement of people across countries.
    (e) The increase of inequality in economically strong countries which has generated a new nationalism.

91. Which of the following is one of the reasons for major section of British people to vote against European Union?
    (a) Low wages due to the abundance of labour force migrating from Asian countries to the Britain.
    (b) Slow economic growth and incompetence of the new technologies because of which they are becoming more financially weak.
    (c) The jurisdiction enjoyed by the unelected officials in Brussels.
    (d) The spirit of nationalism among the some sections of British people.
    (e) Discrimination of Britain by other member countries because of both demography and geography.

92. Which of the following statement is false regarding the impact of globalization?
    (i) Globalization that stresses on productivity leads to inequality.
    (ii) Globalization has been attributed as the primary reason for the loss of supremacy in British people by the author.
    (iii) Globalization is a major factor which helped London in becoming a financial center of the World.
    (a) Only (ii).   (b) Both (ii) and (iii).
    (c) Only (iii).   (d) Both (i) and (ii).
    (e) All of these.

93. What is the peril of migration?
    (a) Complications in the technological development.

    (b) Increase in the inequality in the economies growing at a faster rate like Britain.
    (c) Redundant semi-skilled and skilled work in general.
    (d) Disbursement of salary is becoming a major issue because of increased number of labour.
    (e) None of these.

Directions (94-95): 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.

94. **EVOKED**
    (a) Aplomb   (b) Subdue   (c)Extinguish
    (d)Elicit   (e) Obsolete

95. **SPATE**
    (a) Meristematic   (b)Deluge   (c)Paradox
    (d)Sparse   (e)Paucity

(The topic of the Passage asked in the exam was based on the effect of BREXIT in Italian context)

Directions (96-100): In each of the following sentence there are three blank spaces. Below each sentence there are five options and each option consists of three words which can be filled up in the blanks in the sentence to make the sentence grammatically correct.

96. Indian Cricket has seen many _____ captains. But Dhoni was certainly a/an _____ one in many ways. As skipper, he mainly focused on cultivating team spirit and creating _____ for young players.
    (a) exceptional, diminutive, chances.
    (b) sturdy, serendipitous, chances
    (c) stout, robust, opportunity
    (d) Stalwart, extraordinary, opportunities.
    (e) common, exceptional, prospects.

97. Pakistani's Defense Minister Khwaja Muhammad Asif, for all practical purposes, recently _____ Israel with a _____ nuclear attack, in response to a fake news report that the Israelis had said they would use nuclear _____ against Pakistan if it sent ground troops to Syria.
    (a) threatened, retaliatory, weapons
    (b) Jeopardized, reciprocating , armor
    (c) admonished, riposte , weapon
    (d) rebuked , counter , armament
    (e) rebuffed, retorted, weapons

98. The line seems to be a direct _____ to the establishment of a caliphate. But those who know the context of Faiz the poet, the man and his work correctly interpret it as a communist vision of life, with the _____ of the ____ prevailing.
    (a) commendation, democracy, precariat
    (b) invocation, dictatorship , proletariat
    (c) intercession, autonomy , rabble
    (d) citation, anarchism , bourgeoisie
    (e) intervention, despot, common people

99. News and social media companies have a moral _____ to ensure that they do not, directly or otherwise, deliberately _____ the facts to their audiences and pass them

off for news. If it is a post-truth world we_____, this becomes especially important.
(a) obligation, distort, desire
(b) commitment, tarnish, denounce
(c) responsibility, misrepresent, inhabit
(d) purport, besmirch ,stigmatize
(e)implication, enhance, reside

100. Activists in the country have long protested its _____ society that essentially _____ women from travelling, marrying or attending college without permission from a male relative, who is called their_____.
(a) benevolent , forbid, steward
(b) Pre- Adamite, prevent, custodian
(c) pre-eminent, restrict, protector
(d) venerable, condemns, manciple.
(e) patriarchal, prohibits, guardian.

101. 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. From the given options, choose the option that does not fit into the theme of the paragraph.
(a) This can be seen in the growing importance cities are receiving in the distinct "worlds" of government, business, think tanks, academia and civil society.
(b) After years of ambivalence, urbanization is increasingly being embraced, or at least acknowledged, in India.
(c) Each of these "worlds" is populated by experts in specific "fields" within the urban realm such as planning, environment, transport, housing, finance and health.
(d) sustainability is at the core of the "New Urban Agenda". A substantial portion is dedicated to various "transformative commitments for sustainable urban development"
(e) The multiple "fields" within these parallel "worlds" typically operate as silos and do not interact with the other "fields" and "worlds".

102. 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. From the given options, choose the option that does not fit into the theme of the paragraph.
(a) It is often said that the urgent and the immediate are not the same as important.
(b) Therefore, one should not be surprised that the Indian corporate sector has kept its calls for lower interest rates and a competitive exchange rate on an auto-replay mode.
(c) Indeed, they are in conflict with one another.
(d) All the urgent and the immediate commentary on the decision by the newly constituted monetary policy committee (MPC) of the Reserve Bank of India (RBI) has already come out.
(e) RBI has released the minutes of the MPC meeting too. The bulk of it has been seen earlier in the press release that followed the meeting

103. 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. From the given options, choose the option that does not fit into the theme of the paragraph.
(a) Notwithstanding the good monsoon this year after back-to-back drought years, most commentators agree that the rural economy and the agricultural sector may not be out of distress.
(b) Recent attempts by Rahul Gandhi to mobilize farmers during his Kisan Yatra might not revive the fortunes of the Congress party in Uttar Pradesh, but they did contribute to bringing the issues of farmers and agriculture to the political mainstream.
(c) It is also worth mentioning that most of them were seen as leaders of dominant farming communities or caste groups that benefited from rising profitability and price support.
(d) Given that almost half of the total workers in the country are still engaged in farming and the majority of households in rural areas are still dependent on agriculture, directly or indirectly, issues confronting the farming community are naturally an important electoral plank.
(e) More so in an environment where rural areas, and the agricultural sector in particular, have been in some distress in recent years.

104. 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. From the given options, choose the option that does not fit into the theme of the paragraph.
(a) Dyn is a part of the backbone of the Internet, since it is one of the companies that provides domain name services or DNS to Internet users, and translates simple English-based commands like "livemint.com" typed into a browser into the actual numeric addresses that the Internet's computers use to identify each website.
(b) Security firm Flashpoint has said that it believes that seemingly innocuous items such as video recorders, webcams, closed-circuit security cameras and the like were taken over by malware, and then, without their owners' knowledge, were used to help execute the massive cyber attack
(c) This outage was astonishing in its ferocity, especially since it co-opted the much vaunted Internet of Things (IoT) into the attack.
(d) It claims that hundreds of thousands of such devices were co-opted into the attack by being infected with malware.
(e) This malware, called Mirai, was released by an anonymous hacker named Anna-senpai some weeks ago.

105. 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. From the given options, choose the option that does not fit into the theme of the paragraph.
(a) The mathematician Richard K. Guy is arguably best known for discovering a glider.Assuming that's an intriguing-enough opening, let me explain. In 1970, the

British mathematician John Conway invented a board game called, simply, "Life".

(b) Life happens on a grid of squares that stretch in every direction (imagine an infinite chessboard). Each square, or cell, is either alive or dead (or call it black or white, filled or empty).

(c) Now, this is not a game in the conventional sense: there's no way to "win", nor do you play against an opponent. In fact, Life doesn't even need a player as it proceeds. You just set up an initial state and then watch what happens.

(d) To start, you choose a certain number of cells to be live—at random, or in a pattern, whatever. Each cell now evolves according to a set of rules that considers its eight neighbours (left, right, above, below, and on the four corners).

(e) This is the endlessly fascinating question Conway's game raises, and this is why it was and remains today a much discussed favourite among mathematicians and computer scientists.

Directions (106-109): In each of the following sentences four options are given. You are needed to identify the best way of writing the sentence in context of the correct usage of standard written English.

106. The entire cast and crew of the film, enjoyed splashing in the pool, bathing in the ocean, and, particularly, to sun bathe on the shore.

(a) The entire cast and crew of the film, enjoyed splashing in the pool, bathing in the ocean, particularly to sun bathing on the shore.

(b) The entire cast and crew of the film, enjoyed splashing in the pool, to have a bath in the ocean, and, particularly, to sun bathe on the shore.

(c) The entire cast and crew of the film, enjoyed swimming in the pool to bathe in the ocean, and, particularly sun bathing on the shore.

(d) The entire cast and crew of the film, enjoyed swimming in the pool, bathing in the ocean, and, particularly, sun bathing on the shore.

(e) No error.

107. No officer had ought to be put into a situation where he was to choose between his love for his family and the responsibilities accompanying his duty.

(a) No officer would be put in a situation where he have to choose between his love for family and the responsibilities accompanying his duty.

(b) No officer had ought to be put into a situation in which he has to choose between his love for his family and the responsibilities accompanying his duty.

(c) No officer should be put into a situation where he has to choose between his love for his family and the responsibilities accompanying his duty.

(d) No officer ought to be put into a situation in which he has to choose between his love for this family and the responsibilities accompanying his duty.

(e) No error.

108. Being a realist, the detective could not accept the statement of the accused that UFOs had caused the disturbance.

(a) Being a realist that he was, the detective could not accept the statement of the accused that UFOs had caused the disturbance.

(a) Since he was a realist, the detective could not accept the statement of the accused that UFOs had caused the disturbance.

(c) Being that he was a realist, the detective could not accept the statement of the accused that UFOs had caused the disturbance.

(d) Realist that he was, the detective could not accept the statement of the accused that UFOs had caused the disturbance.

(e) No error

109. If we cooperate together by dividing up the booty, we shall be able to work together smoothly in the future.

(a) If we cooperate with one other by dividing up the booty, we will be able to work smoothly together in future.

(b) If we cooperate by dividing up the booty, we shall be able to work together smoothly in the future.

(c) If we cooperate by dividing up the booty together, we shall be able to work together smoothly in the future.

(d) If we cooperate with each other by dividing the booty, we shall be able to work together smoothly in the future.

(e) No error.

Directions (110–114) : Which of the words/phrases (a), (b), (c) and (d) given below should replace the words/phrases given in bold in the following sentences to make it meaningful and grammatically correct. If the sentence is correct as it is and 'No correction is required', mark (e) as the answer.

110. A very stout, ridged, hairy stem, the **petioled** leaves **compounded** of three broadly ovate, lobed and saw-edged divisions, downy on the underside, and the great **umbels**, which sometimes measure a foot across, all **bear out** the general impression of a Hercules of the fields.

(a) bracken, comprised, flower, bear out

(b) stemmed, composited, cluster, borne off

(c) axis, consist, species, bore

(d) rooted, embraced, flora, bear

(e) None of these

111. The judge **charged him** with a **penalty** rather than a prison sentence **yet** it was his first **misdemeanour**.

(a) indicted him, penance, as, mistake

(b) freed him, sanctions, because , fault

(c) vindicated him off, penalty, even though, wrongdoing

(d) let him off, fine, since, offence.

(e) None of these

112. Following the **footsteps** of many of his predecessors, he promptly **accorded** his election "capitulation" as a/ an **infraction** on the divinely **granted** prerogatives of the Holy

See.
(a) pavement, adhered, dereliction, bequeath
(b)ideals, abjured, preservation, conferred
(c) example, repudiated , infringement, bestowed
(d)specimen, forbeared, contravention, entrusted
(e) None of these

113. "We **perceive** data science and data engineering **looming** as job roles this year. **In harmony with** the current trend, technical roles such as software developer and non-technical role such as digital marketing took top two spots as the most popular job **wholes**," Aspiring Minds Co-Founder and CEO Himanshu Aggarwal said.
(a)notice, receding, In step with, levels
(b)recognize, dawning , In compliance with, searches
(c)cloak, appearing, In accordance with, types
(d) see, emerging, In line with, categories
(e) None of these

114. The EU **inquired** to the crisis by implementing a series of financial **relief** mechanisms, such as the European Financial Stability Fund and the European Stability Mechanism, to **furnish** emergency loans to those countries most affected by **advancing** interest rates.
(a) reacted, sustain, divest, mounting
(b) responded, support, provide, skyrocketing
(c) rebutted, aid, deliver, plummeting, escalating
(d) excavated, support, disburse, spiraling
(e) None of these

Directions(115–116) : Sentences given in each question, when properly sequenced form a coherent paragraph. Each sentence is labeled with a letter. Choose the most logical order of sentences amongst the five choices given to construct a paragraph.

115. (A) The newspaper man, the flower seller, the milkman, the sweeper, they are all privy to the chatting and sharing of news that the elderly find comforting.
(B) When we remove them from their homes, it is not only the family that they are being removed from, but all those other people that they see every day and whose joys and woes become their own.
(C) In our system of living, the elderly at home have a circle of acquaintances, and friends.
(D) The loneliness of the discarded elderly is manifold.
(E) When we forcibly remove people from surroundings they have been part of for decades we put an un-mendable tear in the fabric of their lives.
(a) DECAB   (b) ABDCE   (c) ECADB
(d) DBAEC   (e) CBAED

116. (A) Some of the worst cancers aren't detected by screening.
(B) The only way to be sure is to look at the results of randomized trials comparing cancer deaths in screened and unscreened people.
(C) So how can we be confident that getting a screening test regularly is a good idea?
(D) Even when screening "works" in such trials, the size of

the benefit observed is surprisingly low: Generally, regular screening reduces fatalities from various cancers between 15 percent and 25 percent.
(E) They appear suddenly, between regular screenings, and are difficult to treat because they are so aggressive.
(a) DBAEC   (b) AECBD   (c) ADBEC
(d) ACBED   (e) ACBDE

Directions (117–120): Read each of the following four sentences to find out whether there is any grammatical mistake/error in it. Choose the sentence with no grammatical error as the correct answer. If all of the given sentences are grammatically incorrect, mark (e) as an answer.

117. (a) John Wanamaker, founder of the stores that bear his name, once confessed, I learnt 30 year ago that it is foolish to scold.
(b)Whether rich or poor, American or Indian, we all have the same emotions deep with us.
(c)This research indicate that we can no longer avoid significant warning during this century.
(d)Every modern society depends on the trust in the skills and ethics of a variety of institutions such as schools and colleges, hospital and markets.
(e) None of these

118. (a)Many of us have learnt not to make a public display of our emotions, particularly when they are negative.
(b) Though Indians have been increasingly taking up corner office in the international companies, Rahul is the first Indian to lead one of the top four accounting firms globally.
(c) Democracy was suspended not because it came under existential threat but because it has become an obstacle to political ambitions trotted out as the nation's solution.
(d) A virtual takeover of a bankrupt civil society by a coterie of individuals whom cornered tremendous power by being able to represent the state.
(e) None of these

119. (a) India has decided do away with the practice of put each imported food consignment through lab checks and switch to the international norm of random and risk based inspections.
(b) SP Sumit singh , along with Devesh Panday and DSP Hasan, headed separate terms that include cops from six police stations and investigators from the district police crime cell.
(c) Our emission standards are one-tenth that of global averages and far more stringent than even Europe.
(d) The university has received about 500 applicants for the course, out of them 50 will be shortlisted for the programme.
(e) None of these

120. (a) The Reserve bank of India lifted the ban upon imports of gold coins and medallions by banks and trading houses.
(b) President Pranab Mukherjee inaugurated Indian international trade fair 2016 in Pragati maiden in new Delhi.

(c) Three Indian, two women and one man were among the shortlisted 100 applicants whom were chosen for one-way trip to mars under one mission.

(d) Fasting not only deoxifies the system but also gives a person training in endurance, a spirit of acceptance and self control.

(e) None of these
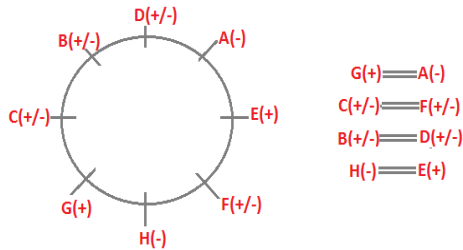
Solutions:

Direction (1-4):

1. (c); None5 Mas4 Farnin7 Xa3

2. (c); Hoo4 Qerfec7 Blway6 Qeopl6

3. (e); Blway6 Ienc5 Ianc5 Xron5

4. (b); Garmin7

Direction (5-10):

Unit	Total Height	Country	Height of books + height of Boxes
5	55"ft	Sydney	28"ft +27"ft
4	37"ft	Paris	20"ft +17"ft
3	32"ft	Beijing	16"ft +16"ft
2	53"ft	London	30"ft +23"ft
1	75"ft	Zurich	35"ft +40"ft

5. (c)

6. (d)

7. (e)

8. (d)

9. (b)

10. (b)

Direction (11-15):

11. (d)

12. (b)

13. (c)

14. (a)

15. (d)

Directions (16-19):

16. (b); Even after using all the statements, we can only say that the tallest will be either F or B but we cannot definitely say that who is the tallest.

17. (e)
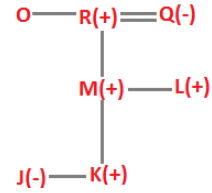
18. (e); **V> T> U> X> W> S**

19. (a)
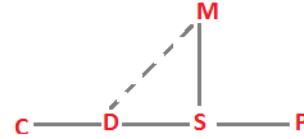
20. (c); How can the strategy to curb molestation of woman be effective if the responsibility to carry out the strategy is on the shoulders of those cops who have been accused of heinous charges against women.so option (c) is the correct option.

Directions (21-25):
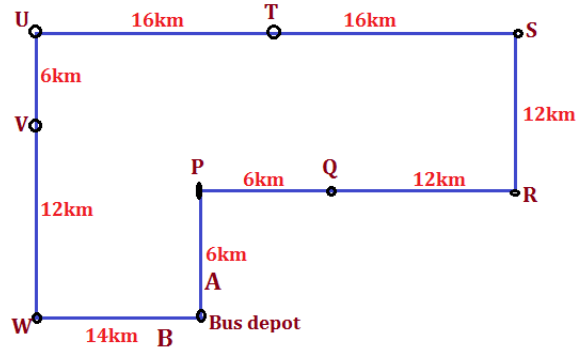
21. (b)

22. (d)

23. (d)

24. (c)

25. (d)

26. (a); The question was put to people who were coming out of the terminal about the services aboard the flight. If it was shown that a majority of people coming out of the terminal were not passengers, Then the conclusion would really be jeopardized.(a) does just that.

Direction (27-32):
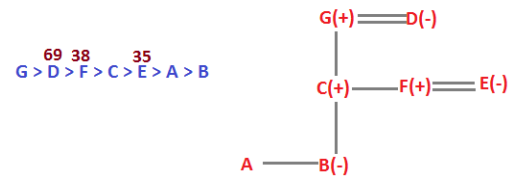
27. (c)

28. (d)

29. (b)

30. (e)

31. (c)

32. (e)

33. (e); Only I follows. What is being told is genuine .On learning this, the blood donors will get attracted by the win-win proposition, thus simultaneously meeting the blood requirement to a large extent. Statement II is not a practical course of action. Statement III is not an immediate course of action as blood banks can be created only after the sufficient blood donors are available.

34. (a); Because of the statement (B), government has decided to roll back the hike in the prices of cooking gas and kerosene.

35. (b); As he found cockroaches in the crevices, he immediately drew the attention of the catering manager. So statement (B) is the effect of statement (A).

Direction (36-40):

Year	Person
1969	C
1972	B
1978	H
1981	A
1989	F
1997	E
2000	G
2005	D

36. (b)

37. (d)

38. (b)

39. (e)

40. (c)

41. (b); Required Ratio $= \frac{200+280}{380+420} = \frac{480}{800} = \frac{3}{5}$

42. (b); Number of defective products $= \frac{20}{100}(160 + 480)$

$= \frac{20}{100}(640)$

$= 128$

43. (a); Required percent $= \frac{180}{300} \times 100 = 60\%$

44. (b); Sol. Required percent $= \frac{560-480}{480} \times 100$

$= \frac{80}{480} \times 100$

$= \frac{100}{6} = \frac{50}{3}$

$= 16\frac{2}{3}\%$

45. (d); Difference $= (480 + 200 + 520) - (160 + 280 + 380)$

$= 1200 - 820 = 380$

46. (e); Required ratio $= \frac{45\times40}{60\times30} \times \frac{2}{1} = \frac{2}{1}$

47. (a); Let the total number of population

$x \times \frac{60}{100} \times \frac{10}{100} \times \frac{1}{2} = 300$

$x = 10000$

48. (e); Number of people having Bank Account in village C = 0.6x

Number of people having Bank account in village D $= 0.55 \times 2x = 1.1x$

Required percentage $= \frac{1.1x-0.6x}{1.1x} \times 100$

$= \frac{0.5}{1.1} \times 100$

$= 45.45\%$

49. (d); Required Percentage $= \frac{1\times0.45+2\times0.6+3\times0.6}{1+2+3} \times 100$

$= \frac{3.45}{6} \times 100 = 57.5\%$

50. (b); Required percentage $= \frac{60-40}{40} \times 100 = 50\%$

51. (d); If the side of a right angle triangle is a, b and c and printer is P and area is Δ then

In-radius $= \frac{1}{2}(a + b - c)$

Or $= \frac{2\Delta}{P}$

Either using sentence B or using sentences A and C

52. (d); A → Amount = 9331.2, time = 2 year

B → difference between CI and SI = 51.2 for two years

C → P → 8000

From B & C

$51.2 = \frac{8000\times R^2}{100^2}$

From A and C

$\frac{9331.2-8000}{8000} \times 100 = 16.64\%$

$r = 8\%$

53. (d); **(A)**

	Q	P
efficiency	1.6	1
time	1	1.6

$1.6t = 8$

$t = 5$ days

time taken by Q is 5 days

(B)

$\frac{1}{p+q} = \frac{1}{p} + \frac{1}{q}$

$\frac{13}{40} = \frac{1}{8} + \frac{1}{q}$

$\frac{1}{q} = \frac{13-5}{40} = \frac{1}{8}$

$q = 8$ days

(C)

	P	Q
efficiency	$\frac{125}{2}$	100
time	8	5

Time taken by Q is 5 days

54. (e); from A, B & C

Non-voting population of a certain country

$= \frac{70}{100} \times 30$ milion

$= 21$ milion

55. (b); Profit = 300

A$\rightarrow$ CP = 1200 − 300 = 900

% profit $= \frac{300}{900} \times 100 = 33\frac{1}{3}$

B $\rightarrow$ 25 $\rightarrow$ 400

1% $\rightarrow$ 16

100% $\rightarrow$ 1600

CP = 1200 − 300 = 900

% profit $= \frac{300}{900} \times 100 = 33\frac{1}{3}$

C $\rightarrow$ % profit $= \frac{300}{900} \times 100 = 33\frac{1}{3}$

56. (a); $x = \pm 12$

$y = 12$

$\therefore x \leq y$

57. (a); $x = 2, \frac{5}{2}$

$y = 4, \frac{5}{2}$

$\therefore x \leq y$

58. (a);

Sol. x = 7, 8   y = 5, 1

x > y.

59. (a);

Sol. $x = -\frac{\sqrt{102}}{\sqrt{200}}, x > -1y$

$y = \frac{\sqrt{200}}{\sqrt{160}}, y = -1$

x > y

60. (c);

x = 183

y = 200

x < y.

61. (c); Let pipes A and B takes t minutes together.

A will take $(t + 3)$ minutes to fill the tank

B will tank $\left(t + \frac{64}{3}\right)$ minutes to fill the tank

$\frac{1}{t+3} + \frac{3}{3t+64} = \frac{1}{t}$

$\frac{3t+64+3t+9}{(t+3)(3t+64)} = \frac{1}{t}$

$6t^2 + 73t = 3t^2 + 64t + 9t + 192$

$3t^2 - 192 = 0$

$(t^2 - 64) = 0$

$t = 8$ minutes

62. (d); Marks of T = 75

Marks of R = 65

Marks of Q = 110

Marks of P = 85

Marks of U = 120

Maximum marks = 200

Required percentage $= \frac{120}{200} \times 100 = 60\%$

63. (d); Let the largest and smallest angles be x and 3x. Now

x + 3x + 56 = 180

x = 31

largest angle = 93°.

64. (a); Let the odd numbers be x, x + 2, x + 4, x + 6 and the even numbers be y, y + 2, y + 4.

Now (4x + 12) − (3y + 6) = 20

And (y + 4) − (x + 6) = 5

Solving them, we get x = 35 and y = 42

Required sum = 35 + 42 = 77

65. (b); Let initial CP of book is x.

CP to Shishir $= \frac{120}{100} \times \frac{125}{100} \times \frac{90}{100} x = 1.35x$

Required percentage decrease $= \frac{1.35x - x}{1.35x} \times 100 = 25.92\%$

66. (d); 5%SP $\rightarrow$ 14

SP $\rightarrow$ 280

1.4CP = 280

CP=200

New CP $= \frac{80}{100} \times 280 = 224$

Profit=224-200=24

67. (b); $P_1\left(1 + \frac{10}{100}\right)^2 = P_2\left(1 + \frac{10}{100}\right)^3$

$\frac{P_1}{P_2} = \frac{11}{10}$

$P_2 = \frac{10}{21} \times 10500 = 5000$

68. (a); Total amount $= 9000\left(\frac{8 \times 2}{100} + \frac{9.5 \times 4}{100} + \frac{11 \times 2}{100} + \frac{12 \times 4}{100}\right) + 9000 = 11160 + 9000 = 20160$

69. (a); Ratio of investment

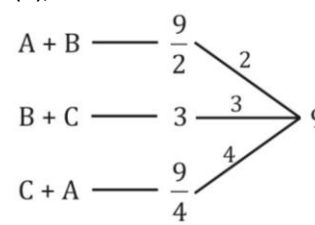| A	:	B	:	C
(8000×12)		(12000×4) + (16000×8)		(16000×9) + (12000×3)
24	:	44	:	45

Share of A $= \frac{24}{113} \times 22600 = $ Rs. 4800

70. (a); Let speed of the trains = x, y km/h

$\frac{92}{x+y} = 4, x + y = 23, x - y = 7$

x = 15 kmph

y = 8 kmph

71. (b);

Total efficiency $= \frac{9}{2}$

Time = 2 hours

72. (a)

Sol. At the three years amount will be $= 15000 + \frac{15000 \times 3 \times 8}{100}$

= 18600 Rs.

Now, after three years C.I. annually

So amount $= 18600\left(1 + \frac{10}{100}\right)^2$

= 22506 Rs.

73. (e); AB = 60 km

Ram's speed $= x$ kmph

Syham's speed $= y$ kmph $\frac{60}{x} - \frac{60}{y} = 1$ ....(i)

$\frac{60}{y} - \frac{60}{2x} = \frac{1}{2}$ ....(ii)

From (i) and (ii)

$x = 20$ kmph

74. (d); Let initially Cask holds V litres of wine

$\frac{\text{Amount of left of wine}}{\text{Initial Amount of wine}} = \left(1 - \frac{6}{V}\right)^2$

$\frac{121}{121+23} = \left(1 - \frac{6}{V}\right)^2$

$\frac{121}{144} = \left(1 - \frac{6}{V}\right)^2$

$\frac{11}{12} = 1 - \frac{6}{V}$

$\frac{6}{V} = \frac{1}{12}$

$V = 72$ litres

75. (c); Distance travelled by passenger train in $(9 - 4) = 5$ hours

$= 5 \times 30 = 150$ km

time required to cross the passenger train by mail train

$= \frac{150}{(45-30)} = 10$ hour

so second train will overtake the first, 10 hours after the second train starts

76. (e); $\times 0.5 + 1, \times 1 - 1, \times 1.5 + 1, \times 2 - 1, \times 2.5 + 1$

$22 \times 2.5 + 1 = 56$

77. (c);

8	14	25	46	82	?

6   11   21   36   56

5   10   15   20
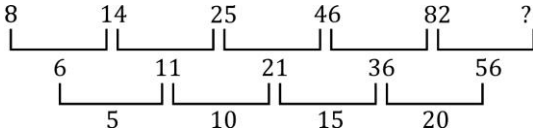
$82 + 56 = 138$

78. (d); $\times 1 + 1, \times 2 + 2, \times 3 + 3, \times 4 + 4, \times 5 + 5$

$93 \times 4 + 4 = 372 + 4 = 376$

79. (c); $\times 3 + 1, \times 3 + 2, \times 3 + 3 \dots$

$\therefore 477 \times 3 + 4 = 1431 + 4 = 1435$

80. (d); $\times 7 + 1, \times 6 + 2, \times 5 + 3, \times 4 + 4, \times 3 + 5 \dots$

$\therefore 22 \times 6 + 2 = 134$

81. (c); 'The recovery from the crisis of 2008 was tepid' suggests that (a) is not the correct option. Passage is silent about any sort of verdict hence (b) is also not the correct option. No governmental barriers have been described in the passage. Hence, (d) is also not the answer.

In the fifth paragraph it is given that 'there were severe supply bottlenecks '.....Agricultural production fell sharply in 2009-10 because of a severe drought……'. Hence, (c) is the correct option.

82. (d); In the second last paragraph, it is given that '……"ease of doing business" …… (i.e.) bureaucratic hurdles which impede speedy execution of projects need to be removed….' Hence, (d) is the correct option.

Red tapism: It refers to excessive regulation or rigid conformity to formal rules that is considered redundant or bureaucratic and hinders or prevents action or decision-making.

Bureaucracy: A system of government in which most of the important decisions are taken by state officials rather than by elected representatives.

83. (d); According to author, the incremental capital output ratio depends on current account deficit (and not fiscal deficit). Hence (d) is the correct option.

NOTE: Fiscal deficit is when a country spends more on government spending than it takes in taxes and borrowing. Definition of 'Current Account Deficit Occurs when a country's total imports of goods, services and transfers is greater than the country's total export of goods, services and transfers.

84. (c); It is given in the passage that 'the growth rate achieved in the high phase period of 2005-06 to 2007-08 was robust.' hence we can't infer the same about the whole decade. Besides this, the mentioning of depression of 2008 also suggests that (c) is the correct option.

85. (e); It is given in the last paragraph of the passage that 'The Indian economy in the recent past has shown ………..high growth is very much in the realm of possibility' from which we can infer that it is the past performance of the Indian economy on the basis of which the given conclusion has been made. No option suggests this. Hence, (e) is the correct option.

86. (d); Clearly 'Can India grow fast: An introspection' is the apt title for the given passage.

87. (b); 'Accretion' means 'increase by the gradual accumulation of additional layers or matter'. Hence 'Accumulation' is the word which is most similar in meaning to it.

88. (a); 'Impede' means 'delay or prevent (someone or something) by obstructing them'. Hence 'Delay' is the word which is most similar in meaning to it.

89. (c); Throughout the passage the author has tried to explain the actual reason behind the vote against EU.

90. (b); Refer to the 2nd paragraph of the passage, '' European Central Bank sets a common monetary policy stance for all member countries'' and in the answer single market is mentioned which is the same thing and hence is the common source of irritation for member countries.

91. (c); Refer to the 2nd paragraph of the passage, '' They think that control has moved to unelected bureaucrats in Brussels." which is why some section atleast voted against EU.

92. (a); Option (ii) is incorrect as author thinks it is the arrangement that is the real devil and not the globalization.

93. (e); None of the options mentioned above are correct.

94. (d); evoked means bring or recall (a feeling, memory, or image) to the conscious mind hence elicit is the word most similar in meaning.

95. (b); Spate means a large number of similar things coming in quick succession hence deluge is the word most similar in meaning.

96. (d); "Stalwart , extraordinary, opportunities" is the correct choice.

Stalwart means loyal, reliable, and hard-working.

97. (a); "threatened, retaliatory, weapons" is the correct choice.
"**Retaliatory** means the action of returning a military attack; counter-attack."

98. (b); **Invocation** means the action of invoking someone or something.
Proletariat means working-class people regarded collectively (often used with reference to Marxism).

99. (c); "responsibility, misrepresent, inhabit" fits the blanks most appropriately.

100. (e); **Patriarchal** means relating to or denoting a system of society or government controlled by men.
Prohibits means formally forbid (something) by law, rule, or other authority.

101. (d); Only option (d) is not a part of the coherent paragraph as other options form an opening to an article the option (d) talks about the sustainability of "New Urban Agenda" which is not yet mentioned.

102. (b); Only option (b) is not a part of the coherent paragraph as the reason for the call made by the Indian corporate sector for lower interest rates and a competitive exchange rate on an auto-replay mode is not given and thus is redundant in this paragraph and does not fit into the theme of the paragraph.

103. (c); Option (c) is the one that doesn't fit the theme of the paragraph properly as from the other options it can be concluded that paragraph is an introductory part of the article while option (c) is not the part of this paragraph, it can be indicated by 'most of them' as we don't know anything about them.

104. (a); Option (a) is the one which is not a part of the coherent paragraph as we can see the other options are talking about the effects and the shock that is caused by the malware option (a) is just defining a term Dyn hence is the correct choice.

105. (e); Option (e) is correct as it does not fit into the theme of the paragraph.

106. (d); Parallel structure requires the use of the verbal noun as the object of the verb enjoyed: Enjoyed what? Splashing, bathing: and sun bathing, enjoy should not be followed by an infinitive construction.

107. (c); This is the most correct and concise form of the sentence.

108. (e); There is no error in the original sentence.

109. (d); Both together and up are unnecessary since their meaning is included in the words cooperate and divide.

110. (e); There is no error in the given sentence.
Bear out - to support or confirm a story or explanation
Petioled - the stalk that joins a leaf to a stem.
Compounded- make up (a composite whole); constitute.
Umbels- a flower cluster in which stalks of nearly equal length spring from a common centre and form a flat or curved surface, characteristic of the parsley family.

111. (d); Option (d) is the correct choice.
Let off is a **phrasal verb** which means to allow (someone who has been caught doing something wrong or illegal) to go without being punished.
Fine- a sum of money exacted as a penalty by a court of law or other authority.
Since - for the reason that; because.
Offence - a breach of a law or rule; an illegal act .

112. (c); Option (c) is the correct choice.
Bestowed means confer or present (an honour, right, or gift).
Repudiated means refuse to accept; reject.
Infringement means the action of breaking the terms of a law, agreement, etc.; violation.

113. (d); Option (d) is correct.
See- experience or witness (an event or situation).
Smerging- become apparent or prominent.
In line with- in alignment or accordance with.
Categories- a class or division of people or things regarded as having particular shared characteristics.

114. (b); Option (b) is correct choice.
Responded- do something as a reaction to someone or something.
Support- give assistance to, especially financially.
Provide- make available for use, supply.
Skyrocketing- increase very steeply or rapidly.

115. (a)   116. (b)   117. (d)
118. (a)   119. (c)   120. (d)

LIST OF DISTRIBUTORS

Andhra Pradesh / Telangana - Shams News Agency (040-30680837/40/41), B/H Agra Sweets Opp. Ramakrishana Theater, Hyderabad -500001|Sri Rajeshwari Book Links (0891-2541415), D. No. 30-6-8, Opp. Premasamjam, Dabagardens, Visakhapatnam - 530020. | Gayatri Magazine Center (9948290318), Visakhapatnam

Assam - Durga News Agency (09435049511/09864538544), Cotton College Hostel Road, Guwahati – 781001| Stationery Stores (0374-2330104), New Market**,** Tinsukhia - 786125.

Bihar - Dayanand News Agency (9431041221), Shop No. 23, 24 Bhudha Plaza Bhudha Marg, Patna-800001 | Eastern News Agency (9334115121), New Market, Patna – 800001 | Manoj News Agency (9905271351), Buddhaplaza, Shop No. 5/25 Buddha Marg, Patna-800001 | Sai Nath Book Stall (9097733330/9304884357), M P D Road, Vinayak Apartment Opp- Alka Hotel Station, Chowk, Bhagalpur -812002 | Annu Book Stall (9386012097), Golaroad, Durgasthan, Muzaffarpur - 842001

Gujarat - Ravi Book Centre (9825628116), B/H K.B. Commercial Centre, Near Gujarat Samachar, Ahemdabad -380001.

Haryana - E.B.S. News Agency (9814110136 / 09435140817), SCO 33, Sector 21/ C, Chandigarh -160022 | Arora News Agency (9813057761/0171-2633240)- 23, Gandhi Market, Ambala Cantt - 133001 | Fair-Deal Book Centre (9896054814), Circular Road, Near Apex Hospital, Sirsa – 125055.

Jammu & Kashmir - Sheela Book Depot (9419146803), Kachhi Chavani , Jammu-180001.

Jharkhand - Gyan Bharti (9835196111), Near Kali Mandir, Kali Sthan Road, Ranchi-834001 | Shivam Books (9472792061), Plot No. – 56, Co-operative Colony, Bokaro Steel City – 807001 | Alka Book Agency (9304472780), Ashoka Market, SN Road, Upper Bazar, Near Chaotic Durga Mandir, Ranchi-01

Karnataka - Forum Book House (9886769721), 170/1, Rashtriya Vidyalay Road, Visveswara Puram, Bangalore - 560004 – Karnataka

KERALA - St. Mary's Book Depot (9995457553), Mary Cleetas, Ottaplavilayl, House no.- 3, Thevally Nagar, Thevally PO., Kollam-691009| Ideal Books (B.J. Kumar) (9846014411), 26/2082, Sandhya Tutorlane Statue, Trivendrum – 695001| Ideal Books and Magazine (8138074411/0484-3365367) - SMRA-42, St. Martin Road, Palari, Vattom, Ernakulam-25

Madhya Pradesh - Life Book House (9826313349), Shop No.7, Masjid Betul, Mukarram Subji Mandi Road, Bhopal-462001.

Maharashtra - Bhootada News Agency (9890121123), 27 Budhwar Peth, Siddharth Chambers, Appa Balwant, Pune - 411002| Pathak Brothers (9823125806), S.N.7, Mehar Prashad Complex, Ramdas Peth., Nagpur - 440010 | National Book Center (9371637499), Mahajan Market, Sitabuldi , Nagpur-12 | Nathe Books Distributor (0712-6507977), 65, Radhika Palace, Hanuman Nagar Road, Hanuman Nagar, (Near Medical Square), Nagpur – 440024 | Janta News Agency (8879612757), 146 D.N. Road, Mahendra Chamber, Mumbai – 400001.

New Delhi – J & L Sons (9899367669) - Shaheed Bhagat Singh Palace Ndmc Complex, Gol Market – 1.

Odisha - Sri Abhiram Gyan Mandir (09438847111 / 09437871666), Marichikote Lane, Puri-752001 | A.K. Nayak (09861046179/09861049987), Old Bus Stand, Book Stall, B-15, Sect, 13, Bhubaneshwar -751009 | Orissa Book Distributor (9338105078), Station Bazar, Cuttack-753003 | Shiv Shakti Pustakalay (9861197354), Sec- 2, Bus Stand, Rourkela-769006.

Punjab - Chopra News Agency (9815752531), 25, Clock Tower, Near Sindicate Bank, Ludihyana-141000 | Pt. Beliram & Sons (9815022966 / 09888384103), Sri Guru Ram Das Mandir, Opp. Hall Gate, Amritsar-143001 | New Bharat Pustak Bhandar (9463030335), Jallandhar-Punjab

Rajasthan - Garg Book Depot (9414663853), 158, Barkat Nagar, Tonk-Phatak, Jaipur-305001 | Rakesh News Agency (9414318695), Sri-Ganganagar

Tamilnadu - Easwari Agencies (9840035283), Old No.-55, New No.-117, Egmore High Road, Egmore, Chennai – 600008.

Uttar Pradesh - Shyam Sunder Gupta (9450140350), S.NO. 8, Paper Market Railway Bazar, Kanpur Cantt - 208804 | Gaurav Books Distributor (8173997477), C - 31/23 Englishiya Line Road, Cantt, Varanasi- 221102 | Diwan News Agency (9452379590), Sadar Bazaar, Jhansi - 284001| Eclate Book Center (9838925586), 8, University Road, Allahabad-211002 | Kalyani Prakashan (8090059815/ 9235556183), C/O Om Prakash Pandey, First Floor, Prakash Complex, Awadh Hospital Chauraha (Nehar Chauraha), Above Badnam Laddoo, Alambagh, Lucknow – 226005 | Students Corner (9415210262), Golghar, Cinema Road, Gorakhpur -273701 | New Jaiswal Books (9415414569), Hardoi-U.P. | Prem Book Center (9415047959), Faizabad

West-Bengal - Vishal Book Centre (033-22527816 / 22523709), 4, Tottee Lane, Kolkata -700016.