

From the Editor's Desk

Dear Readers,

Bankers Adda in collaboration with Career Power brings to you **Competition Power (June 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 **April 2017** but also for the month of **March 2017** under the name "**Current Affairs Zinger**". To make learning easy for the students we have also introduced another initiative by the name "**NEWS MAKER OF THE MONTH**" which covers all the important people, appointments, awards, etc. that have made news.

Having covered the GK 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 Practice Set, SSC Tier 1 2016 (Previous Year), NIEL AO Prelims Practice Set, SBI PO Mains Practice Set & NIACL Assistant Mains Practice Set following the respective exam pattern** for practice for our readers, so that they can increase their speed and accuracy. This edition of Magazine also includes a new series named "**Twisted Ones**" which will have questions with higher difficulty level.

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

We believe that each and every student has the hidden potential to reach the unattainable heights, and it is our responsibility to provide them with a platform that hones their skills enabling them to overcome each and every challenge that comes their way while appearing for these exams.

Having said this I would like to give special thanks to the specialized mentors of Bankers Adda and Career Power team for providing us with the needed support and making this magazine a success.

Good Luck And God Bless

Team Competition Power !!

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Motivational : Time to Revamp “THE WALL”

Bad things do happen; how we respond to them defines our character and the quality of our life. We can choose to sit in perpetual sadness, immobilised by the gravity of my loss, or we can choose to rise from the pain and treasure the most precious gift we have – Another chance.

You all have come this far and you may feel that you were able to convert it to final either by .5 or 5, then the big question ‘*is this failure?*’ No it is not! Failure is not getting down but if you don’t get up with more energy after falling, then it is a failure. Our greatest glory is not in ever falling, but in rising every time we fall. Failure is something that lies on a way to success for everyone, but the difference is how different people deal with it and traverses through it. **It's truly said that never let failure get to your heart instead assimilate from it.**

You all have seen an ant who never gives up what so ever intrusion comes in between she always try and try and try, whenever she fall during climbing the wall she tries again, if any obstacle comes in between then she changes her path or find a different way to come across but never stop. ***Now is the time you have to rebuild you wall and stand again to fight and come up with a different strategy if your wall falls, you should have a bridge as a backup to cross (change in exam pattern).***

Life doesn’t end with one exam or two nor does the opportunities; there is a lot more on the line so rather than thinking about the past just buckle up yourself, and get ready to face upcoming challenges. You may not have blades of steel or inexpungible shield or any supernatural power like superheroes have but your pen is mightier than any of these on this planet. No one in world can take this power from you so, make your arsenal more powerful and fight again till failure and hardship bends its knees before you.

“Make up your mind that no matter what comes your way, no matter how difficult it is, no matter how unfair, you will do more than simply survive. You will thrive in spite of it.”

News Makers of the Month – March 2017

Interest Rates on Small Savings Schemes Cut By 0.1%

The government announced that returns on small savings schemes, including public provident fund (PPF), National Savings Certificate (NSC) and Kisan Vikas Patra, will be lowered from April 1. Interest rates on all the nine small savings schemes will be lowered by 0.1%. Interest rates are reviewed quarterly.

To bring the rates closer to market rates, the government has decided to effect a reduction of 0.1 percentage point (10 basis points) in interest rates across the board in all the schemes except the Post Office Savings Account, which has been left untouched. "The current revision of rates is reflective of the government's commitment to calibrated reform in the financial sector to ensure better interest rate transmission," the statement said.

The interest rates on five-year Recurring Deposit, Senior Citizens Savings Scheme, Monthly Income Scheme and National Savings Certificate have also been reduced by 0.1 per cent each. Only the interest on savings deposits has been retained at 4 per cent.

Monetary Policy Review: RBI Leaves Repo Rate Unchanged

RBI decided to keep its policy rate on hold in its first bi-monthly monetary policy review for 2017-18. The central bank also allowed banks to invest in Real Estate Investment Trusts (REITs) and Infrastructure Investment Trusts (InvITs) in a bid to spur investments in core infrastructure sectors.

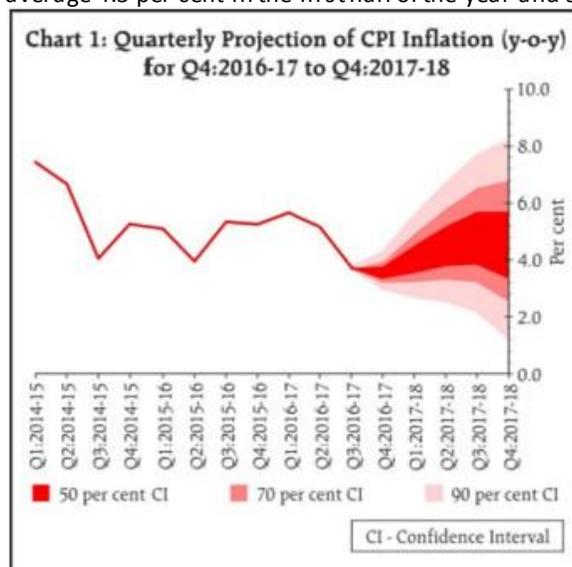
This is the third successive quarterly review in which the central bank has kept its policy rate unchanged at 6.25 per cent.

On the basis of an assessment, the Monetary Policy Committee (MPC) decided to:

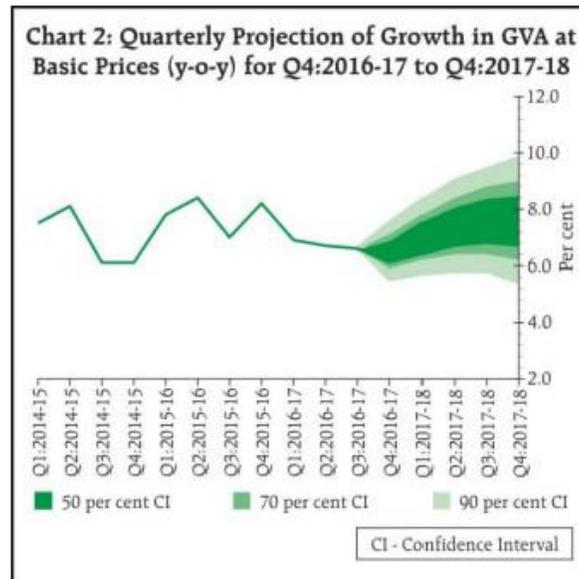
- keep the policy repo rate under the liquidity adjustment facility (LAF) unchanged at 6.25 per cent.
- the reverse repo rate under the LAF is at 6.0 per cent, and
- the marginal standing facility (MSF) rate and the Bank Rate are at 6.50 per cent.

Key Points from the Review

- For 2017-18, inflation is projected to average 4.5 per cent in the first half of the year and 5 per cent in the second half.



- GVA growth is projected to strengthen to 7.4 per cent in 2017-18 from 6.7 per cent in 2016-17, with risks evenly balanced.



National Film Awards for The Year 2016 Announced

64th National Film Awards were announced. Some of Bollywood's best work from 2016, Sonam Kapoor's Neerja, Akshay Kumar's Rustom, and Aamir Khan's Dangal came to limelight again after grabbing the National Awards. For the first time, the Khiladi of Bollywood Akshay Kumar won the National Award for his role in Rustom. Sonam Kapoor's Neerja which made everyone cry won the best Hindi feature film award.

Winners of National Film Awards

- ✦ **Best Feature Film:** Kasaav (Marathi)
- ✦ **Best Direction:** Rajesh Mapuskar for Ventilator (Marathi)
- ✦ **Best Actor:** Akshay Kumar for Rustom (Hindi)
- ✦ **Best Actress:** Surabhi C.M for Minnaminungu – the Firefly (Malayalam)
- ✦ **Best Supporting Actor:** Manoj Joshi for Dashakriya (Marathi)
- ✦ **Best Supporting Actress:** Zaira Wasim for Dangal (Hindi)
- ✦ **Best Child Artist:** Adish Praveen for Kunju Daivam (Malayalam), Nur Islam and Samiul Alam for Sahaj Pather Gappo (Bengali), Manohara. K for Railway Children (Kannada)
- ✦ **Best Male Playback Singer:** Sundharayyar for song Jasmie E from film Joker (Tamil)
- ✦ **Best Female Playback Singer:** Iman Chakraborty for song Tumi Jaake Bhalo Basha from film Praktan (Bengali)
- ✦ **Best Cinematography:** S. Thirunavukarasu for 24 (Tamil)
- ✦ **Best Screenplay writer (original):** Syam Pushkaran for Maheshinte Prathikooram (Malayalam)
- ✦ **Best Screenplay Writer (Adapted):** Sanjay Krishnaji Patil for Dashakriya (Marathi)
- ✦ **Best Dialogues:** Tarun Bhascker for Peli Chuplu (Telugu)
- ✦ **Best Editing:** Rameshwar for Ventilator (Marathi)
- ✦ **Best Production Design:** Subrata Chakraborty, Shreyas Khedekar and Amit Ray for 24 (Tamil)
- ✦ **Best Costume Designer:** Sachin Lovalekar for Cycle (Marathi)
- ✦ **Best Music Direction (Songs /Background Score):** Bapu Padmanabha for Allama (Kannada)
- ✦ **Best Lyrics:** Vairamuthu for song Entha Pakkam from film Dharma Durai (Tamil), Anupam Roy for Tumi Jaake Bhalo Basha from Praktan (Bengali)
- ✦ **Special Jury Award:** Mohan Lal
- ✦ **Best Choreography:** Raju Sundaram for Janatha Garrage (Telugu)
- ✦ **Best Special Effect:** Naveen Paul for Shivaay (Hindi)

Special Mention in the National Awards

- ✦ **Sonam Kapoor** for Neerja (Hindi)

- ✚ **Adil Hussain** for Mukti Bhawan (Hindi) and **Maj Rati Keteki** (Assamese) Producer Red Carper Moving Pictures and director **Shubhashish**
- ✚ **Bhutiani** for Mukti Bhawan (Hindi) Producer Eleeanora Images Private Ltd and director **Nila Madhab Panda** for Kadvi Hawa (Hindi)
- ✚ **Best Hindi Film:** Neerja

PM Narendra Modi Opens Asia's Longest Tunnel

PM Modi inaugurated the 9.2 km long Chenani-Nashri all-weather road tunnel on the Jammu-Srinagar National Highway. The road tunnel will reduce the travel time between Jammu and Srinagar by approximately two hours.

The two-lane Chenani-Nashri tunnel is Asia's longest bi-directional highway tunnel & will cut the distance between Jammu and Srinagar to around 250 km from the current 350 km. It is built at an altitude of 1,200 meters, the 9.2-km tunnel has absorbed a sum of Rs 2,519 crore in its construction.

It is the world's sixth road tunnel, has a transverse ventilation system enabled and controlled by ABB software. It also boasts features like Integrated Traffic Control System (ITCS), Video Surveillance System, FM Rebroadcast System, Entrance Detection Control System and Active Firefighting System.

The new 9.2 kilometer & the longest highway tunnel in Asia, features a state-of-the-art ABB ventilation system to ensure that users have access to fresh air as they drive through it.

The tunnel, which took seven years to build, will act as an all-weather alternative to the existing Jammu-Srinagar highway. It will link Chenani in Udhampur district with Nashri in Ramban district.

Success Story : "Never Stop Dreaming" - Pooja Saini (BOB Clerk)

Name : Pooja Saini
Disqus ID : Ishita Mod
Selected in : BOB Clerk

This success story is not about only my professional success but also personal success there is something personal because of which am really happy after getting "BOB". After graduation, I started working in a private company but I was not satisfied there, something inside me always provoke me to do something better and then finally I decided to resign and came Delhi. After preparing for 6 months in Delhi I joined bankersadda which really helped me motivate myself and improved my GA section as this was the only section that scares the hell out of me. I can surely say that Bankersadda is the best thing that happened to me.

And as there is the day after every night, 1st April is that day for me. I appeared almost every banking and insurance exam that comes in a year and failing all of them at the last stage I was completely broken from inside but still, a spark of success somewhere bring me back into the competition and again I woke up as a warrior and fights back. After going through numerous failure finally, I made through in this year and looking forward to many more achievements .

Many people ask for strategy so lets come to that:

English: This is a subject which is there in my subconscious mind and I didn't prepare anything for this just go to the exam and attempt maximum in minimum time just by reading and feeling.

Maths: Being an engineering graduate this subject is not so difficult for me so I just solved the daily of this.

Reasoning: This is purely based on your practice and the strategy how you attempt puzzle just practice as much as you can.

GA and computer : bankersadda capsule is life saviour for me in this section before few days to the exam I only study from this capsule and manage to attempt approx 60 to 70%. And same for computer awareness.

This is it from my side I hope somewhat this will help you like all I also struggled a lot to get this job. This story would be incomplete if I won't thank Lavanya, Prashant sir, Priyanka, Gopal sir and the most my mom and dad.

And one more thing for those who got the "we are glad" result on 1st April, "*THIS IS NOT THE HAPPY ENDING, IT IS THE BEGINNING OF A NEW JOURNEY*" You don't stop here.. There is a long journey ahead. Start your preparations for JAIIB and CAIIB. Moreover, SBI and NICL Exams are around the corner, give your best shot this time. Never stop moving towards where you want to be.

All the Best..!!

To read more

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

