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*presents*

# COMPETITION POWER

Your Guide to Government Jobs & Competitive Exams

February 2016 - ₹ 40

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 GK Hindu Review : December  
 Current Affairs Zinger  
 Articles on LIC AAO & SSC CGL  
 Handy Notes :  
 - Discount (Quant)  
 - Prepositions (English)  
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## Content Partners



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**From the Editor's Desk**

Dear Readers,

Bankers Adda in collaboration with Career Power brings to you Competition Power. 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 **December** but also for the month of November 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 the other subjects of the exams, be it Reasoning, Quant, English, Banking, Interview Preparation or Guidance and boosting the confidence of students. We have also given **Mock Papers** on **IBPS Specialist Officer, LIC AAO and SSC CGL** 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.

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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## Only Persistence Leads To The Goal..!!

A common response to identifying lifestyle changes that might make a depressed person feel better is, "Easier said than done." Someone coping with depression may get what she's supposed to do, but the question is how? After all, depression kills motivation, energy, interest, and focus.

***Once you give the engine a jump, it often becomes easier, but until then, how do you connect the jumper cables you need to make a spark?***

### **1. Set the bar LOW.**

When you're depressed, you're not functioning at your usual 70-90%. Rather, you're sitting somewhere closer to 20%. If you set the same expectations for yourself that you had when you weren't feeling depressed (which is sometimes just getting dressed), you're going to feel anxious and overwhelmed, and probably won't do the task you expected from yourself (and thus will feel defeated and ashamed).

Set **SMALL AND SPECIFIC GOALS**. Seriously. Unload the dishwasher. Heck, unload three glasses. Task completed and still itching for more? You can always raise the bar if you're feeling particularly motivated. Take note that if you feel highly overwhelmed while tackling your goal, chances are it's too high and you need to lower it to something more realistic or specific.

### **2. Practice self-compassion.**

Self-criticism is depression's BFF. If you beat yourself up for being so "unproductive" and "lazy," You're going to keep yourself feeling like crap and thus, paralyzed. Try instead to use the same encouraging words you might use for a friend or loved one. If you can't find the words, read more about self-compassion here.

### **3. Recruit support, or ask for help.**

Some of us have trouble holding ourselves accountable at the best of times. With little motivation or energy, it's that much harder. Confide in someone you trust, and ask for their help. Ask a friend to hold you to your commitment. Ask your partner to accompany to a yoga class. Pay for your support group, counseling appointment, or massage beforehand so you'll be more motivated to attend.

### **4. Envision how you'll feel after the task.**

Getting in the shower, going for a walk, preparing a meal, or hanging out with a friend seems like a very ominous task if you focus on the effort involved. People who are depressed generally have low self-efficacy, which means they have low

confidence in their ability to perform tasks. As such, they tend to feel overwhelmed and avoid such tasks. Lower expectations for yourself within the task, and envision how you (might) feel after the task rather than during.

### **5. Make the goal to do it, not to enjoy it.**

When you're feeling depressed, it's natural to lose interest in things that used to make you happy. Comedy is no longer funny, sports are no longer fun, spending time with friends is no longer engaging. Anxiety, depression, and self-loathing take over, leading to feelings of detachment and defeat. So, when doing something "fun" or "active," do it with the goal to do it, not to enjoy it.

### **6. Acknowledge your courage for stepping out of your comfort zone.**

As painful as it is, depression can be come comfortable in a "devil you know" kind of way. You know what to expect, for the most part. You know the pain, you're in the pain, you can predict that tomorrow will be more of the same. The idea of stepping out of this comfort zone can be quite anxiety provoking. If you keep doing what you've always done, you're always going to get what you've always gotten. So, if you find you're able to do something (even very slightly) different, congratulate yourself. There's a good chance whatever you're experiencing will come with anxiety, because anxiety accompanies uncertainty. Anxiety may be telling you you're stepping out of the familiar routine of depression, so acknowledge your courage and try to bring such experiences forward in your journey.

“Shoot for the moon. Even if you miss you'll land among the stars.”

## Newsmakers of the Month – December 2015

### Liberia and Afghanistan becomes the new WTO members

Liberia has finally acceded to the World Trade Organization (WTO) with President Ellen Johnson-Sirleaf describing the event as another turning point in Liberia's history. The accession makes Liberia the 35th least developed country to be admitted into the WTO and the organization's 163rd Member State.



The World Trade Organisation (WTO) formally approved Afghanistan's membership to the WTO at its 10th ministerial conference in the Kenyan capital Nairobi. Afghanistan has become the 164th WTO member and the 36th least developed country (LDC) to join the global trade body after 11 years of negotiations.

#### What is WTO?

The World Trade Organization (WTO) is the only international organization dealing with the global rules of trade between nations. Its main function is to ensure that trade flows as smoothly, predictably and freely as possible.

#### Important Facts related to WTO

Location: Geneva, Switzerland

Established: 1 January 1995

Created by: Uruguay Round negotiations (1986-94)

Membership: 164 countries on 22 December 2015

Head: Roberto Azevêdo (Director-General)

#### Functions:

- Administering WTO trade agreements
- Forum for trade negotiations
- Handling trade disputes
- Monitoring national trade policies
- Technical assistance and training for developing countries
- Cooperation with other international organizations

#### Brief About:

##### Liberia

**Capital:** Monrovia

**Currency:** Liberian dollar

**President:** Ellen Johnson Sirleaf

**Vice President:** Joseph Boakai

##### Afghanistan

**Capital:** Kabul

**Currency:** Afghani (AFN)

**President:** Ashraf Ghani

### PSLV C29 launched from Satish Dhawan Space Centre with 6 Singapore Satellites

Indian Space Research Organisation (Isro) has added another country to its client list for commercial satellite launches after Polar Satellite Launch Vehicle (PSLV-C29) put in orbit six Singapore satellites.



The Singaporean satellites would help the city-state gather information on disaster monitoring and urban planning were launched by ISRO's workhorse Polar Satellite Launch Vehicle (PSLV-C29) coinciding with the 50th anniversary of the establishment of diplomatic relations between Singapore and India this year.

A core-alone version of the PSLV (without solid strap-ons) took off from the first launch pad of Satish Dhawan Space Centre in Sriharikota, 100km north of Chennai, at 6pm on Wednesday. A little more than 18 minutes later, the rocket ejected the 400kg TeLEOS-1 into a 549km circular orbit. The other five satellites (two micro satellites and one nano satellite) were put in orbit within another three minutes before the fourth stage of the rocket re-started to move away from the satellites before. After this, Isro chairman A S Kiran Kumar announced the mission a success.

This was the 32nd flight for the Polar Satellite Launch Vehicle (PSLV) which once again proved its reliability as the workhorse rocket for ISRO, recording its 31st consecutive success. The mission was the golden jubilee launch for ISRO from Sriharikota, since the maiden launch in August 1979, an official of the space agency said.

#### What is PSLV?

The Polar Satellite Launch Vehicle is an expendable launch system developed and operated by the Indian Space

Research Organisation (ISRO). It was developed to allow India to launch its Indian Remote Sensing (IRS) satellites into Sun synchronous orbits. PSLV can also launch small size satellites into geostationary transfer orbit (GTO).

## ICC AWARDS 2015 Announced

Steve Smith became the fourth Australia player and 11th player overall to win the prestigious Sir Garfield Sobers Trophy after being named as the ICC Cricketer of the Year 2015. Australia captain also wins ICC Test Cricketer of the Year award while De Villiers named ICC ODI Cricketer of the Year.

### The full list of ICC Award 2015 winners is:

- ❖ ICC Cricketer of the Year (Sir Garfield Sobers Trophy)-Steve Smith (Australia)
- ❖ ICC Test Cricketer of the Year – Steve Smith (Australia)
- ❖ ICC ODI Cricketer of the Year – AB de Villiers (South Africa)
- ❖ ICC Women’s ODI Cricketer of the Year – Meg Lanning (Australia)
- ❖ ICC Women’s T20I Cricketer of the Year – Stafanie Taylor (West Indies)
- ❖ ICC T20I Performance of the Year – Faf du Plessis (South Africa) (119, 56 balls, 11x4, 5x6 – 2nd T20I vs West Indies, 11 January 2015, Johannesburg)
- ❖ ICC Emerging Cricketer of the Year – Josh Hazlewood (Australia)
- ❖ ICC Associate/Affiliate Cricketer of the Year – Khurram Khan (UAE)
- ❖ ICC Spirit of Cricket Award – Brendon McCullum (New Zealand)
- ❖ ICC Umpire of the Year (David Shepherd Trophy) – Richard Kettleborough



## Government notified mandatory quoting of PAN for cash transactions over Rs 2 lakh

The central government has made it a must to quote the permanent account number (PAN) for all transactions above Rs.2 lakh in a bid to curb black money. This requirement will come into effect from January 2016 and will be applicable on

all sale and purchase of goods and services and for all modes of payment.

This move will bring all high-value household purchases like high-end electronic gadgets, foreign holidays booked through tour packages, luxury items like expensive watches and gold jewellery purchases under the lens of the taxmen.



The monetary limits for quoting PAN has raised to Rs. 10 lakh from Rs. 5 lakh for sale or purchase of immovable property, to Rs 50,000 from Rs 25,000 in the case of one time hotel or restaurant bills and to Rs 1 lakh from Rs 50,000 for purchase or sale of shares of an unlisted company.

The government also made PAN mandatory for the purchase of cash or prepaid cards amounting to Rs.50,000 or more in year. Gold jewellery purchase above Rs.2 lakh too would also need PAN details. The current limit is Rs.5 lakh. All fixed deposits with post offices, cooperative banks, Nidhis, non-banking finance companies will also require PAN.

It will also be required under:

- ❖ PAN should be quoted for purchase of bank drafts/ pay orders/ banker's cheques exceeding Rs 50,000 on a single day
- ❖ Cash deposit exceeding Rs.50,000/- in a single day.
- ❖ For purchase of foreign currency or cash payment related to foreign travel exceeding Rs.50,000/-
- ❖ Payment in excess of Rs 50,000 for purchase of mutual fund units
- ❖ For opening a demat account
- ❖ Payment exceeding Rs.50,000 for purchase of RBI bonds
- ❖ Payment exceeding Rs.50,000/- in a year as life insurance premium

Persons who do not hold PAN are required to fill a form and furnish any one of the specified documents to establish their identity, the statement said. The new rules will come into effect from January 1, 2016.

## The marginal cost of funds-based lending rate (MCLR), the new way of deciding the interest rate

The Reserve Bank of India announced that banks, with effect from April 1, will move to the marginal cost of funds-based lending approach for determining their respective base rates. Base rate is the minimum lending rate below which banks are



the long-term 2C temperature limit. In 2018, there will be a facilitative dialogue to take stock of the collective efforts of countries, which should inform the efforts of future commitments. Countries which have submitted targets for 2025 are then urged to come back in 2020 with a new target, while those with 2030 targets are invited to “communicate or update” them. This process will essentially be repeated every five years, with the first post-2020 stocktake occurring in 2023.

- ❖ The agreement places a legal obligation on developed countries to continue to provide climate finance to developing countries. It also encourages other countries to provide support voluntarily — a compromise between the highly polarized positions that have taken centre stage at the negotiations. Many of the details have been moved out of the legally binding agreement and into the more flexible decisions. This includes the provision that, prior to 2025, countries should agree a “new collective quantified goal” from the floor of \$100bn per year, which is the current aspiration.
- ❖ Countries would be required to “pursue...policies...with the aim of achieving” their climate pledges (INDCs), a tougher than expected provision. The decision text “invites” countries to write long-term low-emissions strategies by 2020, while the legal agreement says they should “strive” to do this.

## Japan PM Shinzo Abe arrives in India: Bullet train, civil nuclear deal top agendas

The focus of the visit would be on forging greater synergies between two major Asian economies and take forward the special strategic ties.

Japanese Prime Minister Shinzo Abe arrived in India



on a three-day visit. Welcoming his Japanese counterpart in Delhi, Prime Minister Modi described him as a “phenomenal leader” and said his trip would further deepen the bilateral relations.

A Rs 98,000-crore deal to build a bullet train network was among a number of agreements were signed during Japanese Prime Minister Shinzo Abe’s three-day visit. The focus of the

visit would be on forging greater synergies between two major Asian economies and take forward the special strategic ties. In the 9th annual Indo-Japan summit, Modi and Abe had reviewed implementation of various decisions taken in course of last one year to enhance economic ties, particularly in the trade and investment sector. PM Modi said Abe’s visit would deepen Indo-Japan relations. –

Sources said a number of agreements were signed including.....

1. **Rs 98,000 crore contract to build India’s first bullet train network was inked.**
2. Memorandum concerning the Agreement on Cooperation in the **Peaceful Uses of Nuclear Energy.**
3. Agreement concerning transfer of Defence **Equipment and Technology Cooperation.**

“The memorandum on civil nuclear energy cooperation is more than just an agreement for commerce and clean energy. It would be a shining symbol of a new level of mutual confidence and strategic partnership,” PM Modi said.

After the talks, he left for Varanasi, which is Modi’s Parliamentary constituency, where he had been attended Ganga Aarti at famous Dasaswamedh Ghat, which is one of the holiest places in Varanasi. Modi accompanied Abe during his nearly four-and-a-half-hour-long visit to Varanasi.

Japanese Prime Minister Shinzo Abe concluded his three-day visit to India with the NAMASTE.



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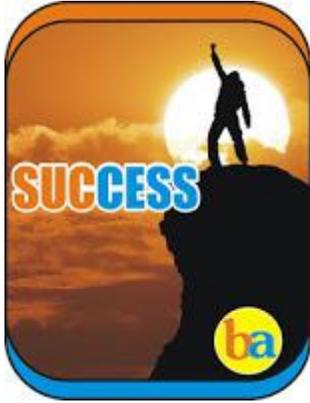


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## Success Story: SBI PO (Follow Your Heart)

SBI has never been in my dreams when I started my banking preparations a year before in the month of August when I joined a coaching center in our area. I've always felt that SBI is meant for real hard workers and brilliant ones and I never included me as one among them. After all the real life hardships prevented me from dreaming high. My first target was IBPS PO and I really tried hard right from the beginning to make use of all possible



resources but found it really hard to derive a strategy to cope with the sections, especially I had no idea how to cover the GA which then seemed to be literally an ocean.

IBPS PO really gave me nuts. I worked hard but it was simply a hard work and not a smart work at all that resulted into a failure. My second exam was IBPS clerk following which I quit the coaching center when I realized that I had acquired the knowledge and now it is up to me to study well. I gave a series of exams after that, cleared IBPS clerk and had real dreams of clearing the interview which I couldn't as I hadn't secured enough in the written to get myself placed. The exams that followed were all in vain. The results of IBPS clerk gave me a sudden blow which took several days for me to recover. Although I don't know exactly how I brought myself back to my studies, I'm sure I couldn't have done it without the help of Bankersadda and a bunch of loving people. It was then that I posted in BA for the first time.

Unemployment was not my only problem, I had a lot of family problems as well which had put me in severe stress. Then I made up my mind to study with the help of wonderful sites like Bankers adda and I started visiting a library where I sat for hours without a friend but a lot of unknown people. I studied with the help of borrowed books and finally cleared the SBI prelims. Though the exam hall was quite unfriendly for me with a dysfunctional computer I made it to the GD/PI shortlist as well. My interview preparation gives me a nightmare even now. The fact that I've attended only 110 questions reminded me of my IBPS clerk results when I had just crossed the border and I was in a dilemma all the time. But finally God

helped me unconditionally and now I find myself literally perplexed at my success. It was not simply my studies that had helped me. My parents, my husband who motivated me throughout my preparations, the tutors who had helped me through the GD/PI preparations, a few people who had willing fully advised me through sites irrespective of the fact that I'm a totally unknown and desperate banking aspirant asking for tips, a movie which had inspired me and finally those who had hurt me mentally really bad. (that really helped !!) I owe my success to all those who have stood by me and supported me. Bankersadda does a lot of magic and the amazing hard work behind the successful journey of the site and is quite appreciable.

I've learned a lot of QA, Reasoning, English and GA within this one year. But above all I've learnt that, **\*God has a unique plan for each one of us.\*** **\*When he denies us something, he definitely has something better waiting for us.\*** And when we are facing intolerable agony, misery and disappointment at a point in our lives, believe me it is just a veil hiding an upcoming happiness and prosperity. I was one of those who constantly get slammed on face on approaching corporates in search of jobs. **\*A big thanks to all those hi-fi corporates for not selecting me!!** \*I'm not sure if my words could be of any help to my fellow aspirants. But I would like to say one thing to you, **\*"One who fails to plan, plans to fail.."**\* so fill in the boost to plan your moves, create your own strategy better not to follow someone else's. **\*Finally in every breath remind yourselves of your destiny..\***

Nothing is  
*impossible*  
the word itself says  
*"I'm Possible"!*

## INTERVIEW ZING WITH BANKERS ADDA: Frequently asked questions

**1) Why did you choose CA/ engineering/ MBA/ CS/ Pharmacy , if you wanted to enter into banking?**

**Objective:**

This question is aimed to find out whether you are a product of choice or circumstances. Your stand should be that of choice and not circumstances, but with good reasoning.



**Suggested Guidelines:**

- Never take the position that you did not like the other so you came to this. Among the various options available to you in all the three situations, you have deeply analyzed, taken pros and cons into consideration and have arrived at a decision. You have chosen this option as you thought you will do well and will have a good long term professional growth.
- This question enables you to show a realistic and practical personality and the ability to exercise the right choice in life.
- This will show your futuristic outlook and result orientation. This will also reveal that you are not inclined to fall in comfort zone and willing to pay the price for achievement in life.
- Do not take a stand which shows traces of negativity or your helplessness. you can mention that you have done your homework and feel assured to have a long term successful career in this chosen job, industry. you were driven by long term gains and not deterred by short term pains of having to start from the very basic.

**Remember it is not what you say but how you say is important!**

**The secret of being happy is not doing what one likes but in liking what one does.**

**2) What preparations did you make for this interview? What did you do specifically to prepare for this job?**

**Objective:**

These questions are aimed to find out whether you have casually walked in the interview or have made serious preparations.

**Guidelines:**

- As a professional you should never give an impression

that your actions / decisions are without due preparations and deliberations.

- Be honest and mention briefly the steps you have undertaken in order to succeed in the interview.
- Do not give all the source of your preparation or information.
- However you can take a position that you attach a lot of importance to your decision of joining a particular industry or organization and you have been making efforts in the same direction.
- When asked about the specific steps you should be able to mention the specific steps that you taken in the past.

**Too much details may invite counter questions which ultimately may not suit you.**

**The cynic knows the price of everything and the value of nothing.**

**The difference between a successful person and others is not the lack of strength, not the lack of knowledge, but rather the lack of will!**

**3) Why did you make so many changes in the past?**

**Discussion:**

This question assumes different significance for pre-qualification changes and post qualification changes. While pre-qualification changes are not significant as these can always be referred as short term assignments.

**Why this question?**

To find your motivation and de-motivation factors from your past.

**Suggested Guidelines:**

- Pre-qualification changes should be portrayed as short term assignments taken for sustaining yourself during the studies, to utilized the time and to meaningfully gain the industry experience or even to make some money to sustain your studies.
- Post qualification changes have to be justified in a logical manner citing specific reasons for making career decisions. your should pre-analyze the impact / effect of your answer on the interviewer and the possible counter questions..
- In all changes you need to mention that you were guided by the added value or results rather than the monetary considerations.
- Qualified professionals should not portray themselves to be chasing money rather they should show that they believe in the philosophy of chasing a good job which

they can do well, so that money and other perks will naturally flow to them.

- A professional sitting idle or unemployed diminishes the bargaining power of the interviewee in an interview. hence be careful not to highlight your unemployment.
- in such situations you should have rational explanation to offer for such absence from work. rather it will be appropriate to fill the breaks with justified answer.

#### 4) Do you consider yourself successful and why?

##### Objective:

To check your result orientation and attitude towards self.

##### Suggested guidelines:

- Neither be defensive nor boastful, just show that you are comfortable with your achievements so far and looking ahead. Be prepared to give your specific achievements from the past.
- Avoid flowery language or vague generalization. Interviewer wants to associate with successful people only.

#### 5) Tell us about your biggest achievement.

- Say either your qualification or skill related development, however be prepared to give justification and be prepared for the cross examination.
- Try to avoid an emotional, flowery language. be functional and specific.
- Do not evade the questions by referring to generalizations. you have to exhibit your confidence to handle the job on strength of your professional qualification and training.
- Make a gentle statement that whatever you planned to achieve in life, you have achieved so far and will continue to strive in future.

#### 6) Why should we select you? or

Give me 3 reasons so that we select you? or

What are your strengths? or

Why do you think you will do well in this job or profile?

##### Objective:

To check your self-esteem, confidence and persuasive skills. this is a question to measure your level of confidence to handle the job.

##### Suggested guidelines:

- Relate with your past achievements in studies, article-ship, training, family commitment and past projects.

- Tell them that whatever assignment was given to you in the past, you have delivered results. you are quick to learn.
- Show confidence to handle the position and deliver the result in allotted resources as you have done in the past assignments or positions.
- It is essential to mention 3 reasons if you feel that the producing results at the given position can be well justified.
- Avoid giving stereo type answers like I am hard working, sincere, and punctual.
- Take a few moments to compare the job description with your abilities, as well as mentioning what you have accomplished in your other positions. be positive and reiterate your interest in the company and the position.

**Everything is possible for the person who believes. the characteristic trait of a mediocre is that he never speaks, he repeats.**

**Success is not a destination but a journey.**

#### 7) What value addition have you made during the last one year?

##### Objective:

To check your result orientation, learning attitude and futuristic outlook.

##### Suggested Guidelines:

State just one skill relevant to the job in IT, life skills, people skills, technical skill or soft skill while you improves in the last year. you should be able to give specific actions which you took to improve the same. the value added should have relevance to the job.

Interviewer may ask you as to what value you propose adding this year. And you should have a ready program for the value you propose adding this year. And you should have a ready program for the value addition for this year and the coming years. this shows your proactive approach.

#### 8) What value will you bring to our organization? What is your USP?

##### Objective:

To find out how precisely you consider yourself to be different from others.

##### Suggested Guidelines:

This question is aimed to know What makes you unique and different from others? USP is unique selling proposition. Briefly state Only One given below:

- My commitment to deliver results.
- My resource consciousness especially for time.
- my ability to form terms.
- My balance in stressful conditions.
- My result orientation.
- My ability to articulate complex issues.
- My out of box thinking.

Be prepared to justify your statement with suitable incident from the past.

You should have a realistic assessment of your skill set / competencies. One single point which you mention should be tangible, visible and credible. It should match well with your appearance and personality. try to be as brief as you can, this will enhance your credibility.

### 9) What are your weaknesses and what are you doing on them?

#### Objective:

They want to find out whether you are aware of your weaknesses, are you doing something to get rid of them and do you have the courage to admit them?

#### Suggested Guidelines:

##### Some Donts

- I have no weaknesses
- I have but I will not tell you.
- Once you select me you will come to know.
- Sermonize on weaknesses and evade the direct answer.
- Telling any strength in the cover of weakness.

##### Now some dos:

- State the weakness, which is obviously visible in you and you cannot hide it like proficiency in English or communication skills.
- Talk of an IT skill which is likely to be important in future but will not call for your rejection now in the interview.
- Talk of some skill which is actually a positive , say for instance you habit of working with perfection, or your habit of working too hard, something like this.
- Weakness should not be very negative like short temper, irregular etc, as they leave a bad impression.

The interviewer may not be satisfied with your answer as he is interested to know some of your weaknesses, which is related to your temperament.

If insisted, you may mention that 'some of your strength in some situations' becomes your weakness and you are aware

of the same and you are making sincere to get rid of the same.

#### Examples:

- I am fairly time conscious but sometimes I become impatient.
- I trust people but sometimes I trust them too quickly.
- Sometimes I feel little impatient or nervous while closer to deadlines.
- I go deep in to an issue but sometimes I go for over details.
- I tend to neglect my health and family during days of over work.
- I am a team person but sometimes when time is short, I tend to become little aggressive and get things done myself.
- Sometimes I over analyze the issues.
- For high stake decisions, sometimes I tend to take a little more time to decide.
- I am not very logical in food preferences.

Choose any of the above options, but emphasize more on the positive portion of the option, and rehearse your answer so that you do not make it look like a grave negative point.

### 10) If you know your boss is 100% wrong about something how would you handle it?

The question “If you know your boss is 100% wrong about something, how would you handle this?” is asked to find out how you deal with a difficult situation.

#### Sample Answer

An answer that works well is: “It depends on the situation and the personality of the supervisor.”

#### To elaborate, give examples:

- My present supervisor does not like to have his authority questioned. He’s fairly new on the job and almost all of the people he supervises have been on the job longer than he has. He’s never bothered to learn the procedures, how things are done or how the computer system works. But if any of us tell him that how he wants something done won’t work, he gets extremely angry. So, I never tell him he’s wrong. Never. Whatever he tells me to do, I smile and say “okay.” Then if I know a way to get it done that will work, I do it that way, give him the results he wants and never tell him I didn’t do it the way he told me to. He got the results and is happy. I saved myself the stress of being yelled at and gave him what he wanted so I’m happy.

- My prior supervisor was more easy-going and if I told her “you know, I think it might work better if I do what you asked in such and such a way,” she say “okay, try it.”
- If I were a new hire on a job, I would probably not question a supervisor because I might think I didn't know enough. Except on the new job I'm going to. The director has admitted that she's new on the job and there are a lot of things that a secretary does that she doesn't know how to do, so she will be depending on me to know how to keep the office running.

### 11) What did you do during this six month gap in employment?

Everyone, at some point, will probably have a gap in employment. Do not “waste it”.

#### Sample Answer

For the month, I worked on my “to do list” at home and accomplished a great deal. Then I began building a plan to re-enter the workplace. While it took a little longer than I'd anticipated I've learned a great deal about myself, am rested and looking forward to new challenges in the workplace.

### 12) What interests you about this job?

When you're asked what interests you about the position you are interviewing for, the best way to respond is to describe the qualifications listed in the job posting, then connect them to your skills and experience. That way, the employer will see that you know about the job you're interviewing for (not everyone does) and that you have the qualifications necessary to do the job.

- For example, if you were interviewing for a Human Resources Manager job where you would be responsible for recruiting, orientation, and training, you will want to discuss how you were responsible for these functions in your past positions, and why you are interested in continuing to develop your expertise in Human Resources management.
- Another example would be if you were interviewing for a Specialist Officer role. In that case, you would mention your interest in learning and excelling at new technologies or practices, your experience in programming both new applications, and your interest in and your ability to problem solve.
- In all cases, you will want to convey your enthusiasm for the opportunity to interview, along with your solid ability to do the job.

### 13) Are you overqualified for this job?

Are you overqualified for the job?

Are you prepared to respond when an interviewer asks if you're overqualified?

Keep in mind that you can customize these answers to fit your particular circumstances and the job you are applying for.

Clarify the interviewer's concerns. Find out whether the interviewer really thinks you're overqualified — or just over aged — and whether you'll want to earn too much money or be bored by the position.

Enthusiastically address the interviewer's concerns, emphasizing the positive. Explain how you can grow in this position. Show how you can use your experience to benefit the company in solving long term problems, building profit, or assisting in other departments. Make sure that the interviewer understands your qualifications. If you'll be working in an office full of younger people, explain how you're an anchor. You're experienced, calm, stable, reliable, and you can provide day to day continuity.



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## INTERVIEW EXPERIENCE: RRB PO AND ASSISTANT

**RRB Officer scale 1**

**Time 8.30 am Panel 1**

**Venue PNB, Vibhtuti Khand, Gomti Nagar, Lucknow**



Reached around 8.15. A tent had been set up in front of the entrance to the main interview venue. Sat there. Went in for verification around 10.30. Biometric verification was done first. Then I was asked to write 3993 and my name in English and Hindi.

This was followed by document verification. Done without any hassle since all my documents were in order.

After that I was taken to the place where the interviews were going on. My turn came after 15 mins.

3M and 1F (1 male had gone out. he came back when my interview was done)

Wished them and the head of the panel asked me to take a seat.

**F1:** So you did your schooling from St Francis College?

**Me:** Yes ma'am.

**F1:** What did you do after school?

**Me:** Ma'am I have done my bachelor in arts in English and Economics (actually i have a 3 year gap because I went to do engineering but I wasn't able to complete it. I had a feeling that she wanted me to say that but I didn't because there is no point saying things that are not being asked)

**F1:** Why do You want join banking sector?

**Me:** Bank offers tremendous growth opportunities and it is a respectable profession in India. Also it is a secure job.

**F1:** Ok so you're looking for career growth?

**Me:** yes ma'am.

**F1:** What will be your profile and what will u do while working in the bank? Told

**F1:** let's say that a new rrb branch is about to come up in a village. then how will u inform people about it and get customer?

**Me:** ma'am i would set up an ultra small branch and take the help of influential villagers like the panchayat members and others so as to tell the people that saving their money with bank is a better option rather than converting their money in gold assets and taking the help of moneylenders who charge high rate of interest. I would tell them that I'm there to help them and they can get better profit by investing their surplus money with a bank.

**F1:** Ok so what's the head of the panchayat called?

**Me:** sarpanch. they're very influential and people listen to them. also Sarpanch nowadays are educated and liberal and they know that the govt and banks are there to help them out.

**F1:** ok so now we will talk in Hindi also.

**Me:** sure ma'am

**M1:** so u did economics ?

**Me:** yes sir

**M1:** ok so tell me what is gdp. told properly

**Me:** tell me the gdp base year and current growth rate of gdp. i was a lil confused about the exact figure so i said "sorry sir i don't know"

**M1:** ok tell me how are banks helping the country. then they asked me to go

Before going i told the head that i had met him once before in ibps clerk interview.

I maintained eye contact throughout and i wasn't nervous at all (previously gave IBPS clerk and SBI PO interview)

i just forgot to smile all the time. i did smile at regular intervals though.

I found it quite easy. I might be wrong but the panel looked tired also.

**I) Name – Vipin Singla**

**Venue – Kapurthla (Punjab)**

**Date - 22/11/2015**

**Reporting time – 1.00 pm**

**Panel - II**

I reached at 12:30. Everything happened very fast. At 1:00 we were told to show interview call letter with ID proof and get entry. Then they called some names from every panel to come out. Thank god my name was there. Be sure that your name, father's name which is in the Application form should be same as well as in your Educational Documents.

Firstly they did biometric verification very strictly. Checking every candidate's left thumb by scratching with their own thumbs.

Secondly document verification was done very calmly. I was the 12th out of 24 candidates in my panel for interview. I was taken to first floor and told to sit outside room where only one sir was there. After 5-10 min one mam came. I wished her good morning outside only. Then after 2-3 min my name was called. At that time only one mam and

Three sir were there in the interview panel. I wished them good morning. My turn will come around 3.45pm.

**M1:** Describe you and your family?

**Me :** answered

**M2:** What is Indian Banking System?

**Me:** answered

**M1:** what is the need of RRB in India.

**Me:** explained them well. They seemed satisfied.

**M3:** what is Banking Ombudsman and what is Single Window in bank

**Me:** explained

**M1:** What is Cross Selling.

**Me:** answered but I have little bit Knowledge about it .

**M1:** Tell me about your state and home city.

**Me:** I comes from Rajasthan, so I answered this question very well

At Last the lady asked me only a question

**F1:** what is Name of India's First Lady prime Minister.

**Me:** told

So after 20 Min my interview was over. They wishes me good luck and gave me a sweet (toffy) to me Their Behavior was very good and supporting.

That's it friends. No questions from any subject. They asked much about banking. Interview was very general. I was neither nervous nor scared although it was my first interview.

So just relax and enjoy this challenge.

Please remain honest to them. I really enjoyed it.

**WORK HARD  
IN SILENCE,  
LET YOUR  
SUCCESS BE  
YOUR NOISE.**

## CURRENT AFFAIRS : DECEMBER 2015

### INDIA IN NEWS

#### 2016: UK-INDIA YEAR OF EDUCATION, RESEARCH AND INNOVATION LAUNCHED

India and United Kingdom launched a joint initiative 2016: UK-INDIA Year of Education and Research in New Delhi. It was launched by visiting Secretary of State, Business Innovation and Skill of the UK Sajid Javid along with Human Resource Development (HRD) minister Smriti Irani.

#### CABINET APPROVED REHABILITATION PACKAGE FOR BORDER VILLAGE

The Union Cabinet approved the rehabilitation package and upgradation of infrastructure of the Bangladeshi enclaves and Cooch Behar district. The rehabilitation will take place after transfer of enclaves between India and Bangladesh. The total financial implication for implementation of various components is around 1005.99 crores rupees.

#### SIDDHIVINAYAK TEMPLE WILL JOIN GOLD MONETIZATION SCHEME

Siddhivinayak temple is considering the idea of investing a portion of its gold reserves in the Gold Monetisation Scheme launched by the Centre. The proposal will be discussed at a meeting of the temple board soon.

#### GOVERNMENT APPROVED NEW NATIONAL WATERWAYS

The government approved a proposal for central legislation to declare 106 additional inland waterways as national waterways. "The Union Cabinet chaired by Prime Minister Narendra Modi has given its approval to carry out official amendments in the National Waterways Bill, 2015," an official statement said. After the inclusion of 106 additional inland waterways to the existing five national waterways, the total number of national waterways goes up to 111.

#### INDIA LAUNCHED I-LTEO PROGRAMME TO MONITOR 8 DIFFERENT BIOMES

India launched the Indian Long Term Ecological Observatories (I-LTEO) programme to scientifically monitor

eight different biomes (natural landscapes) across the country. The initiative was launched on the sidelines of the Conference of Parties-21 (COP-21) of UNFCCC in Paris.

#### UNESCO DESIGNATED VARANASI AND JAIPUR AS MEMBERS OF CREATIVE CITIES NETWORK

Two Indian cities, Varanasi and Jaipur, have made it to the Creative City Network of the United Nations Educational, Scientific



and Cultural Organization (UNESCO) for the first time ever. Varanasi and Jaipur made it to the network in the categories, City of Music and City of Crafts and Folk Art respectively.

#### BBIN FRIENDSHIP MOTOR CAR RALLY FLAGGED OFF FROM SILCHAR

Bangladesh, Bhutan, India and Nepal (BBIN) Friendship Motor Car Rally was flagged off from Silchar, Assam. The international rally aims at highlighting connectivity in the sub-region and seamless movements of vehicles across the borders in the 4 nations through implementation of BBIN Motor Vehicles Agreement (MVA). The Car Rally has been jointly organised by the Union Ministry of Road Transport & Highways, Kalinga Motor Sports Club (Odisha) in partnership with the counterpart clubs of the neighbouring countries.

#### SMART CITY PLANS FOR 15 CITIES

Smart City plans for 15 cities spread across six states and the Union Territory of Puducherry were submitted to the Union Urban Development Ministry. Rajasthan, which became the first state to submit Smart City plans, has proposed total investment of Rs 6,457 crore over the next five years for developing Ajmer, Jaipur, Kota and Udaipur as Smart Cities. The other states which submitted their Smart City plans today were West Bengal, Kerala, Punjab, Jharkhand and Karnataka.

### INDIA SETS WORLD RECORD FOR LARGEST PRACTICAL SCIENCE LESSON

In a major feat for India, 'world's largest practical science lesson' conducted by 2,000 school students at the IIT Delhi recently, has made it to the prestigious Guinness Book of World Records. The achievement has come just six months after India set two Guinness World Records with a mega yoga event at the Rajpath in the national Capital.

### INITIATIVE LAUNCHED TO PROMOTE HIMALAYAN-FRIENDLY LIFESTYLE

The Environment Ministry has launched a novel initiative to bring together people living in the Himalayan region to promote a more Himalayan-friendly lifestyle. The initiative called Climate + Change initiative will cut across local, linguistic, cultural and geographical boundaries to facilitate innovation toward climate-related adaptation and climate change mitigation.

### PARAM VIR CHAKRA AWARDEES TO FEATURE IN NCERT BOOK

Param Vir Chakra awardees, the highest military decoration, will soon feature in a book which the NCERT will bring out in consultation with the Defence Ministry. The National Council for Education Research and Training (NCERT) has begun working on a supplementary reader on stories of Param Vir Chakra awardees.

### OPERATION SMILE-II TO START ON JAN 1 TO RESCUE CHILDREN

The Centre will launch a new programme 'Operation Smile - II' from New Year's Day, after its success in the two such initiatives earlier this year for the rescue and rehabilitation of children. It will run from January 1 to January 31, 2016.

### PM'S APPEAL HAS AI IN KHADI MODE

Air India has decided to use natural and eco-friendly khadi products for its International flights. The national carrier has placed an order worth Rs. 1.21 crore to Khadi & Village Industries Commission (KVIC) for the supply of 25,000 units of amenity kits. The products



will be supplied by Khadi Gramodyog Bhawan, a flagship showroom of KVIC.

### PREZ TO ATTEND KCR'S YAGAM

President Pranab Mukherjee, who will be spending almost a fortnight in Hyderabad as part of his southern sojourn at the Rashtrapati Nilayam, will participate in the "Ayutha Maha Chandi Yagam" of Telangana Chief Minister K Chandrashekar Rao.

### IMRAN KHAN MEETS NARENDRA MODI

Imran Khan, former cricketer and leader of Pakistan's Tehreek-e-Insaf Party met Prime Minister Narendra Modi here. "At his request," Khan, who is also an MP in Pakistan, called on the PM, a PMO statement said.

### AMIT SHAH TO UNVEIL GOPINATH MUNDE'S MEMORIAL IN BEED

An impressive memorial of senior BJP leader Gopinath Munde, developed on 18 acres of land at Parli in Beed district — developed on a sprawling 18 acres land, thrown open to the public by BJP's national president Amit Shah in the presence of Maharashtra Chief Minister Devendra Fadnavis.

The memorial comprises the "Samadhi", 22-feet full-length statue of late Munde, a spacious lotus-shaped prayer hall, a theme park and a guidance centre for students appearing for competitive examinations.

### 4 OUT OF EVERY 10 CHILDREN FACE MALNUTRITION'

Four out of every 10 children in the country are facing malnutrition leading to stunted physical growth and compromised development of brains and immunity, says a report released, adding child under nutrition rates in the country are among the highest in the world. Jointly released by Women and Child Development Minister Maneka Gandhi and Health Minister JP Nadda, the 'India Health Report: Nutrition 2015' notes that in States such as Bihar, Jharkhand and Uttar Pradesh, malnutrition declines have been much slower than the national average.

### TOURISM MIN LAUNCHES CLEANLINESS DRIVE

The Tourism Ministry has launched a cleanliness drive at 'Religious Places, Tourism and Heritage Sites' from 1st

December to 15th December this year. It has asked all the State Governments and UT Administrations to install flex board messages in religious places and heritage sites on importance of cleanliness etc.

#### **'BETI BACHAO, BETI PADHAO' TO BE THEME OF HRD MIN'S KALA UTSAV**

Nearly 1,400 schoolchildren from across the country presented a melange of Indian culture through dance, music, theatre and visual art performances as part of the four-day 'Kala Utsav' festival.



The theme of these performances will be 'Beti Bachao, Beti Padhao' initiative launched by the Modi Government. In the midst of the event, HRD Minister Smriti Irani sanctioned relieving orders of National Bal Bhawan (NBB) Director MC Usha Kumari.

#### **PRABHU FLAGS OFF GOA-MUMBAI DOUBLE DECKER SHATABDI TRAIN**

Railway Minister Suresh Prabhu flagged off the first Goa to Mumbai double-decker Shatabdi train through video conference. The train will run thrice a week between Margao and the Lokmanya Tilak Terminus (LTT) in Mumbai.

#### **GATES MEETS PM, OFFERS SUPPORT FOR FINANCIAL INCLUSION PROJECTS**

Microsoft founder and philanthropist Bill Gates offered support for strengthening of efforts of the Indian Government towards financial inclusion and pitched for the need to lower the cost of clean energy to the level of hydrocarbons.

#### **GREEN NOD TO DHOLERA AIRPORT**

In a major boost to Prime Minister Narendra Modi's pet project Dholera Special Investment Region (SIR) in Gujarat, the Union Ministry of Environment, Forest and Climate Change has given environmental clearance to Dholera International Airport. "The international airport is coming

up at Navagam village near the proposed Dholera SIR situated in Ahmedabad district."

#### **FADNAVIS UNVEILED INDIA'S FIRST SMART CITY BLUEPRINT IN MUMBAI**

The Maharashtra Government unveiled the blueprint of what is being dubbed as India's first smart city "CIDCO Navi Mumbai (South)", which will see an investment of Rs 34,777.40 crore. It was launched by Maharashtra chief minister Devendra Fadnavis.

#### **DEPUTY PM OF NEPAL MEETS SWARAJ, URGES RE-ROUTE OF CARGO**

Making his second trip to New Delhi to pursue steady supplies of essential items from India, Nepal's Deputy Prime Minister Kamal Thapa met External Affairs Minister Sushma Swaraj. He raised the issue of hindrance to supplies reaching Nepal and urged India to re-route cargo from alternative points ignoring the main check points in Raxual and Beerganj.

#### **GOVT LAUNCHES INJECTABLE INACTIVATED POLIO VACCINE**

In keeping with its commitment to the 'global polio endgame strategy', the Government launched the injectable Inactivated Polio Vaccine (IPV) in India to be introduced into national immunisation program along with oral polio vaccine in phase wise.

In the first phase, the IPV will be introduced in six States Assam, Gujarat, Punjab, Bihar, Madhya Pradesh, and Uttar Pradesh. IPV injection will be given to children below one year of age along with the third dose of the Oral Polio Vaccine (OPV) at the routine immunisation sessions free of cost.

#### **CABINET APPROVES SIX NEW IITS**

The Union Cabinet chaired by the PM Narendra Modi approved setting up of six new IITs in Andhra Pradesh, Chhattisgarh, Goa, Jammu, Kerala and Karnataka. The Cabinet also approved changes in the National Rural Livelihood Mission for the speedy implementation of projects in rural sector.

### PM TO LAUNCH 'ACCESSIBLE INDIA CAMPAIGN' FOR DISABLED ON DEC 3

Aiming to ensure ease of access for persons with disabilities (PwDs) in Government buildings, public transportation and the information technology field, the Centre has lined up an 'Accessible India Campaign'. The nationwide flagship initiative inaugurated on 'International Day of Persons with Disabilities' on December 3.



### PRANAB INAUGURATES CATTLE FEED PLANT IN GUJ

The President on his visit to Gujarat and adjoining Union Territory Diu inaugurated the cattle feed manufacturing plant of Amul Dairy at Kapadvaj town.

### INDIA TO LAUNCH \$1-B EQUITY FUND FOR RENEWABLE ENERGY

India proposes to launch a \$1-billion equity fund, with seed capital from public sector units, to support renewable energy companies.

### SUGAM LAUNCHED

As a part of the e-governance policy, the Drug Controller General of India (DCGI) has finally launched its much-awaited online portal 'sugam' wherein applicant can apply for licence under import and registration, track the status of submitted application, answer back to the raised queries as well as upload essential documents for registration certificate, import licence and other related activities. The facility was kicked off by Union Health Minister JP Nadda at a small function in the DCGI Headquarter at Kotla near ITO.

## STATE IN NEWS

### WEST BENGAL GOVERNMENT APPROVED PROPOSAL FOR FORMATION OF 5 NEW DISTRICTS

The West Bengal Government cleared the proposal for setting up five new districts in the state. These five new districts will increase the number of districts of West Bengal to 25. The districts are as follows: Kalimpong,

Basirhat, Sunderbans, Jhargram, Burdwan (Industrial) and Burdwan (Rural).

### PANAJI SMART CITY

The Goa government has approved the Rs 981.11 crore proposal for Panaji Smart City which would be submitted to the Union Urban Development Ministry, a senior official said.

### DELHI RECORDED HIGHEST PER CAPITA INCOME

Delhi recorded the highest per capita income among all states in the country at Rs 2,40,849 during financial year 2014-15, Deputy Chief Minister Manish Sisodia said. According to Delhi Government's Delhi Statistical Hand Book, 2015 released, Delhi's per capita income in 2014-15 has increased to Rs 2.41 lakh from Rs 2.12 lakh in the previous fiscal, a rise of nearly 13.50 per cent over the period. Puducherry recorded the second highest per capita income in the country.

### ISRAEL, AP GOVT TO ENHANCE COOPERATION

Israel and Andhra Pradesh Government during a joint working group meeting discuss ways to enhance cooperation in agriculture, animal husbandry, fisheries, urban water management and HLS. The Israeli delegation was led by Dana Krush, Deputy Chief of Mission at the Embassy of Israel, while the Indian side was headed by J. Satyanarayana, Advisor, e-Governance, Electronics -IT, Government of Andhra Pradesh.

### DELHI GOVERNMENT INCREASED MLA'S SALARY BY 400%

The Arvind Kejriwal led Aam Aadmi Party (AAP) government has raised Delhi MLA's salaries by a whopping 400%. Aside from the basic monthly salary of Delhi MLAs and ministers, a significant hike in a slew of allowances too has been granted – Delhi Assembly approved a bill to effect the increase considering rising cost of living.

### LOSAR, THE BIGGEST TIBETAN BUDDHIST FESTIVAL, BEGAN IN LADAKH REGION

Losar, the biggest Tibetan Buddhist Festival began on 12 December 2015 in Ladakh region of Jammu and Kashmir. The festival marks the beginning of New Year for Buddhists. The annual festival is celebrated by people of the area with traditional and religion fervor.

**KARNATAKA LAUNCHES 'TOURIST MITRAS'**

The Department of Tourism, Government of Karnataka, along with the Karnataka State Tourism Development Corporation (KSTDC) and the State Home Department launched in Bangalore 'Tourist Mitra', a 175-member friendly force, to reinforce smooth and secure experiences for visitors to the state's tourist spots.

**THREE-DAY MAYYAZHI MAHOTSAVAM KICKED OFF IN MAHE, PUDUCHERRY**

The Mayyazhi Mahotsavam (Fete de Mahe), a three-day cultural extravaganza, started on 29 November 2015 at Mahe, Puducherry. The festival is being organised jointly by the Department of Tourism and the Legislative Assembly Secretariat at Mahe, which is Puducherry's exclave in Kerala. The festival will conclude on 1 December 2015.

**SHYAMJI'S REINSTATEMENT CERTIFICATE HANDED OVER TO GUJ CM BY MODI**

On his maiden visit to Kutch in Gujarat after becoming the Prime Minister, Narendra Modi handed over the reinstatement certificate of barrister Pandit Shayamji Krishna Verma — a freedom fighter and nationalist hailing from Kutch to Gujarat Chief Minister Anandiben Patel at the district headquarters Bhuj.

**FOOD SECURITY A TOUGH CALL FOR J&K GOVT**

The implementation of National Food Security Act (NFSA) in Jammu & Kashmir is emerging as a tough challenge for the ruling PDP-BJP coalition in Jammu and Kashmir.

**JAYA SEEKS RS 7,250 CR FOR HOUSING SCHEME**

Tamil Nadu Chief Minister J Jayalithaa has come out with a massive housing scheme for those who lost their houses in the recent floods which ravaged many parts of the State. In a letter addressed to Prime Minister Narendra Modi, the Chief Minister has asked a special financial package of Rs 7,250 crore from the Union Government to implement the scheme. This is in addition to the Rs 8,500 crores

assistance the State has sought to meet the losses suffered in the floods.

**HYDERBAD METRO TRIAL SUCCESSFUL**

A team of State Ministers including Deputy Chief Minister Mohammed Mahmood Ali, Home Minister N Narasimha Reddy and the Information Technology Minister K Taraka Rama Rao along with officials undertook 8-km-long trial journey from Mettuguda to Nagole and expressed their satisfaction with Hyderabad Metro Rail project.

**MAHARASHTRA GOVERNMENT CONSTITUTED A TASK FORCE FOR SETTING UP AN IFSC IN MUMBAI**

The Maharashtra government constituted a task force for setting up an International Financial Service Centre (IFSC) in Mumbai. The task force will be headed by Union Minister of State for Finance Jayant Sinha. The task force will be required to plan and oversee the development of designated areas at Bandra Kurla Complex (BKC).

**NITISH ANNOUNCES LIQUOR BAN IN BIHAR FROM APRIL 1**

Bihar will go dry from April 1, 2016, Chief Minister Nitish Kumar. The Chief Minister made the announcement — a part of his election pledge — at an official function to mark Prohibition Day. He said the poorest of the poor had been consuming liquor, badly hitting their families and their children's education.

**MLAS OF ARUNACHAL PRADESH ASSEMBLY PASSED RESOLUTION TO REMOVE SPEAKER NABAM REBIA**

Out of the total 60 Members of the Legislative Assembly (MLAs) of the Arunachal Pradesh Assembly, 33 members passed a resolution to remove the Speaker Nabam Rebia. The resolution was passed by voice vote by the 33 MLAs.

**GIFT CITY PHASE-2 WORK LAUNCHED**

Gujarat International Finance Tec-City (GIFT City) announced the launch of the Phase-2 development, which will be focused on International Financial Services Centre (IFSC) to be set up in GIFT SEZ.

### MAHARASHTRA BECOMES FIRST STATE TO ALLOW MLAS RAISE ONLINE QUESTION

The Maharashtra legislature has become the first in the country to launch an online mechanism for its members to send questions and move different motions in the House. In this regard state government has launched a website mls.org.in as part of Digital MLAs initiative in the winter session of state legislature in Nagpur.

### KARNATAKA TAKES LED ROUTE TO SAVE ENERGY

In a novel way the Karnataka Government has embarked on "Hosabelaku" (new light), a project to save energy. Launching the project in Mysuru, Chief Minister Siddaramaiah said the project would take the 'LED lighting route' for achieving energy efficiency and saving power consumption by over 40 per cent.

### SMARTCITY KOCHI TO OPEN NEXT MONTH

The much-delayed first phase of SmartCity Kochi, a joint venture of SmartCity Dubai and the Kerala Government, is ready for opening and will most likely take place in January.

### BIHAR ON TOP WITH 17.6% GROWTH RATE

The 17.6 per cent growth rate of Bihar in 2014-15, the highest in the country, has negated the claims of the BJP that the State's progress came to a grinding halt under Nitish Kumar after he severed ties with the BJP and joined hands with the RJD. According to the latest report of the National Institution for Transforming India (NITI) Ayog, Bihar's growth rate of 17.6 per cent is in terms of gross State domestic product (GSDP) in 2014-15. Bihar has left behind all other States with Madhya Pradesh following it with 16.69 per cent, Goa 16.43 per cent and Maharashtra 11.69 per cent.

### LALU APPOINTS SON TEJASWI AS RJD PARTY LEADER IN ASSEMBLY

Lalu Prasad's son and Deputy Chief Minister Tejaswi Yadav was named the leader of RJD legislature party in the new Bihar Assembly, a decision slammed by BJP as "open display of dynastic politics". The RJD chief's wife Rabri Devi will head the legislature party of the bicameral body. While Tejaswi Yadav is the Deputy Chief Minister of the state, Rabri Devi is a member of State Legislative Council.

### AP, JHARKHAND JOIN UDAY SCHEME TO BOLSTER DISCOMS

The Andhra Pradesh government has conveyed its in-principle decision to the Ministry of Power of joining UDAY (Ujwal Discom Assurance Yojana) scheme. The UDAY scheme has inbuilt incentives encouraging State governments to voluntarily restructure their debts.

### 2-WHEELER TAXI SERVICE M-TAXI TO DEBUT IN GGN

Gurgaon: In a bid to provide better public transportation service, a two-wheeler taxi hailing service was launched in Gurgaon. The initial launch in Gurgaon, will be followed with a launch across NCR. This new bike taxi service introduced by M-taxi Company, can be hailed via its app shortly.

### INTERNATIONAL BIRD FESTIVAL HELD IN UP

A three day international festival on birds from 4-6 December at the National Chambal Sanctuary (NCS) in Agra. As many as 25 international bird experts and over 80 Indian ornithologists are expected to attend.

## BANKS IN NEWS

### SBI WILL ISSUE EMV CHIP CARD

Country's largest lender State Bank of India will issue EMV chip and pin based debit cards to its new customers to ensure enhanced secure transactions. EMV chip and pin feature protects against skimming and card transaction frauds.



**State Bank of India**

### SBI WILL ISSUE BONDS FOR BASEL-III

State Bank of India (SBI), the country's largest lender, will raise up to Rs.12,000 crore by issuing bonds that are Basel-III compliant. The funds will be raised in one or more tranches through private placement.

### BANKS NEED \$140 BN TO COMPLY WITH BASEL III NORMS BY FY19

Banks in India will need about \$140 billion to ensure full compliance with the Basel III norms by 2018-19, according to Fitch Ratings.

#### **AXIS BANK LAUNCHES COUNTRY'S FIRST 'DISPLAY VARIANT' DEBIT CARD**

Country's third largest private sector lender Axis Bank has launched a 'display variant' debit card which does away with the hassles of generating one time password (OTP) over SMS while transacting. The card, which is being made available for high-value NRE customers, has an embedded EMV chip, a display screen and a touch-sensitive button which helps generating the OTP on the card itself.

#### **YES BANK TO MOBILISE \$5 BN BY 2020 TO FIGHT CLIMATE CHANGE**

Yes Bank announced that it will mobilise up to \$5 billion of funds to fight climate change by 2020. The bank was the first Indian lender to raise money by issuing 'green bonds', where money is raised to fight climate change.

#### **HDFC INVOKES USL'S 1.5 LAKH SHARES**

HDFC Ltd has invoked 1.5 lakh shares of United Spirits Ltd (USL) pledged by Vijay Mallya-led investment arm Kingfisher Finvest India Ltd. HDFC invoked the shares amounting to 0.10 per cent stake in USL on November 23, 2015, United Spirits Ltd (USL) said in a BSE filing.

#### **YES BANK INVOKES UNITED BREWERIES' SHARES WORTH RS 778 CR**

Private sector lender Yes Bank has invoked 3.02 per cent stake of United Breweries, pledged by McDowell Holdings, a unit of Vijay Mallya-led UB Group, by selling shares worth Rs778 crore.

#### **CANARA BANK CSR DRIVE**

Canara Bank has tied up with the Navodhan Charitable Foundation in its efforts for timely detection of cancer. It has helped the foundation acquire a mobile cancer detection unit fitted with the best facilities as part of its corporate social responsibility (CSR) drive. To coincide with the launch the mobile unit, the Bank will join the Foundation to host a one-day cancer detection camp at its Circle Office.

#### **HSBC TO WIND UP PRIVATE BANKING BUSINESS IN INDIA**

Global banking major HSBC announced shutting down of its private banking business in India that offers wealth management services. "After a strategic review of the global private banking operations here, they decided to close down the business.

## **RBI IN NEWS**

#### **PANEL FOR NEW DEPUTY GOVERNOR**

Government appointed panel will interview candidates next month for the post of Deputy Governor of the Reserve Bank of India as the term of Urjit Patel, the central bank's incumbent in charge of monetary policy, expires in January. Two of the RBI's Executive Directors, Michael D Patra and Deepak Mohanty, have been called for the interview, apart from Mr. Patel, who is eligible for reappointment, according to banking industry sources.

#### **RBI TO COMB BANK BOOKS TO UNEARTH HIDDEN BAD LOANS**

The Reserve Bank of India Bank is set to intensify its scrutiny of banks' financial accounts during the annual financial inspection process as the banking regulator races to achieve the goal of cleaning up bank balance sheets by March 2017.



#### **RBI LIABLE TO DISCLOSE INFORMATION ABOUT BANKS UNDER RTI ACT: SUPREME COURT**

The Supreme Court held that the Reserve Bank of India (RBI) is liable to disclose information about the banks and financial institutions for their action against the loan defaulters including industrialists under the Right to Information (RTI) Act, 2005.

#### **RBI INKS INFO EXCHANGE PACT WITH UK FINANCIAL BODY**

The Reserve Bank has signed an agreement with the UK's Prudential Regulation Authority and Financial Conduct Authority for supervisory cooperation and exchange of information.

### RBI MAINTAINS STATUS QUO, KEEPS KEY RATES UNCHANGED

Reaffirming an accommodative stance, the Reserve Bank of India (RBI) kept its policy rates unchanged in line with the experts expectation, while Governor Raghuram Rajan nudged banks to pass on the benefits of earlier cuts to borrowers. Announcing its fifth bi-monthly monetary policy review of this fiscal, the RBI Governor also said the economy is truly in a 'recovery mode' and kept the repo and the CRR unchanged at 6.75 and 4 per cent, respectively.



### RBI RELAXES NORMS FOR AIRCRAFT, HELICOPTER IMPORTS

Relaxing norms for aircraft and helicopter imports, RBI stated that banks can allow advance remittances for imports once the company has approval from aviation regulator DGCA. With the latest notification, the Reserve Bank of India (RBI) has done away with the earlier requirement whereby Civil Aviation Ministry's nod was compulsory for advance remittances.

### NBFC-MFIS CAN GIVE LOANS OF RS 30,000 FOR LARGER TENURE

NBFC micro finance lenders can now give loans of up to Rs 30,000 for tenure not less than 24 months as the Reserve Bank has doubled the amount limit for these debts. Non-Banking Financial Company-Micro Finance Institutions (NBFC-MFIs) had made representations to RBI seeking revision of the loan amount with tenure not less than 24 months.

### RBI PERMITTED FOREIGN PORTFOLIO INVESTORS TO BUY DEFAULTED BONDS

The Reserve Bank of India (RBI) permitted the Foreign Portfolio Investors (FPI) to buy fully or partly defaulted bonds in the repayment of principal on maturity or principal installment in the case of amortising bond. The permission was given as part of the drive to promote investments by FPIs in corporate bonds. The revised maturity period of such NCDs/bonds that are restructured

based on negotiations with the issuing Indian company should be three years or more.

### RBI GRANTED IN-PRINCIPLE APPROVAL TO NPCI TO FUNCTION AS THE CENTRAL UNIT FOR BHARAT BILL PAYMENT SYSTEMS

The Reserve Bank of India decided to grant in principle approval to the National Payments Corporation of India (NPCI) to function as the Bharat Bill Payment Central Unit (BBPCU) in Bharat Bill Payment System (BBPS). The BBPS is an integrated bill payment system which will function as a tiered structure for operating the bill payment system in the country with a single brand image providing convenience of anytime anywhere bill payment to customers.

### RBI GRANTED IN-PRINCIPLE APPROVAL TO THREE APPLICANTS FOR SETTING UP TREDIS

The Reserve Bank of India (RBI) granted in-principle approval to three applicants to set up and operate Trade Receivables Discounting System (TReDS). Organisations which got in-principle approval was granted are: NSE Strategic Investment Corporation Limited (NSICL) and Small Industries Development Bank of India (SIDBI), Mumbai, Axis Bank Limited, Mumbai & Mynd Solutions Pvt. Ltd., Gurgaon, Haryana.

### RBI BARS 56 NBFCs FROM CONDUCTING BUSINESS

The Reserve Bank of India has cancelled the certificate of registration of 56 non-banking finance companies (NBFCs), including ABNL, Future Ventures India and Bajaj Finserve.

### RBI ANNOUNCED REVISED PRIORITY SECTOR LENDING NORMS FOR REGIONAL RURAL BANKS

The PSL target for RRB was increased to 75 percent of total outstanding from the existing 60 percent. The revised target will be effective from 1 January 2016. Medium enterprises, social infrastructure and renewable energy were included under PSL category. Loans to individual farmers, for the purpose of PSL, was increased to 50 lakh rupees from the present 10 lakh rupees against pledge/hypothecation of agricultural produce (including warehouse receipts) for a period not exceeding 12 months.

**Note:** As on March 2015, there were 56 RRBs operating in the country with a network of 20059 branches. They cover

644 notified districts in 26 states and the Union Territory of Puducherry.

## INDIAN ECONOMY

### MUDRA YOJANA: FUNDING THE UNFUNDED



Over Rs 42,520 crore has been disbursed under the MUDRA Yojana to more than 66 lakh borrowers, of which nearly a third are women, Prime Minister Narendra Modi

said. “MUDRA Yojana: funding the unfunded. The 3Es of MUDRA – enterprise, earning and empowerment,” he said in a tweet. Under Pradhan Mantri MUDRA Yojana (PMMY), loans between Rs 50,000 and Rs 10 lakh are provided to small entrepreneurs.

### ADB REPORT ON INDIAN ECONOMY

The Asian Development Bank (ADB) kept its economic growth forecast for India unchanged at 7.4 per cent for the current financial year and 7.8 per cent for the next fiscal.

### JAPAN ASSISTANCE FOR INDIA

India and Japan exchanged notes for Japan’s Official Development Loan Assistance (ODA) worth Rs 5,536 crore for Chennai and Ahmedabad metro rail projects. The notes were exchanged between S Selvakumar, Joint Secretary, Department of Economic Affairs and Yutaka Kikuta, from the Embassy of Japan to India.

### ECOMMERCE WILL ENTER IN MUTUAL FUND AND CROWD FUNDING

Capital markets regulator the Securities and Exchange Board of India (SEBI) will soon put in place norms to help entrepreneurs raise funds through ‘crowdfunding’. While discussions are also underway to allow sale of mutual funds through ecommerce platforms. A SEBI constituted committee, headed by Infosys cofounder N. R. Narayana Murthy, to suggest ways for raising of funds through crowdfunding is likely to submit its report in a month. Crowd-funding typically involves young entrepreneurs and small groups of people raising funds for

their ventures through various online platforms involving individuals and organisations.

### GOVT SCALES DOWN GROWTH PROJECTION TO 7-7.5% FOR 2015-16

With scarcity of rainfall and slowdown in exports, the Government scaled down its economic growth forecast for 2015-16 to 7-7.5 per cent from 8.1-8.5 per cent, hoping that retail inflation is likely to be within the central bank’s target of about 6 per cent.

### STANDARD & POOR’S REPORT ON INDIAN ECONOMY

India’s economy will grow at 7.4 per cent in the current fiscal, which will further improve to over 8 per cent in 2016-17, Standard & Poor’s Ratings Services projected. Indian economy grew at 7.3 per cent in last fiscal. The Reserve Bank too has estimated GDP growth in current fiscal to be 7.4 per cent.

### FIN MIN DECREASED DISINVESTMENT TARGET

The finance ministry has cut its ambitious disinvestment revenue target by 57% to Rs 30,000 crore for the current fiscal as ‘strategic’ sales have failed to take off and minority stake sales in PSUs also staggered after some initial promise, due to volatile market conditions, sources said.

### IRAN TOPPLES KUWAIT TO BECOME INDIA’S 5TH LARGEST OIL SUPPLIER

Iran has toppled Kuwait to become India’s fifth largest crude oil supplier in the first half of 2015-16 fiscal year, selling over 6.5 million tons of oil.

### SINGAPORE KNOCKS OFF MAURITIUS AS TOP FDI SOURCE

Singapore has replaced Mauritius as the top source of foreign direct investment (FDI) into India during the first half of the current fiscal. During April-September 2015, India has attracted \$6.69 billion (Rs43,096 crore) FDI from Singapore while from Mauritius, it received \$3.66 billion (Rs23,490 crore), according to data from the Department of Industrial Policy and Promotion (DIPP).

**FITCH KEEPS INDIA'S RATING AT 'BBB-', OUTLOOK 'STABLE'**

Fitch Ratings affirmed India's rating at 'BBB-' -- the lowest investment grade -- with a stable outlook. Fitch forecast that India's GDP growth will accelerate to 7.5 per cent in the current fiscal and further to 8 per cent in 2016-17.

**FED RATE HIKE**

The central bank raised the range of the federal funds rate by a quarter of a percentage point to between 0.25 per cent and 0.50 per cent. The US Federal Reserve has raised the interest rates by one quarter percentage, the first in seven years when America tumbled into a deep financial crisis with the collapse of the Wall Street.

**SECOND QUARTER SAW IMPRESSIVE GROWTH IN MANUFACTURING**

India's GDP grew at 7.4 per cent in the July-September 2015 quarter as compared to 7 per cent in the previous quarter, driven by a resurgence in manufacturing growth. At 9.3 per cent, the manufacturing sector grew the fastest in three years.

**BUSINESS NEWS****TATA MOTORS ONLY INDIAN FIRM ON TOP-50 GLOBAL R&D LIST**

Tata Motors has entered the top-50 league of the world's biggest companies in terms of their R&D investments, which is topped by German automaker Volkswagen. It moved up from 104th position last year to 49th now and has also shown the largest increase in R&D (Research and Development) investments on the list.

**ANIL AMBANI, SPIELBERG TO FORM AMBLIN PARTNERS**

The Anil Ambani-owned Reliance Entertainment and acclaimed Hollywood director Steven Spielberg's DreamWorks announced formation of Amblin Partners-a new film, television and digital content creation company.



Participant Media led by Jeff Skoll and Entertainment One (eOne), a leading US-based media company, are also part

of the joint venture. The firms have raised \$500 million debt for the venture.

**MAHINDRA GROUP ACQUIRED ITALIAN AUTO DESIGN FIRM PININFARINA**

Tech Mahindra and Mahindra and Mahindra Ltd, part of the Mahindra Group acquired Italian car designer Pininfarina SpA for 165 million US dollars in an all-cash deal. Pininfarina is well-known for designing cars for Ferrari, Maserati, Rolls-Royce and Cadillac.

**REL INFRA BUYS ADDL 17% IN PIPAVAV FOR RS850 CRORE**

Anil Ambani-led Reliance Infrastructure has acquired an additional 17 per cent stake in Pipavav Defence for an estimated Rs. 850 crore through an open offer, taking its total holding to nearly 35 per cent.

**AIR INDIA BEGINS DAILY DIRECT FLIGHT FROM AHMEDABAD TO LONDON**

National carrier Air India started its direct daily flight from Ahmedabad, the economic and industrial hub of Gujarat, to London. With the commencement of this flight, Air India became the first airline to offer direct flight between Ahmedabad and London.

**LIC HFL TO BUY 19 PC STAKE IN LIC NOMURA MUTUAL FUND AMC**

LIC Housing Finance Ltd (LIC HFL) will acquire 19.3 per cent shares of LIC Nomura Mutual Fund Asset Management Company for Rs27 crores.

**HAVELLS TO SELL 80% STAKE IN SYLVANIA FOR RS1070 CRORE**

Havells is selling 80 per cent stake in its European lighting business Sylvania to Shanghai-based Feilo Acoustics for over Rs1,070 crore. The company will be carrying out the sale by divesting 80 per cent stake each in its two group firms -- Havells Sylvania Malta BV and Havells Exim Ltd, Hong Kong.

**GOVERNMENT APPROVES FINANCIAL ASSISTANCES FOR SHIPS BUILT IN INDIA**

Cabinet approved a proposal for financial assistance of 20 per cent for ships built in the country in a bid to promote the shipbuilding industry under the 'Make in India'

initiative. The implementation of the policy, which would be in force for 10 years, requires a budgetary support of Rs 4,000 crore.

#### **'INDIA HAS WORLD'S 3RD LARGEST BASE OF TECH STARTUPS'**

With more than 4,100 enterprises, India is the third-largest base of tech startups in the world and the number is set to grow manifold over the next few years, according to the technology giant Google.

#### **VODAFONE LAUNCHES 4G SERVICES IN INDIA STARTING WITH KOCHI**

Vodafone India entered the 4G services arena, starting with Kochi, as it looks to take on market leader Bharti Airtel and the upcoming launch by Reliance Jio Infocomm. The country's second largest mobile operator will shortly launch the services in Trivandrum and Calicut.

#### **LANCO AMARKANTAK PLANT BEGINS POWER SUPPLY TO HARYANA DISCOMS**

Lanco Amarkantak Power Limited (LAPL), a step down subsidiary of Lanco Infratech limited (LITL), has started power supply to Haryana Discoms from its Amarkantak plant in Chhattisgarh.

#### **SHEMAROO PARTNERS WITH DTH PLAYERS LAUNCHED 'MINI PLEX'**

Film content and entertainment business provider Shemaroo Entertainment launched its movie premiere service 'Miniplex' on cable and online after partnering with two DTH players. Shemaroo tied up with direct-to-home operators (DTH) Airtel and Tata Sky to launch Miniplex and the company said it will also look at tying up with other DTH players.



#### **RCOM INKS PACT WITH TILLMAN GLOBAL, TPG TO SELL TELECOM TOWER BUSINESS**

Anil Ambani-controlled Reliance Communications Ltd has entered into a non-binding pact to sell its cellular towers to

private equity firm Tillman Global Holdings LLC and TPG Asia Inc in an estimated Rs 30,000 crore deal to trim debt.

#### **RATAN TATA INVESTS IN SINGAPORE'S DATA START-UP**

Tata Sons chairman emeritus Ratan Tata has invested an unspecified amount in Crayon Data, a Singapore-based startup. Crayon's flagship product 'Maya' is a personalisation engine that empowers enterprises to deliver ultra-personalised choices to their consumers.

#### **TO PROTECT STEEL, ANTIDUMPING DUTY HAS BEEN SLAPPED**

India imposed antidumping duty of up to 57.39 per cent on import of certain stainless steel products from China, Korea, the U.S. and EU for five years to save the domestic industry from cheap shipments. The antidumping duty imposed under this notification shall be levied for a period of five years. The duty in the range of 5.39 per cent to 57.39 per cent of the landed value of 'Cold rolled Flat' products of stainless steel has imposed on the recommendation of Directorate General of Antidumping and Allied Duties (DGAD) in October.

#### **GOVT TO SOON LAUNCH RS10K CR FUND FOR LOCAL ELECTRONIC FIRMS**

Government will soon start an Electronics Development Fund with a corpus of Rs10,000 crores to provide financial assistance to domestic companies in the field of electronics manufacturing and encourage innovation in the sector. He said the fund, housed with Canbank Venture Capital Fund, will start this month with an initial corpus of Rs2,500 crore and rest will be raised from various sources.

#### **TATA GROUP LOOKS AT \$350 BILLION MARKET CAPITALISATION BY 2025**

With its listed firms adding over \$100 billion to market capitalisation in the last 15 years, the Tata Group is looking at an increase of nearly \$250 billion by 2025, including through acquisitions. As per its 2025 vision, Tata group aims to be amongst "the 25 most admired corporate and employer brands globally, with a market capitalisation comparable to the 25 most valuable companies in the world.

**BRICS BANK'S KAZBEKOV WELCOMES YUAN'S INCLUSION IN IMF RESERVE CURRENCY BASKET**

Vladimir Kazbekov, the Vice President of the New Development Bank (NDB) of the Brazil, Russia, India, China, South Africa (BRICS) grouping, has welcomed the inclusion of the Chinese Yuan in the IMF basket of reserve currencies, as it would benefit the five emerging economies. IMF's move would further consolidate the value of the Yuan, which is also called the Renminbi (RMB).

**'PROJECT LEAP' – AIRTEL PROGRAMME**

The country's largest telecom services provider, Bharti Airtel, announced that it will invest Rs.60,000 crores over the next three years to upgrade its networks to provide quality services amid increasing competition. "The programme, called Project Leap, will see a network transformation.

**WIPRO TO ACQUIRE GERMANY'S CELLENT AG FOR RS 518 CR**

Country's third largest software services firm Wipro said it will acquire German IT consulting firm cellent AG for 73.5 million euros (about Rs 518 crore). The all-cash deal is expected to close in the March 2016 quarter, Wipro said in a filing to the BSE.

**HYUNDAI LAUNCHES ROAD SAFETY DRIVE**

Hyundai Motor India launched an initiative to spread awareness on road and traffic safety in the country in association with the Ministry of Road Transport and Highways. The initiative -- Safe Move-Traffic Safety Campaign -- will promote the best practices of road and traffic safety habits among school children.

**HARDY OIL & GAS IN TALKS TO BUY RIL'S 90% STAKE IN GS-01 BLOCK**

UK's Hardy Oil & Gas plc said that it is in talks to acquire Reliance Industries' entire 90 per cent stake in a gas discovery block off the Gujarat coast. RIL wants to exit Gujarat-Saurashtra offshore basin block (GS-01) as it feels that reserves discovered so far are not economically significant.

**INDIA TO DISPLACE UNITED KINGDOM AS THE THIRD-LARGEST MARKET IN 2026**

As per a forecast by global airline body International Air Transport Association, India is likely to become the third largest aviation market in the world displacing the UK by 2026. Besides, the IATA expects India's air passenger traffic to grow to 378 million passengers by 2034 with 275 new passengers likely to be added during this period.

**HERO MOTOCORP'S PAWAN MUNJAL IS HIGHEST PAID DIRECTOR**

Hero MotoCorp's promoter Pawan Munjal emerged as the highest paid director among the top listed private companies, taking home a pay packet of nearly Rs 44 crore last fiscal, followed by two other executives of the auto group, says a report.

**IDEA INKS PACT TO BUY VIDEOCON SPECTRUM IN GUJ, UP FOR RS 3,310 CR**

In a move to use the spectrum for the launch of 4G services in almost all areas of Gujarat and Uttar Pradesh (UP) West, leading mobile operator Idea Cellular signed an agreement with Videocon Telecommunications to buy its airwaves in these two major states for Rs3,310 crore.

**NIPPON BUYS 23% STAKE IN RELIANCE LIFE FOR RS2,265 CR**

Japan's Nippon Life Insurance announced the acquisition of another 23 per cent stake in Reliance Life Insurance for about Rs2,265 crore. Nippon's stake in the company, when the deal comes through, will increase to 49 per cent - the upper limit for a foreign player in the private sector insurance firm.

**FACEBOOK EXPANDS 'FREE BASICS' INITIATIVE ACROSS INDIA WITH RCOM**

Facebook has expanded its controversial 'Free Basics' initiative across the country to offer basic Internet access with its telecom partner Reliance Communications (RCom). Earlier called 'Internet.Org', Facebook had launched the initiative in India with RCom to offer free access to about 32 apps and websites in Gujarat, Maharashtra, Andhra



Pradesh, Telangana, Tamil Nadu, Kerala and Goa. The number of such free apps and websites has now been increased to over 80.

## AGREEMENTS

### UNION CABINET APPROVED REVISED MODEL TEXT FOR INDIAN BILATERAL INVESTMENT TREATY

The Union Cabinet, presided by the Prime Minister Narendra Modi gave its approval for the revised Model Text for the Indian Bilateral Investment Treaty (BIT). The revised Indian model text for BIT will replace the existing Indian Model BIT. The new Indian Model BIT text will provide appropriate protection to foreign investors in India and Indian investors in the foreign country, in the light of relevant international precedents and practices.

### IRCTC TIES UP WITH PAYTM FOR E-CATERING PAYMENTS



Train passengers will now find it easier to make online payments for the food ordered through e-catering with Indian Railway Catering and Tourism Corporation (IRCTC) entering into a tie-up with Paytm, a leading payment and e-commerce shopping website.

### INDIA, JAPAN SIGN DEALS ON BULLET TRAIN, DEFENCE, CIVIL NUCLEAR ENERGY

Taking their robust bilateral ties to a new level, India and Japan inked a number of pacts in key areas of defence and nuclear energy as well as building of first bullet train network between Mumbai-Ahmedabad at a cost of about Rs 98,000 crore.

### INDIA AND JAPAN SIGNED PROTOCOL TO AMEND DOUBLE TAXATION AVOIDANCE PACT

The Government of India and the Government of Japan inked a protocol for amending the existing convention for

the avoidance of double taxation and for the prevention of fiscal evasion with respect to taxes on income.

### MSDE AND DHI SIGNED MOU FOR SKILL DEVELOPMENT IN MANUFACTURING SECTOR

A Memorandum of Understanding (MoU) for skill development in the manufacturing sector was signed between Ministry of Skill Development and Entrepreneurship (MSDE) and the Department of Heavy Industry (DHI). The MoU focused on capital goods and automotive sector.

### INDIA AND JAPAN IMPROVE DEFENCE TIES

Charting a new course, India and Japan announced a series of military and strategic agreements and understandings. The high point of the new strategic and military realignment is Japan's formal entry into the India.

### INDIA-SINGAPORE SIGNED 10 AGREEMENTS ON MUTUAL CO-OPERATION

India and Singapore signed 10 agreements on mutual co-operation. These include Defence, Civil Aviation, National Planning and cyber Security. The agreements were signed in presence of Prime Minister of Narendra Modi and Singapore Prime Minister Lee Hsien Loong.

### UNION CABINET APPROVED MOU WITH BRICS FOR ENERGY CONSERVATION

The Union Cabinet gave its ex-post facto approval to a Memorandum of Understanding (MoU) signed between India and BRICS countries (Brazil, Russia, China and South Africa) for strengthening energy efficiency cooperation. The MoU provides for Joint scientific and technological research and Conferencing and holding of lectures and seminars.

### MINISTRY OF RAILWAYS, TERI UNIVERSITY SIGNED MOU TO SET UP RAILWAY CHAIR ON SUSTAINABLE MOBILITY

The Ministry of Railways and TERI University signed Memorandum of Understanding (MoU) to set up Railway Chair on Sustainable Mobility at the premises of TERI University. The MoU was signed by Rajiv Seth, Vice Chancellor, TERI University and Manoj Pandey, ED of Training and Man Power, Ministry of Railways.

### UNION CABINET APPROVED SIGNING OF MOU BETWEEN INDIA AND IRAN ON VISA FACILITATION

The Union Cabinet approved the signing of the agreement between India and Iran on visa facilitation for Diplomatic, Official/Service and Ordinary passport holders. As per the agreement, upon presentation of an official note by the local Ministry of Foreign Affairs along with the visa application, the resident Diplomatic Missions in the host country would, within 20 working days, issue a gratis visa valid for 90 days for the holders of valid Diplomatic/Official/Service passports, assigned on long-term missions to the Diplomatic Missions or the Consulates General.

### UNION CABINET APPROVED DTAC AGREEMENT WITH JAPAN

The Union Cabinet chaired by Prime Minister Narendra Modi approved signing and ratification of Protocol between India and Japan for amending the Double Taxation Avoidance Convention (DTAC) in order to facilitate tax-related exchange of information.

### NTC SIGNED INTEGRITY PACT WITH TRANSPARENCY INTERNATIONAL INDIA

National Textile Corporation (NTC) Limited signed a Memorandum of Understanding (MoU) with Transparency International India (TII) for adopting Integrity Pact (IP). With this signing, NTC became the 51st Public Sector Undertaking (PSU) and 49th Central PSU to sign a MoU with TII.



### TATA TRUSTS PARTNERED WITH KHAN ACADEMY FOR FREE ONLINE EDUCATION

Tata Trusts and Khan Academy announced a five-year, not-for-profit partnership to enable free online education for the Indian market. The partnership will adapt and build on Khan Academy's existing resources and tools to serve the specific needs of the Indian learner.

### NRDC ENTERS INTO PACT WITH CSIR-IICT

The National Research Development Corporation (NRDC) has entered into a memorandum of agreement with CSIR-

Indian Institute of Chemical Technology, Hyderabad for marketing the latter's inventions/innovations, patents, formulations, know-how/processes and also collection of premia and royalties.

### CBDT SIGNS 11 MORE UNILATERAL ADVANCE PRICING AGREEMENTS

The Central Board of Direct Taxes (CBDT) has entered into 11 more unilateral Advance Pricing Agreements (APAs) with Indian subsidiaries of foreign companies operating in various segments of the economy. Of the total eleven APAs, seven were having rollback provisions in them with maximum period of 9 years, while the other four are extension agreements for future five years i.e. till 2020.

#### What is Advance Pricing Agreements (APAs)

APA usually is signed between a taxpayer and the central tax authority (in case of India it is CBDT) for multiple years on an appropriating transfer pricing methodology.

### INDIA, FRANCE LAUNCHED INTERNATIONAL SOLAR ALLIANCE

India and France launched the International Solar Alliance in Paris. The alliance was launched jointly by PM Narendra Modi and French President Francois Hollande during the United Nations climate change conference (COP21). It will function from the National Institute of Solar Energy in India, Gurgaon. It aims to bring 121 tropical countries together to tap solar energy.

### KARNATAKA GOVT SIGNS EOI WITH REITZEL GROUP

Karnataka delegation, which is touring France to promote 'Invest Karnataka 2016' (global investment meet), has signed an Expression of Interest (EOI) agreement with Reitzel Group. As per the EOI, the company is expected to invest 3 million Euros (about Rs. 20 crore) and create about 50 new jobs to the already 200 existing jobs.

### IISC BANGLORE BAGGED SOLAR PANEL RESEARCH AND DEVELOPMENT CONTRACT FROM US MILITARY

The prestigious Indian Institute of Science (IISc) Bangalore bagged a US military contract for research and development on solar powered micro-grid. The federal contract worth 52900 US dollars was awarded by the US Pacific Air Forces, Yokota Air Base in Japan. The contract is

awarded to develop solar powered micro-grid with battery and supercapacitor energy storage system.

#### INDIA AND SOUTH KOREA INK MOU ON TAXATION TREATY

India and South Korea have inked a new memorandum of understanding (MoU) on suspension of collection of taxes during pendency of mutual agreement procedure. This MoU will relieve the burden of double taxation for taxpayers in both the countries during the pendency of Mutual Agreement Procedure (MAP) proceedings.

#### UNION GOVT INKS MOU FOR ESTABLISHING IIITS AT RANCHI, NAGPUR & PUNE

The Union Government has inked a Memorandum of Understanding (MoU) for establishing three Indian Institute of Information Technology (IIITs) in the country. These IIITs are being set up at Ranchi (Jharkhand), Nagpur and Pune (Maharashtra).

## COMMITTEES IN NEWS

#### SHAH PANEL TO LOOK INTO RIL & ONGC DISPUTE: PRADHAN

A one-man committee to be headed by Justice (Retd) AP Shah was constituted to look into acts of omission and commission and recommend compensation to ONGC whose natural gas from Bay of Bengal block had flowed to adjoining fields of Reliance Industries.

#### REDDY TO HEAD JUDICIAL COMMITTEE ON OROP

Justice (Retired) L Narasimha Reddy, former Chief Justice of Patna High Court, will head the Judicial Committee to look into the implementation of One-Rank, One-Pension (OROP) scheme for the ex-servicemen. The panel was given a six-month deadline for submission of its recommendations.



#### CEA DR ARVIND SUBRAMANIAN COMMITTEE SUGGESTS GST RATE OF 17-18% CHIEF ECONOMIC ADVISOR

Dr Arvind Subramanian led Committee has recommended standard rate for Goods and Services Tax (GST) at 17 to 18 per cent. The Committee has submitted its report to Union Finance Minister Arun Jaitley in New Delhi.

#### Recommendations of Dr Arvind Subramanian Committee

- Standard GST rate of 17 to 18 per cent.
- Revenue-neutral rate of 15 to 15.5 per cent.
- Two options for states: Single rate of 1 per cent or a range of 17-18 per cent. Allocation to states will depend on revenues raised by Centre and states. Three-tier GST rate structure: Essential goods will be taxed at a lower rate of 12 per cent.

## APPOINTMENT (INDIA AND WORLD)

#### DILIP GHOSH APPOINTED WEST BENGAL BJP CHIEF

BJP appointed Dilip Ghosh as the new president of West Bengal, replacing Rahul Sinha. Ghosh was a state BJP general secretary after joining the party some time back.

#### CHAUDHARY UNANIMOUSLY ELECTED BIHAR SPEAKER

Senior JD(U) leader Vijay Kumar Chaudhary unanimously elected Speaker of 16th Bihar Assembly. Chaudhary had served as Minister of water resources, I&PRD and agriculture in the previous Nitish Government, was opposed by none and even Opposition parties submitted nomination papers on his behalf.

#### MAURICIO MACRI BLANCO

Mauricio Macri Blanco was in as the President of Argentina. He succeeded Cristina Elisabet Fernandez de Kirchner who was in the office for two terms between 2007 and 2015.

#### PATRICIA SCOTLAND

Dominica-born British lawyer Patricia Scotland appointed as the Secretary General of the Commonwealth of Nations. With this, Patricia becomes the first British citizen and first woman as well to hold the role in the 66-year history of 53-member Commonwealth. Scotland succeeds India's Kamallesh Sharma and will join the office on 1 April 2016.



#### AK JAIN IS NEW CBDT CHIEF

Senior revenue service officer AK Jain was appointed Chairman of Central Board of Direct Taxes (CBDT), the apex policy making body of Income Tax department. Jain, a 1978

batch Indian Revenue Services officer, was made acting Chairman of the board following superannuation of Anita Kapur on November 30.

#### **SUBROTO SOM**

Mashreq, Dubai's third-biggest bank by assets appointed Subroto Som the head of its retail banking group.

#### **SIR VENKATRAMAN RAMAKRISHNAN**

Sir Venkatraman Ramakrishnan, an Indian-American scientist assumed Presidency of the Royal Society in London.

#### **DR VIJAY M RAO**

Indian-American Dr Vijay M Rao was named as the chairperson of the prestigious Radiological Society of North America (RSNA) Board of.

#### **KAHER KAZEM**

General Motors has appointed Kaher Kazem as President and Managing Director of its India operations, effective January 1. Kazem, who is currently chief operating officer (COO) of GM India, will be replacing Arvind Saxena.

#### **PRAVIN GORDHAN**

Pravin Gordhan, an Indian-origin politician has been appointed as South Africa's new Finance Minister. With this he becomes country's third Finance Minister in a week. He replaces David van Rooyen.

#### **JEFF WILLIAMS**

Jeff Williams appointed as the Chief Operating Officer (COO) of Apple Inc. The post of COO of the company had been lying vacant since Tim Cook's ascension to position of Chief Executive Officer of Apple Inc in 2011.

#### **ANJU BOBBY GEORGE**

Anju Bobby George, the former long jump world champion, was appointed as the chairperson of the Target Olympic Podium Scheme (TOPS). She will be assuming the charge in the first week of December 2015.



#### **SUNIL KANORIA**

Sunil Kanoria was appointed as the President of The Associated Chamber of Commerce and Industry of India (ASSOCHAM). Kanoria has succeeded Rana Kapoor, Yes Bank Managing Director and CEO.

#### **SANJAY PRADHAN**

The Open Government Partnership (OGP) selected Indian-origin World Bank official Sanjay Pradhan to lead the organization. Pradhan will help ensure that OGP continues to succeed in its mission to promote government transparency, accountability and responsiveness to citizens.

#### **P UDAY BHASKAR**

P Uday Bhaskar appointed as the Chairman of Andhra Pradesh Public Service Commission (APPSC). Sivanarayana, who is one of the member of APPSC, had been the Interim Chairman but he retired in June 2015.

#### **MAHESH GUPTA**

The PHD Chamber of Commerce and Industry (PHDCCI) has a new President in Mahesh Gupta. Gupta, a seasoned entrepreneur, is currently Chairman of Kent RO Systems Ltd, which is a leading player in water purifier industry. Gupta succeeds Alok Shriram who demitted office.

#### **JUSTICE TIRATH SINGH (TS) THAKUR**

Justice Tirath Singh (TS) Thakur was sworn in as 43rd Chief Justice of India (CJI) by President Pranab Mukherjee at Rashtrapati Bhavan, New Delhi. Thakur succeeded incumbent Justice H L Dattu.

#### **KAPIL CHOPRA**

Kapil Chopra, President, The Oberoi Group, has been appointed as the Chairman of World Travel & Tourism Council, India Initiative (WTTICII) for 2016.

#### **UDAI KUMAR**

The Metropolitan Stock Exchange (formerly MCX Stock Exchange) is set to appoint its interim Managing Director and CEO Uday Kumar as MD & CEO. The equities and commodities market regulator SEBI is expected to clear the appointment soon.

## OBITUARIES

### SANJEEV SHARMA

ABB India Ltd has appointed Sanjeev Sharma as Managing Director with effect from January 1, 2016, to continue the path of next level of growth across utilities, industries and infrastructure in the country.

### PRAKASH KUMAR SINGH

Prakash Kumar Singh appointed as the new chairman of state-run Steel Authority of India (SAIL). The post of permanent chairman in the company has been lying vacant since incumbent CS Verma was refused an extension by the government in June.

### AHMAD JAVED

Ministry of External Affairs (MEA) appointed Mumbai Police Commissioner Ahmad Javed as the Ambassador to Saudi Arabia. With this, Javed became the 20th Ambassador to Saudi Arabia.

### REVA KHETRAPAL

Former Delhi High Court judge Reva Khetrapal took oath as Delhi's new Lokayukta. The post of the anti-corruption ombudsman was vacant since November 2013, when retired Justice Manmohan Sarin renounced the office.

### LALIT MODI

After being ousted as president of the Rajasthan Cricket Association (RCA) for 14 months, former IPL commissioner Lalit Modi again become the President of RCA .



### R.K. MATHUR

Former Defence Secretary R.K. Mathur has been appointed as Chief Information Commissioner (CIC), breaking away from the convention of appointing the head from among the serving Information Commissioners. The post had fallen vacant after Vijai Sharma completed his tenure on December 1.

### P DEVADAS, LEADING TN ASTRONOMER, PASSES AWAY

Prof P Devadas, the legendary astronomer based in Chennai, passed away. The nonagenarian astronomer, described as a space scientist who has been honoured many times by the international astronomy community, has made a lot of contributions in the field of lunar and planetary studies.

### MAHIP SINGH

Writer, columnist and journalist Mahip Singh passed away at a private hospital in Gurgaon after a brief illness, family members said. He was 85.

### ELDAR RYAZANOV

Eldar Ryazanov, one of the most popular Russian film directors of the Soviet era, died following the prolonged illness. He was 88.

### SABRI KHAN

Renowned sarangi player Ustad Sabri Khan died in New Delhi due to breathing problems. He was 88. Khan belonged to the Sainia Gharana, which traces the tradition of its music back to Tansen.

### MAM RAMASWAMY

Industrialist, founder of Chettinad Group, former parliamentarian MAM Ramaswamy passed away in Chennai due to prolonged illness. He was 84. He was popularly known as MAMR in political, business and sports circles.

### SHARAD ANANTRAO JOSHI

Sharad Anantrao Joshi, a renowned agro-economist and veteran leader of farmers passed away in Pune, Maharashtra.

### CHATLA SRIRAMULU

Noted writer and theatre artiste Chatla Sriramulu (84) passed away at Secunderabad. He was awarded 'Best Actor' twice by Andhra Nataka Kala Parishad and was also a recipient of Central Government's Sangeet Natak Akademi Award in 1982.

**PETER DICKINSON**

British Novelist Peter Dickinson passed away recently following a brief illness in Winchester, Hampshire. He was 88. He was a prolific novelist for adults and children.

**NOORUL HUDA**

Veteran leader of Communist Party of India (M) of eastern India, Noorul Huda passed away following a cardiac arrest in Kolkata. He was 86.

**KURT MASUR**

One of the world's greatest conductors, Kurt Masur passed away on 19 December 2015 in the United States. He died from complications of Parkinson's Disease.

## AWARDS

**PREZ GETS GLOBAL LEADER AWARD FOR OPEN INNOVATION**

President Pranab Mukherjee was presented the Garwood Award for 'Outstanding Global Leader in Open Innovation' by the UC Berkeley-Haas School of Business in California, United States of America, at Rashtrapati Bhavan.

**DILIP KUMAR GETS PADMA VIBHUSHAN**

Dilip Kumar was awarded with PADMA VIBHUSHAN. Union Home Minister Rajnath Singh handed over to the actor the Padma Vibhushan medallion, the citation and a shawl in the presence of Maharashtra Governor Ch Vidyasagar Rao and Maharashtra Chief Minister Devendra Fadnavis. Close family members and well-wishers of Dilip Kumar and his wife Saira Banu were also present on the occasion.

**LIFETIME ACHIEVEMENT AWARD AT THE ANNUAL ASIAN BUSINESS LEADERSHIP FORUM (ABLF) SERIES**

Hinduja Brothers were honoured with the prestigious Lifetime Achievement Award at the annual Asian Business Leadership Forum (ABLF) Series in Dubai. The prestigious award recognizes the most powerful and influential business leaders.

**SUPER 30 FOUNDING MATHEMATICIAN ANAND HONoured IN GERMANY**

Founder of super 30 academy Anand Kumar, was honoured for his commendable work by Eva-Maria Stange, Minister of State for higher education and research.

**UNESCO FELLINI MEDAL TO BE AWARDED AT IFFI FOR THE FIRST TIME**

The UNESCO Fellini medal will be awarded in India for the first time at the 46th International Film Festival of India (IFFI) in collaboration with the International Council for Film, Television and Audiovisual Communication (ICFT), Paris. The medal is given to a film that reflects UNESCO's ideals.

**DR APJ ABDUL KALAM IGNITE AWARDS**

President Pranab Mukharjee presented Dr APJ Abdul Kalam IGNITE awards 2015 to a total of 40 school students of 27 districts from 18 states. The awards were given away for 31 grass root innovations at the prestigious Indian Institute of Management Ahmedabad (IIM-A).

**E-INDIA AWARD**

The Delhi Development Authority (DDA) awarded with the E-India Award for adopting technology to serve the public better and using resources efficiently through mobile applications. The award was received by VS Tomar, Director (Systems) DDA during the e-INDIA SUMMIT 2015 in Mumbai.

**SANGEET SAMMAN**

Renowned violinist Lakshminarayana Subramaniam will be honoured with the Sangeet Samman at the ITC Sangeet Sammelan 2015 beginning on 4 December 2015 at the Victoria Memorial Hall, Kolkata.

**GOLDEN PEACOCK AWARD**

Internationally co-produced adventure drama film Embrace of the Serpent on 30 November 2015 was awarded with the Golden Peacock Award for the Best Film at the 46th International Film Festival of India (IFFI), Goa.

**INDIAN NATIONAL BAR ASSOCIATION'S (INBA) AWARD**

Pulin Kumar, Group Senior Legal and Compliance Director of Adidas India was conferred with the Indian National Bar

Association's (INBA) General Counsel of the year 2015 - Retail Award in New Delhi.

#### **'FORBES TOP 100 MIDDLE EAST - GLOBAL MEETS LOCAL 2015' AWARD**

Tech Mahindra, a specialist in digital transformation, consulting and business re-engineering, has been awarded the prestigious 'Forbes Top 100 Middle East - Global Meets Local 2015' Award.

#### **UTTAR PRADESH RATNA AWARD**

Frank Islam, an Indian-American entrepreneur and philanthropist, will be conferred with Uttar Pradesh Ratna Award on 4 January 2016 at the inaugural UP Pravasi Diwas in Agra. The UP Ratna Award is conferred to the NRIs, who hail from the state.

#### **LIFETIME ACHIEVEMENT AWARD AT THE DUBAI INTERNATIONAL FILM FESTIVAL (DIFF)**



Veteran Bollywood actor Naseeruddin Shah was honoured with the lifetime achievement award at the Dubai International Film Festival (DIFF). French actress Catherine Deneuve also received the award.

#### **QUEEN'S YOUNG LEADERS AWARD**

Two Indians, Kartik Sawhney and Neha Swain, have won the 2016 Queen's Young Leaders award in the United Kingdom which will be presented by the British monarch in Buckingham Palace in June 2016.

#### **MAILER PRIZE FOR LIFETIME ACHIEVEMENT**

India-born author Salman Rushdie was awarded the prestigious Mailer Prize for lifetime achievement. American experimental performance artist Laurie Anderson presented the award to Rushdie at Pratt Institute in Brooklyn, New York City.

#### **SOUTH EAST ASIAN WRITE AWARD**

Indian-origin Tamil writer Jamaludeen Mohamed Sali was declared as the winner of the prestigious South East Asian Write Award for Singapore. Sali will receive the award for literary excellence.

#### **BAPPI LAHIRI AND SINGER KUMAR SANU WITH LIFETIME ACHIEVEMENT AWARDS**

The West Bengal Government honoured music composer Bappi Lahiri and singer Kumar Sanu with Lifetime Achievement Awards.

#### **GENESIS PRIZE LAUREATE**

Renowned Israeli-US violinist Itzhak Perlman was given the 2016 Genesis Prize Laureate for his accomplishments as a musician, teacher and advocate for people with disabilities.

#### **GRAHAM BELL AWARD**

Global software giant Wipro announced that it won the 2015 Aegis Graham Bell Award for developing a solution for the Internet of Things (IoT).

#### **THE CONFEDERATION OF INDIAN INDUSTRY (CII)-ITC AWARDS 2015**

The CII ITC awards were given for Excellence in Sustainable Business were conferred in New Delhi. They were conferred on 26 awardees in 4 main categories and 9 sub categories.

#### **MISS UNIVERSE 2015**

Miss Philippines Pia Alonzo Wurtzbach crowned Miss Universe 2015 at the final of 64th edition of Miss Universe held in Las Vegas, the USA. She was crowned by Miss Universe 2014 winner Paulina Vega of Columbia. Urvasi Rautela who represented India in the contest couldn't make it to top 15 semi-finals round.

#### **MISS WORLD 2015**

Miss Spain Mireia Lalaguna Royo was crowned Miss World 2015 at the Beauty of Crown Theater in Sanya, China. Rolene Strauss of South Africa crowned Mireia Lalaguna as her successor at the end of the event. It is the first time Spain has won the title of Miss World.

## **DEFENCE NEWS**

#### **COMBINED COMMANDERS CONFERENCE HELD ON INS VIKRAMADITYA OFF KOCHI COAST**

Combined Commanders Conference, an annual tri-services event chaired by Prime Minister Narendra Modi was held

on board INS Vikramaditya about 50 kms off Kochi coast. This is the first time when the conference was held outside New Delhi.

#### **INTERCEPTOR BOAT ICGS C-422 COMMISSIONED INTO INDIAN COAST GUARD SERVICE**

Indian Coast Guard has commissioned interceptor boat 'ICGS C-422' into its fleet to further enhance its vigil along



Pondicherry and South Tamil Nadu coast in the Bay of Bengal. ICGS C-422 is the 36th interceptor boat to be inducted into the

Coast Guard service. The boat is capable of multiple tasks including interdiction, surveillance and search and rescue.

#### **SAADMEX**

The South Asian Annual Disaster Management Exercise (SAADMEx) 2015 was concluded by the Union Government in Delhi. This was the first-ever joint exercise to be conducted by the National Disaster Response Force (NDRF) of India. This joint exercise was attended by South Asian Association for Regional Cooperation (SAARC) member countries from 23 November to 26 November 2015. The member countries are Afghanistan, Bangladesh, Bhutan, India, Maldives, Nepal, Pakistan and Sri Lanka.

#### **US PACIFIC AIR FORCES COMMANDER IN NEW DELHI TO STRENGTHEN INDIA-US MILITARY COOPERATION**

US Pacific Air Forces Commander Gen Lori J Robinson was on an official visit to the Capital for strengthening India-US military cooperation, especially in the wake of America's "rebalance" to Asia Pacific.

#### **SAMUDRA PAVAK ARRIVES AT PORBANDAR**

The Indian Coast Guard (ICG) Ship Samudra Pavak was inducted in services. The ship has arrived at ICG's Porbandar base and will be commissioned by the end of this year.

#### **INDIA SUCCESSFULLY TEST-FIRED NUCLEAR-CAPABLE PRITHVI-II MISSILE**

India successfully test-fired its indigenously developed nuclear capable Prithvi-II missile from ITR at Chandipur,

which has a strike range of 350 km, as part of a user trial by the army. The surface-to-surface Prithvi-II missile is capable of carrying 500 kg to 1,000 kg of warheads and is thrusted by liquid propulsion twin engines.

#### **33 PER CENT RESERVATION FOR WOMAN IN PARAMILITARY FORCES**

Union Home Minister Rajnath Singh told Parliament that the government was considering 33 per cent reservation for women in the paramilitary forces.

#### **INDO-RUSSIA BILATERAL NAVAL EXERCISE INDRA NAVY-15 BEGAN IN VISAKHAPATANAM**

Indo-Russia bilateral maritime exercise Indra Navy 2015 commenced in Vishakhapatnam. The exercise epitomises the strategic relationship between the two nations. The 8th edition of Indra Navy was conducted in the Bay of Bengal till 12 December 2015.

#### **PAKISTAN SUCCESSFULLY TESTS NUCLEAR-CAPABLE SHAHEEN-IA BALLISTIC MISSILE**

Pakistan has successfully tested the nuclear-capable Shaheen-IA ballistic missile with a range of 900 km. It is second nuclear capable missile test to be undertaken by Pakistan. Earlier Shaheen-III surface-to-surface ballistic missile with a range of 2,750 km was tested.

#### **RS.40,000CR. DEFENCE DEAL WITH RUSSIA**

A defence deal potentially worth Rs. 40,000 crore, one of the biggest of its kind to be approved by the Modi government, could be the highlight of Prime Minister's visit to Russia. The Defence Acquisition Council (DAC) chaired by Defence Minister Manohar Parrikar cleared the purchase of five S400 Triumf longrange air defence systems from Russia.

#### **NUCLEAR-CAPABLE DHANUSH MISSILE SUCCESSFULLY TEST FIRED FROM WARSHIP SUBHADRA**

The nuclear-capable Dhanush ballistic missile was successfully test fired from warship Subhadra, off the Puri coast of Odisha in the Bay of Bengal. The test was conducted by Defence Research and Development Organisation (DRDO). The missile has a length of 8.53 meters and is 0.9 meter wide. It is single-stage, liquid

propelled which can hit both land and sea-based targets upto strike range of 350 kms.

#### INDIA SUCCESSFULLY TEST-FIRES AGNI-I MISSILE

India successfully test-fired the indigenously built nuclear-capable Agni-I missile, capable of hitting a target at a distance of 700 km, from a test range off the Odisha coast as part of Strategic Forces Command (SFC) training exercise. Weighing 12 tonnes, the 15-metre-long Agni-I is designed to carry a payload of more than one tonne. Its strike range can be extended by reducing the payload.

#### INDIA-ISRAEL CO-DEVELOPED LRSAM MISILE SUCCESSFULLY TESTED

Long Range Surface-to-Air Missile (LRSAM) co-developed by India and Israel was successfully test-fired for the first time from an Israeli Naval Platform. The trial test was undertaken by Israel Aerospace Industries (IAI) in the presence of Defence Research Development Organisation (DRDO) scientists.



#### About the Missile

- a) LRSAM is also called Barak 8 missile in Israel which in Hebrew language means Lightning.
- B) Barak 8 is an advanced, long-range missile defence and air defence system. Its main features are long range, active radar seeker missile, vertical launch and multiple simultaneous engagements.

#### COCHIN SHIPYARD LAUNCHES FAST PATROL VESSELS FOR COAST GUARD

The public sector Cochin Shipyard Ltd has launched the nineteenth of the 20 Fast Patrol Vessels being built for Indian Coast Guard. The vessel was named "ICGS Atulya" and launched by Hema Subramaniam, wife of Commodore K. Subramaniam, Chairman & Managing Director, CSL.

#### GRSE LAUNCHES FIFTH SHIP OF INDIAN NAVY'S LCU MK IV PROJECT

The fifth ship of Indian Navy's LCU MK IV project, was launched at Garden Reach Shipbuilders and Engineers Ltd (GRSE) in Kolkata. LCU L-55 is the fifth vessel in the series

of eight Landing Craft Utility Ships being designed and built by GRSE for the Indian Navy.

## RANKS AND REPORTS

#### ANGELA MERKEL TIME PERSON OF THE YEAR 2015'

U.S. magazine Time named German Chancellor Angela Merkel as its "Person of the Year 2015," hailing her leadership during Europe's debt, refugee and migrant crises, as well as Russia's intervention in Ukraine.

#### INDIA RANKS 130 IN HUMAN DEVELOPMENT INDEX: UNDP

India ranked 130 among 188 countries in Human Development Report 2015 released by the United Nations Development Programme (UNDP). The ranking is for the year 2014. Norway topped followed by Australia and Switzerland. As per the report, the HDI rank of Bangladesh and Pakistan was 142 and 147, respectively. Among the BRICS nations, India was ranked lowest.

#### GLOBAL KNOWLEDGE PARTNERSHIP ON MIGRATION AND DEVELOPMENT

World Bank Group's Global Knowledge Partnership on Migration and Development (KNOMAD) initiative released the Migration and Remittances Factbook 2016. The report provides a snapshot of latest statistics on immigration, emigration, skilled emigration, and remittance flows for 214 countries and territories. As per the report, the number of international migrants is expected to surpass 250 million in 2015. India was the largest remittance receiving country, with an estimated 72 billion US dollars in 2015, followed by China (64 billion) and the Philippines (30 billion US dollars).

#### GLOBAL ILLICIT FINANCIAL FLOWS REPORT

Global Financial Integrity (GFI) released the Global Illicit Financial Flows Report 2015 entitled Illicit Financial Flows from the Developing Countries: 2004-2013. The report found that developing and emerging economies lost 7.8 trillion US dollars in illicit financial flows from 2004 through 2013. Among the 149 countries surveyed, India stood at the 4th position in terms of illicit financial flows between 2004 and 2013 with 51 billion US dollars.

**BEST COUNTRIES FOR DOING BUSINESS**

India has been ranked a low 97th out of 144 nations, behind Kazakhstan and Ghana, on Forbes' annual list of the best countries for doing business in 2015, scoring poorly on metrics like trade and monetary freedom and tackling challenges like corruption and violence. Denmark topped the list of the 144 nations on the Best Countries of Business in 2015 list by Forbes.

**INDIA AND WORLD****CHINA URGED G20 MEMBER COUNTRIES TO PURSUE STRUCTURAL REFORMS**

China, which will be hosting the 2016 G20 meet and holder of the rotating presidency, urged member countries to pursue structural reforms to spur global economic growth even as the Asian giant's economy slows.

**TAPI GAS PIPELINE COULD BECOME A REALITY SOON**

Vice President Hamid Ansari joined Pakistan Prime Minister Nawaz Sharif and Afghanistan President Ashraf Ghani along with his host Turkmenistan President

Gurbanguly Berdimuhamedov to press a button that will forge the first pipeline to supply Turkmen gas to Afghanistan, Pakistan and India, (TAPI) with a final length of nearly 1,800 km by the time of its completion in 67 years. The project has potential to extract from it between 15%-25% of its natural gas needs of India.

**COOPERATION IN DEFENCE BETWEEN US AND INDIA**

India and the U.S. have identified 17 new areas for potential cooperation under the Defence Technology and Trade Initiative (DTTI), a flagship scheme to enhance bilateral strategic partnership, particularly in high technology, launched in 2012.

Concluding his four day tour of the United States, Defence Minister Manohar Parrikar said he and his counterpart, Ash Carter, had agreed to closely monitor the progress of the DTTI.

**SCIENCE AND TECHNOLOGY****HELIXSAFE TO COME TO RESCUE**

A wearable device that aims at automatically providing relief and summoning medical help for victims who are left unattended after serious automobile accidents has been developed by a student in Uttar Pradesh. Seventeen year old Akshat Prakash, named his invention 'HelixSafe' and presented it at the Taiwan International Science Fair, 2015.

**HETERO BECAME FIRST INDIAN COMPANY TO RECEIVE DCGI'S APPROVAL FOR HEPATITIS C DRUG**

Hyderabad-based Hetero Drugs announced that it received the approval of Drug Controller General of India (DCGI) to launch fixed-dose combination therapy Ledipasvir-Sofosbuvir. The product will be available under the brand name Ledisof in India. With this approval, Hetero became the first company in the country to get approval from DCGI to launch hepatitis C medicines.

**GAIL, ISRO LAUNCH SATELLITE-BASED PORTAL TO MONITOR PIPELINES**

GAIL (India) Limited in collaboration with National Remote Sensing Centre, a unit of Indian Space Research Organization (ISRO), has launched a surveillance geo-portal – 'Bhuvan-GAIL Portal' – that utilises space technology for its pipeline safety application.

**ATLAS V ROCKET LIFTED OFF WITH CYGNUS CARGO SPACESHIP TO ISS**

A United Launch Alliance Atlas V (401 configuration) rocket carrying the OA-4 Cygnus cargo spacecraft with much needed supplies blasted off towards the International Space Station (ISS). The rocket lifted off from Space Launch Complex 41, Cape Canaveral Air Force Station after three days of delay due to poor weather.

**INTERNATIONAL NEWS****UN SECURITY COUNCIL EXTENDED BAN ON TALIBAN**

The UN Security Council (UNSC) unanimously adopted resolution 2255 (2015) under Chapter VII of the United Nations Charter. The resolution extends and adjusts

sanctions regime against individuals and entities affiliated with the Taliban for 18 months.

#### **MISS IRAQ BEAUTY PAGEANT HELD FOR THE FIRST TIME SINCE 1972**

Miss Iraq beauty pageant was held for the first time since 1972. In the final event of the pageant, Shaymaa Qasim Abdelrahman was crowned Miss Iraq.

#### **IMF APPROVED ASSISTANCE TO PAKISTAN**

The IMF approved nearly \$500 million in its latest tranche of financial assistance to Pakistan, bringing the total amount of money released to revive the country's economy to \$5 billion.

#### **TUNISIA DECLARED NATIONWIDE EMERGENCY**

Tunisia's President Beji Caid Essebsi declared a nationwide state of emergency and a curfew in the capital after a bomb attack on a presidential guard bus killed at least 12 people.

#### **COMMONWEALTH TRADE FINANCE FACILITY**

Sri Lanka, India, Malta and Mauritius have come together to establish a Commonwealth Trade Finance Facility to boost trade and investment flows, particularly for developing nations of the Commonwealth.

#### **US INCREASED H2B QUOTA**

US lawmakers have decided to increase the quota for H-2B visas meant for unskilled foreign workers by nearly 400 per cent but the move is unlikely to significantly impact Indians as most of them do not opt for it.

#### **AMERICAN UNIVERSITY ANNOUNCES APJ ABDUL KALAM FELLOWSHIP FOR INDIAN STUDENTS**

The University of South Florida (USF) has announced a postgraduate fellowship in the name of former president Dr. APJ Abdul Kalam to support accomplished and talented Indian students looking to study abroad.

#### **MYANMAR LAUNCHED ITS FIRST UNESCO BIOSPHERE RESERVE INLE LAKE**

Myanmar launched its first UNESCO Biosphere Reserve Inle Lake in Shan state. The Inle Lake was designated as UNESCO Biosphere reserve in Paris in June 2015.

#### **BEIJING LIFTS RED ALERT FOR SMOG**

Chinese capital Beijing lifted its first ever red alert for smog as the hazardous haze which surrounded the city bringing much relief to the over 22 million residents.

#### **SET UP FOR CONSTITUTIONAL ASSEMBLY SRI LANKA**

Sri Lanka's President Maithripala Sirisena, Prime Minister Ranil Wickremesinghe will move a resolution in Parliament for converting the House into a 'Constitutional Assembly' (CA). This is to start the process of drafting a Constitution to replace the current one, in place since 1978.

#### **SILK ROAD ECONOMIC BELT WILL BE THE FOCUS OF SCO**

The Shanghai Cooperation Organisation (SCO) meeting is set to showcase growing alignment between China and Russia, through closer integration of the Beijing marshalled Silk Road Economic Belt (SREB) with Moscow driven Eurasian Economic Union (EEAU), steered by a 10 year developmental plan.

#### **NEW ZEALAND FORMALLY BECOMES MEMBER OF AIIB**

New Zealand has formally become a member of the Asian Infrastructure Investment Bank (AIIB), Finance Minister Bill English. New Zealand's ratification would contribute to the AIIB reaching the 50-percent threshold of the needed for the AIIB to establish operations, English said in a statement.



#### **UN CHIEF LAUNCHED ANTICIPATE, ABSORB, RESHAPE INITIATIVE TO BUILD CLIMATE RESILIENCE**

The United Nations (UN) Chief Ban Ki-moon along with the agencies of the UN system launched initiative titled Anticipate, Absorb, Reshape to build climate resilience in the world's most vulnerable countries. The initiative was launched during the United Nations climate change conference (COP21) in Paris.

#### **WOMEN ELECTED IN FIRST EVER PARTICIPATION IN SAUDI ARABIA**

Saudi Arabians voted 17 women into public office in municipal elections in the conservative Islamic kingdom, the first to allow female participation. The election was the

first in which women could vote and run as candidates, a landmark step in a country where women are barred from driving and are legally dependent on a male relative to approve almost all their major life decisions.

#### **WORLD LEADERS LAUNCHED MISSION INNOVATION FOR ACCELERATING CLEAN ENERGY REVOLUTION**

World leaders launched Mission Innovation for accelerating clean energy revolution across the world. The mission was launched by 20 participating countries, including India, at the United Nations Climate Change Conference 2015 (COP21) in Paris-Le Bourget, France.

#### **LUXEMBOURG BECAME THE 10TH COUNTRY TO RATIFY AOA OF ASIAN INFRASTRUCTURE INVESTMENT BANK**

Luxembourg became the 10th country to ratify the Articles of Agreement (AoA) that will lay the legal framework for the China-initiated Asian Infrastructure Investment Bank (AIIB). Apart from Luxembourg, Australia, Austria, Brunei Darussalam, China, Mongolia, Nepal, New Zealand, Singapore and United Kingdom ratified the 60-article agreement so far.

#### **SAUDI ARABIA ANNOUNCES 34 NATIONS ISLAMIC COALITION TO FIGHT TERRORISM**

Saudi Arabia has launched Islamic Military Coalition, a new military alliance of 34 nations mainly Muslim nations to fight terrorism. It has been established in pursuance of the objectives and principles of the charter of the Organization of Islamic Cooperation (OIC).

#### **IAEA ENDS 12 YEAR IRAN NUCLEAR WEAPON PROBE**

International Atomic Energy Agency (IAEA) has ended its 12-year investigation into concerns that Iran might be developing nuclear weapons. In this regard, IAEA Board of Governors have passed a resolution ending its long-running inquiry against Iran but allowing inspectors to continue to police the country's nuclear programme.

#### **UNITED KINGDOM JOINS THE FIGHT AGAINST SYRIA**

British aircraft began bombing Syria just hours after the government secured an overwhelming parliamentary vote in the House of Commons for military action against the Islamic State in the West Asian country. The recent

resolution passed by the United Nations Security Council, established the legality of the operation.

#### **MYANMAR INAUGURATED YANGON STOCK EXCHANGE**

Myanmar inaugurated a new stock exchange, named Yangon Stock Exchange (YSX), with plans for six companies to start trading in March 2016.

#### **OPERATION INHERENT RESOLVE TO TACKLE ISIS**

OIR is the US military operation name for the intervention against the Islamic State of Iraq and Syria (ISIS), including both the campaign in Iraq and the campaign in Syria.

#### **BURKINA FASO PRESIDENT**

Roch Marc Kabore became Burkina Faso's first democratically elected leader in nearly four decades, vowing a brighter future for the western African country after a year of political turmoil and unrest.

## **SUMMITS**

#### **CULTURE MINISTER MAHESH SHARMA INAUGURATES INDIA-LAOS CONFERENCE IN DELHI**

India values its relations with Laos as the two countries share a long history of cultural relations over centuries, Union Tourism and Culture Minister Mahesh Sharma said. Inaugurating an international conference on 'India-Laos: Inter-Cultural Relations.'

#### **10<sup>TH</sup> WTO MINISTERIAL CONFERENCE IN NAIROBI**

The five-day long 10th World Trade Organisation (WTO) Ministerial Conference concluded in Nairobi, Kenya. The conference concluded with the adoption of the Nairobi Package that is aimed at benefitting organization's poorest members.



#### **2<sup>ND</sup> WORLD INTERNET CONFERENCE CONCLUDED IN WUZEN, CHINA**

The three-day long 2nd World Internet Conference was concluded at Wuzen in China. Wuzen is located in Zhejiang Province in eastern China. The conference was held with

theme An Interconnected World Shared and Governed by All—Building a Cyberspace Community of Shared Destiny.

#### MEETING OF THE COUNCIL OF HEADS OF GOVERNMENTS OF SHANGHAI COOPERATION ORGANISATION

The two-day 14th Meeting of the Council of Heads of Governments of Shanghai Cooperation Organisation (CSO) Member States was concluded. It was held at Zhengzhou, China.

#### MINISTERIAL CONFERENCE OF HEART OF ASIA-ISTANBUL PROCESS

The two-day 5th Ministerial Conference of Heart of Asia-Istanbul Process was concluded in Islamabad, Pakistan. The event was jointly inaugurated by Pakistan Prime Minister Nawaz Sharif and President of Afghanistan Ashraf Ghani.

#### NMPT HOLDS TRADE MEET IN MYSORE

New Mangalore Port Trust (NMPT), in association with Mysore Chamber of Commerce and Industry and Nanjangud Industries Association, organized a trade meet in Mysore.

#### ISB HOSTED ANGEL SUMMIT IN HYDERABAD

Angel Hub hosted the first edition of The Angel Summit at the Indian School of Business (ISB) campus in Hyderabad.

#### SECURITY EXPO IN CAPITAL CONCLUDES

UBM India recently concluded its 9th International Fire & Security Exhibition and Conference (IFSEC) India Expo 2015 in the Capital. It was inaugurated by Deputy Chief Minister of Delhi Manish Sisodia.

#### THE FIRST BRICS MEDIA SUMMIT

The first BRICS media summit, was hosted by China's



Xinhua News Agency and co-chaired by The Hindu group of publications, Empresa Brasil de Comunicacao S/AEBC of Brazil, Rossiya Segodnya of Russia and South Africa's Independent Media.

#### 10TH EAST ASIA SUMMIT HELD IN KUALA LUMPUR, MALAYSIA

The 10th East Asia Summit (EAS) was held in Kuala Lumpur, Malaysia. The year's summit held under the theme Our People, Our Community, Our Vision. The summit was chaired by the Prime Minister of Malaysia Najib Razak and attended by the Heads of State/Government of ASEAN Member States.

#### WORLD ROBOT OLYMPIAD, 2015 HELD IN DOHA; 2016 SESSION TO BE HELD IN DELHI

World Robot Olympiad (WRO), 2015 was held in Doha, Qatar. The 2015 session of the event was held with theme Robot Explorers. It was also announced that the 13th World Robot Olympiad will be held in Delhi in November 2016.

#### 'BIZ BRIDGE' MEET IN KOLKATA

Loan applications worth Rs. 50 crore were received from micro, small and medium enterprises (MSMEs), both existing and prospective, from the eastern region, particularly West Bengal, at the end of the four-day 'Biz Bridge 2015' organised in Kolkata.

#### PM NARENDRA MODI INAUGURATES TOP POLICE OFFICERS' CONFERENCE IN GUJARAT

Prime Minister Narendra Modi has formally inaugurated the All-India conference of Directors General of Police (AICDGPs) at Dhordo in white Rann of Kutch region near Bhuj, Gujarat.

## BOOKS AND AUTHORS

#### ON MY TERMS: FROM THE GRASSROOTS TO THE CORRIDORS OF POWER

An autobiography of Sharad Pawar was released by Prime Minister Narendra Modi. He, in his book, has provided a detailed account of the reason which helped in creation of rough patches in his relation with Rajiv Gandhi.

#### The Bose Brothers and Indian Independence – An Insider's Account:

The book titled The Bose Brothers and Indian Independence – An Insider's Account authored by Madhuri Bose was released.

## IMPORTANT DAYS

**25 November-** International Day for the Elimination of Violence Against Women was observed across the world on 25 November 2015.

**26 November** - The National Milk Day (NMD) was on 26 November 2015 observed across India to mark 94th birth anniversary of the Father of the White Revolution Dr Verghese Kurien.

**26th November-** The 'Constitution Day' of India is being observed on 26th November to spread awareness of Indian Constitution and its architect Dr. B R Ambedkar.

### 1 December

Every year on 1st December World Acquired Immuno Deficiency Syndrome (AIDS) Day is being observed. The theme for year 2015 is 'Getting to zero, End AIDS by 2030'

### 2 December

The International Day for the Abolition of Slavery was observed globally on 2 December 2015.

### 4 December

44th Navy Day was observed on 4 December 2015. The occasion saw screening of Navy Telefilm 2015 titled Empowering India Through Maritime Security and Indigenisation on DD National.

### 5 December

The International Volunteer Day (IVD) was on 5 December 2015 observed across the world with the theme The world is changing. Are you? Volunteer!.

### 10 December

Human Rights Day on 10 December 2015 was observed across the world. It aimed to promote and raise awareness of the two Covenants of Human Rights Day-International Covenant on Economic Social and Cultural Rights (ICESCR) and the International Covenant on Civil and Political Rights (ICCPR).

### 16 December

Vijay Diwas was observed across the country on 16 December 2015. On this day, nation remembers martyrs, who laid down their lives during Indo-Pak War of 1971.

### 18 December

International Migrants Day was observed across the world on 18 December 2015.

## VISITS

### SUSHMA SWARAJ VISITS TO PAKISTAN

External Affairs Minister Sushma Swaraj reached New Delhi after a 'successful' visit to Pakistan, where she attended the 'Heart of Asia' conference and held bilateral talks with Pakistan Prime Minister Nawaz Sharif and his adviser Sartaj Aziz.



### NATIONAL SECURITY ADVISORS OF INDIA, PAKISTAN MEET IN BANGKOK

The two NSAs issued a joint statement after the meeting stating that the talks revolved around issues like terrorism and security along the Line of Control (LoC) between both countries. The meeting between Ajit Doval and Nasir Janjua comes less than a week after Prime Minister Narendra Modi met his Pakistani counterpart Nawaz Sharif on the sidelines of the Paris Climate Summit.

### MODI VISITED RUSSIA

Prime Minister Narendra Modi arrived in Moscow on a two-day visit during which he will attend the 16th India-Russia annual summit. During the visit, a raft of agreements spanning a broad spectrum of sectors are expected to be signed following summit-level talks between the two countries with trade being a major focus area.

### MODI VISITED FRANCE

Prime Minister Narendra Modi and 80 other world leaders attended the two-week climate change conference in Paris, raising expectations that a global climate agreement would finally be stitched together, host France announced. The climate conference, called Conference of Parties, or COP.

## SPORTS NEWS

### KANE WILLIAMSON

Kane Williamson became the first cricketer from New Zealand to top the International Cricket Council's (ICC's) Test rankings. With this, Williamson moved above England's Joe Root (886 points) and South Africa's AB de Villiers (881) to sit on 889 points.



### ABHAY SINGH WON U-19 SINGAPORE SQUASH OPEN

India's Abhay Singh won the Under-19 Singapore Squash Open. In the final of the Old Chang Kee Singapore Open, he defeated second seed Alwin Chai of Malaysia. With this win, Abhay, the world number one junior player & has won seven junior titles in the year 2015.

### BARCA WIN CLUB WC

Lionel Messi fired Barcelona to its third Club World Cup title with a disputed opening goal as the European champion beat South American champion River Plate 3-0 in the final.

### CHENNAI LIFT ISL TITLE

Forced to shift base to another venue due to floods in their home city, Chennaiyin FC crowned the Indian Super League champions after they beat FC Goa 3-2 in a drama-filled summit clash in which three goals were scored in the last four minutes.

### MIRZA PROPELS TO NO.1

The Hyderabadadi had a splendid 2015 with ten titles of which nine came with Martina Hingis. The duo won Wimbledon and US Open together before capping off the season with the year ending WTA Finals title. Deservedly, Sania finished the year atop the doubles rankings.

### ANIRBAN LAHIRI

Indian golfer Lahiri won the Maybank Malaysian Open and defeated another Indian, Shiv Chowrasia to win the Hero Indian Open. But his biggest success came when he was

named to represent India at the 2015 Presidents Cup, the first ever Indian to get the honour.

### PUJARA IS BRAND AMBASSADOR OF RHM

Indian cricketer and local boy Cheteshwar Pujara was appointed as the brand ambassador of Rajkot Half Marathon to be organised here on January 24. The marathon is jointly organised by the Rajkot Municipal Corporation (RMC) and the city police.

### INDIA DROPS TO 7TH IN FIH RANKINGS

The bronze medal in the recently-held Hockey World League (HWL) Final, notwithstanding, India dropped a place to the seventh position in the latest International Hockey Federation (FIH) for men. World champions Australia, the winners of HWL Final in Raipur, continue to occupy the top spot ahead of second placed Netherlands and Germany.

### JAPAN'S NOZOMI OKUHARA, KENTO MOMOTA WON SINGLES TITLES AT WORLD DUBAI SUPERSERIES FINALS

Japanese shuttlers Kento Momota and Nozomi Okuhara won Men's singles and Women's singles title at the BWF World Superseries finals held at the Hamdan Sports Complex, Dubai.

### APURVI CHANDELA WINS GOLD MEDAL AT NATIONAL SHOOTING CHAMPIONSHIP

Apurvi Chandela from Rajasthan has won a Gold medal in the 59th National Shooting Championship in Delhi. She won the gold medal in 10-metre Air Rifle event in women's category by shooting 207.8 score in the finals.

### VIJAY KUMAR WON GOLD IN THE 59TH NATIONAL SHOOTING CHAMPIONSHIP

Vijay Kumar won the centre fire pistol gold in the 59th National shooting championship at the Dr Karni Singh Range in Tughlakabad in New Delhi.

### DHONI BECOMES BRAND AMBASSADOR FOR DUBAI-BASED COMPANY

India's ODI cricket captain Mahendra Singh Dhoni has bagged his first endorsement deal outside the country, signing up to be the brand ambassador of Dubai-based

hospitality and event management company Grand Midwest Group for three years.

#### ICC SUSPENDED WEST INDIES SPINNER SUNIL NARINE FOR ILLEGAL BOWLING ACTION

International Cricket Council (ICC) suspended West Indies off-spinner Sunil Narine from bowling in international cricket with immediate effect.

#### AUSTRALIA, NEW ZEALAND STARTED PLAYING THE HISTORIC FIRST DAY-NIGHT TEST AT ADELAIDE OVAL

First day-night Test was played at the Adelaide Oval with a pink Kookaburra ball. It was the first time in 138 years, a Test match was played with a ball that is not red. It was won by Australia.

#### ASHWIN, JADEJA IN TOP-FIVE ALL-ROUNDERS RANKS

Ravichandran Ashwin held on to his top spot, while Ravindra Jadeja rose a rung to be fifth in the all-rounders' chart of the latest ICC Test rankings.

#### MCILROY WINS EUROPEAN TOUR PLAYER AWARD

Rory McIlroy has been voted the European Tour's player of the year for 2015, winning the award for the third time in the past four seasons.

#### SHIVA, MANDEEP, 2 OTHERS GET IOC OLY SCHOLARSHIPS

In a massive fillip to their Olympic dreams, World Championships bronze-medallist Shiva Thapa (56kg) and Commonwealth Games silver-medallist Mandeep Jangra (69kg) were among the four Indian boxers selected by the International Olympic Committee (IOC) for a scholarship. Gaurav Bidhuri (52kg) and Sumit Sangwan (69kg) were the other two boxers picked by the IOC.

#### SERENA IS SI'S SPOTY

Serena Williams is Sports Illustrated's Sportsperson of the Year — the first female athlete honored on her own by the magazine in more than 30 years.

#### PESHAWAR SIGN ANDY FLOWER AS MENTOR

Former England coach Andy Flower has been signed on as the batting consultant and mentor of the Peshawar franchise in the upcoming Pakistan Super League.

#### ANAND FINISHES 9TH, CARLSEN WINS LONDON CLASSIC

Former world champion Viswanathan Anand played out a draw with Anish Giri of Holland to finish ninth in the London Classic while Magnus Carlsen of Norway won the London Classic Event.

#### 2016 SOUTH ASIAN GAMES LOGO UNVEILED



"Tikhor", a one-horned rhino, was unveiled as the mascot of the 12th South Asian Games, along with its logo in the presence of Sports Minister Sarbananda Sonowal, Assam Chief Minister Tarun Gogoi and Meghalaya Sports Minister Zenith Sangma. Guwahati and Shillong will jointly host the Games from February 6-16, next year.

#### ROHIT TO CO-OWN PWL TEAM UP WARRIORS

Indian cricketer Rohit Sharma named as the co-owner of the Pro Wrestling League team UP Warriors.

#### JAYAWARDENE ELECTED AS MCC LIFE MEMBER

Former Sri Lanka captain Mahela Jayawardene has been awarded honorary life membership of the Marylebone Cricket Club (MCC) in recognition of his "stellar career". "Marylebone Cricket Club (MCC) has awarded former Sri Lanka batsman Mahela Jayawardene Honorary Life Membership of the Club.

#### PUNE, RAJKOT NEW IPL FRANCHISES

Sanjeev Goenka owned New Rising and Intex Mobiles bagged the two IPL franchises available for a two year period with headquarters in Pune and Rajkot.

#### SAINA, LEE TOP BUYS AT PBL AUCTION

Indian ace shuttler Saina Nehwal and Lee Chong Wei were the most expensive buys in the Premier Badminton League auction. Both the shuttlers went for the maximum permitted limit — \$100,000.

**IT'S A CLEAN SWEEP**

At the end of the fourth Test of the Gandhi-Mandela Series, the scorecard read a 337 run victory for India — their biggest in terms of runs — over the visiting world number 1 South Africa. It also ensured a 3-0 thumping for the Proteas. After the series won, India ranked 2<sup>nd</sup> in the ICC top test rankings.

**INDIA'S THAKUR ANOOP SINGH WON GOLD MEDAL IN WORLD BODYBUILDING AND PHYSIQUE CHAMPIONSHIPS**

India's Thakur Anoop Singh won gold medal in the 7th WBPF World Bodybuilding and Physique Championships. He won the medal in the fitness physique category. Overall, India won 11 medals in the championships that saw participation from 47 nations. The championships were held in Bangkok, Thailand.

**KALLIS TOP BILLING AT MCL**

South African legend Jacques Kallis was bought at a handsome price of \$175,000 while former Australian wicketkeeper-batsman Adam Gilchrist fetched an impressive amount of \$170,000 at the Masters Champions League (MCL) auction.

**INDIA END HWL WITH BRONZE**

A spirited India broke their 33-year-old medal jinx as they



came back from two goals down to stun defending champions Netherlands in the shoot-out after both the teams were tied 5 -5 at regulation

time in a thrilling bronze medal play-off match of the Hockey World League (HWL) Final.

**MURRAY TAKES GB TO FIRST DAVIS CUP TITLE IN 79 YEARS**

Andy Murray gave Britain its first Davis Cup title in 79 years when he beat Belgium's David Goffin 6-3, 7-5, 6-3 in the first of reverse singles. The win gave Britain an unassailable 3-1 lead in the best-of-five series and the final singles match was not played. Britain is the only nation to have

competed in all Davis Cup editions since 1900 and its 10th title makes it the third most successful nation after the United States (32) and Australia (28).

**AUSTRALIA WIN GOLD**

World champions Australia stamped their authority and defeated Belgium 2-1 to clinch the title of the second edition of Hockey World League (HWL) Final at the Sardar Vallabh Bhai Patel Stadium.

**SAINA NOMINATED FOR BWF PLAYER OF THE YEAR**

Ace Indian shuttler Saina Nehwal has been nominated for the Woman Player of the Year Award of the Badminton World Federation after a consistent season which saw her occupy the world number one spot for a brief period.

**RENAULT COMPLETE TAKEOVER**

Renault completed their takeover of the Lotus team ahead of the French manufacturer's return to Formula One in 2016, company boss Carlos Ghosn announced.

**BAI RECHRISTENS IBL TO PBL**

BAI Organising committee has decided to rechristen Indian Badminton League (IBL) as Premier Badminton League (PBL). The League is scheduled to be held from January 2 to 17 next year.

**TREBLE GLORY FOR SINDHU**

Two-time defending champion P V Sindhu completed a hat-trick of women's singles title at the \$120,000 Macau Open Grand Prix Gold after defeating Japan's Minatsu Mitani in the final.

**NO INDIAN IN ICC TEST TEAM OF THE YEAR, SHAMI LONE IN ODI X1**

No Indian cricketer figured in the ICC's Test team of the Year 2015, while pacer Mohammad Shami was the lone representative from among the 'Men in Blue' to find a place in the ODI team of the Year, which were announced by ICC. However, Indian off-spinner Ravichandran Ashwin has been named as the 12th man in the Test team.

**JOSHNA BECOMES HIGHEST RANKED INDIAN**

Veteran Joshna Chinappa became the highest ranked Indian in the world professional squash circuit after

climbing up four positions to be placed at 13th spot in the latest rankings list. Best among the Indian men is national champion Saurav Ghosal, who has dropped a rung to be at 18th.

#### KUMBLE RESIGNS AS CHIEF MENTOR OF MI

Spin great Anil Kumble stepped down as the chief mentor of Mumbai Indians with immediate effect. His decision follows a BCCI crackdown on conflict of interest in the board.

#### ROSBERG ENDS 2015 ON HIGH



Nico Rosberg completed a hat trick of victories to end the Formula One season when he won the Abu Dhabi Grand Prix, profiting from a questionable tire strategy by his Mercedes teammate Lewis Hamilton.

#### SHAKIB BANNED FOR ABUSING UMPIRE

Star all-rounder Shakib Al Hasan was handed a one-match ban over a double foul-mouthed outburst during the ongoing Bangladesh Premier League (BPL) Twenty20 competition.

#### SAI, GOPICHAND FOUNDATION SIGN MOU

Sports Authority of India and Pullela Gopichand Badminton Foundation (PGBF) joined hands to establish a SAI Gopichand National Badminton Academy at Gachibowli, Hyderabad. A Memorandum of Understanding for this purpose was signed in the presence of SAI Director General Injeti Srinivas.

#### PAK PULLS OUT OF SAFF C'SHIP

Pakistan has pulled out of the South Asian Football Federation Championships (SAFF) to be held in Thiruvananthapuram from December 23 to January 3.

#### IMRAN HASAN IS NEW SHOOTING CHAMPION

Imran Hasan Khan made a strong statement as he beat World Championship and Olympic medallist Gagan Narang to the men's air rifle gold in the 59th National shooting championship.

#### MANOJ PRABHAKAR SELECTED AS AFGHANISTAN BOWLING COACH

Former India allrounder Manoj Prabhakar will assist the Afghanistan team as a bowling coach. His appointment runs until the T20 World Cup to be held in India next year.

#### PLAYERS OF BANNED IPL TEAMS AUCTIONED

Mahendra Singh Dhoni will wear a non-Chennai Super Kings jersey in the Indian Premier League for the first time when he turns up for the new Pune franchise, owned by Sanjeev Goenka's New Rising, in the next two editions.

The Pune franchise, which had the right to start picking players, chose Dhoni, Ajinkya Rahane, R. Ashwin, Steve Smith and Faf du Plessis.

#### LAHIRI WINS ASIAN TOUR ORDER OF MERIT TITLE

Anirban Lahiri become the fourth Indian to win the Asian Tour Order of Merit title. He was declared the new Asia No. 1 for 2015, as his lead on the money list has swollen to over \$600,000 with one event remaining in the season.

#### FOOTBALL ACADEMY OF BRICS CAME IN DELHI

With hopes of catching young talent and providing professional support for the development of football, Delhi Dynamos FC announced the launch of the Delhi Dynamos BRICS Football Academy in India.

## SCHEMES

#### 10 NEW/REVISED SCHEMES FOR THE DISABLED PERSONS

Union Minister for Social Justice and Empowerment Thaawar Chand Gehlot announced the launching of 10 new/revised schemes for the disabled persons in New Delhi. These schemes were launched under the National Trust for the welfare of persons with Autism, Cerebral Palsy, Mental Retardation and Multiple Disabilities. The list of the schemes are:

1. **DISHA:** Early Intervention and School Readiness Scheme
2. **VIKAAS:** Day Care Scheme
3. **SAMARTH:** Respite Care Scheme
4. **GHARAUNDA:** Group Home for Adults Scheme
5. **NIRAMAYA:** Health Insurance Scheme
6. **SAHYOGI:** Caregiver training scheme
7. **GYAN PRABHA:** Educational support Scheme

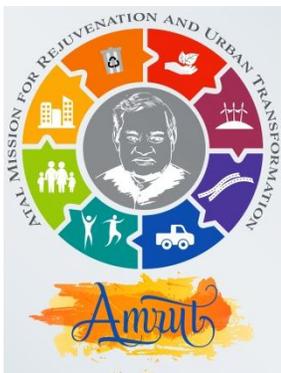
8. **PRERNA:** Marketing Assistance Scheme
9. **SAMBHAV:** Aids and Assisted Devices Scheme
10. **BADHTE KADAM:** Awareness and Community Interaction Scheme

### SETU FOR START-UP BUSINESS

A mechanism known as SETU to support all aspects of start-up businesses and other self-employment activities has been set up by the government. The government has established a mechanism to be known as SETU (Self-Employment and Talent Utilisation) under NITI Aayog to support all aspects of start-up businesses and other self-employment activities, particularly in technology-driven areas.

### UNION GOVERNMENT APPROVED 3120 CRORE RUPEES INVESTMENT FOR INFRA BOOST IN 102 AMRUT CITIES

The Ministry of Urban Development approved an investment of 3120 crore rupees investment plans for basic urban infrastructure boost for 102 cities approved under Atal Mission for Rejuvenation and Urban Transformation (AMRUT). The plans will enhance water supply, sewerage network services, storm water drains, non-motorised transport and availability of public spaces in 102 cities, under AMRUT.



### NHAI APPROVES PILOT PROJECT FOR DEVELOPING GREENBELTS ALONG NATIONAL HIGHWAY

National Highways Authorities of India (NHAI) has approved a pilot project for undertaking scientific studies on designing greenbelts along national highways. Proposal in this regard was submitted by Nagpur based National Environmental Engineering Research Institute (NEERI).

**Key facts** are—

1. The pilot project will be implemented on a 5 km stretch on NH-7 (Varanasi to Kanyakumari) between Jam and Hinganghat in Nagpur region.
2. Around 20,000 scientifically chosen species of trees are proposed to be planted on both sides of this stretch in multiple rows at an estimated cost of 11 crore 80 lakh rupees.

### GLOBAL INITIATIVE OF ACADEMIC NETWORKS (GIAN) SCHEME

Union Ministry of Human Resource Development (HRD) has launched Global Initiative of Academic Networks (GIAN) Scheme to boost the quality of higher education in India. It was launched by Union HRD Minister Smriti Irani at the Indian Institute of Technology (IIT) campus. GIAN Scheme aims at improving the quality of higher education in the country through international collaboration. Initially 500 international faculties will be engaged in conducting courses and later in subsequent years 1000 faculties would be engaged under GIAN throughout India. Under this scheme, academicians will cover 13 disciplines and 352 courses to be taught in 68 national institutions.

### UNION GOVT TO ROLL OUT BSV NORMS FROM APRIL 1, 2019

Union Government has decided to advance the date for implementation of Bharat Stage (BS) V and BS VI emission norms for four-wheelers. As per advance dates, BS V norms will be rolled out from 1st of April, 2019 and BS VI norms from 1st April, 2021. In BS, certain limit is specified on the released pollutants and in the succeeding higher stages, the BS norms reduces the limit of pollutant emission. Issued BS stages are:

1. BS-I - Euro 1 - 2000
2. BS-II - Euro 2 - 2005
3. BS-III - Euro 3 - 2010
4. BS-IV - Euro 4 - 2015 (63 cities till 1 April 2015)

### 2019 NEW DEADLINE FOR COMPLETION OF PMGSY

Union Government has reduced the deadline for completion of flagship Pradhan Mantri Gram Sadak Yojana (PMGSY) for rural connectivity through all-weather roads from 2022 to 2019. The annual allocation of the Central release for PMGSY works during year 2015-16 also has been increased by 5,000 crore rupees.

## MISCELLANEOUS NEWS

### INDIA'S BIGGEST WILDLIFE RESCUE CENTRE COMMISSIONED IN NAGPUR

India's biggest Wildlife Rescue Centre named as Gorewada Zoo and Wildlife Rescue Centre has been commissioned at Gorewada near Nagpur, Maharashtra.

**UN LAUNCHED 2016 INTERNATIONAL YEAR OF PULSES**

The UN launched 2016 International Year of Pulses. The



UN launched the year 2016 at the headquarters of the Food and Agriculture Organization (FAO) in Rome, Italy.

**SUPREME COURT BANS REGISTRATION OF NEW DIESEL SUVs, LUXURY CARS IN DELHI**

Supreme Court has banned the registration of all diesel SUVs (Sports Utility Vehicles) and luxury cars in the entire National Capital Region (NCR) of Delhi. The ban will be valid to SUVs, luxury cars with engine capacity of 2000 cc or more till March 31, 2016. The SC ruling aims at curbing the alarming pollution level in Delhi.

**NSE LAUNCHES THREE NEW GROUP INDICES**

The National Stock Exchange (NSE) has launched three separate indices on three corporate houses of India viz. Tata, Aditya Birla and Mahindra Group. The first of its kind three separate indices based on corporate houses have been designed to reflect the performance of companies belonging to the respective corporate group. Each of three indices will comprise all the companies of the respective business group.

**I-T DEPT LAUNCHES PAN-BASED LITIGATION MANAGEMENT SYSTEM**

Aimed to reduce lengthy proceedings and time taken in litigation, the Income Tax department has activated a PAN—based online system which enables the taxman to access cases in their jurisdiction on a click, amongst a building database of over 5 lakh appeals and 1.50 lakh judgments. The new facility is part of the National Judicial Reference System (NJRS), an electronic repository of cases under the direct taxes category or income tax pending in legal forums.

**HARVARD UNIVERSITY'S PUBLIC HEALTH SCHOOL OPENING MUMBAI CENTRE**

The Harvard TH Chan School of Public Health is to open its new centre in Mumbai, the first in South Asia in a bid to help broaden and coordinate the School's nearly 60 years

of collaboration to improve health in India and around the world.

**LS PASSES ARBITRATION AND CONCILIATION BILL**

The Lok Sabha passed the Arbitration and Conciliation (Amendment) Bill, 2015, aimed to provide speedy disposal of arbitration cases and improve the "ease of doing business". "The Bill will give a new dimension to the legal system in the country. And make India a centre of international commercial arbitration," Law Minister DV Sadananda Gowda said while moving the Bill.

**MODI TO OPEN MAKE IN INDIA WEEK ON FEB 13**

Prime Minister Narendra Modi will inaugurate the Make in India Week in Mumbai on February 13, a mega event in which the Government expects participation of over a 1,000 companies and delegates from over 60 countries.

**UNION CABINET APPROVES REAL ESTATE BILL, 2015**

Union Cabinet approved the Real Estate (Regulation and Development) Bill, 2015, as reported by the Select Committee of Rajya Sabha. The Bill will now be taken up for consideration and passing by the Parliament. Chaired by Prime Minister Narendra Modi, cabinet gave the nod to the Real Estate (Regulation and Development) Bill, a pioneering initiative to protect the interest of consumers, promote fair play in real estate transactions and to ensure timely execution of projects.

Registration of real estate projects and real estate agents with the Authority, mandatory disclosure of all registered projects, including details of the promoter, project, layout plan, land status, approvals, agreements along with details of real estate agents, contractors, architect, structural engineer are other features of the Bill.

**ROHIT SHARMA TO LAUNCH CRICKET COMIC SERIES 'HYPER TYGERS'**

Cricketer Rohit Sharma along with Graphic India, UK-based ISM Komix and Cornerstone Sport are set to launch a new environmental superhero team called 'Hyper Tygers'.

**LOK SABHA PASSED ATOMIC ENERGY (AMENDMENT) BILL, 2015**

The Lok Sabha passed the landmark Atomic Energy (Amendment) Bill, 2015. The bill seeks to overcome

difficulties encountered in the setting up of new nuclear projects and enhancement of nuclear power generation.

#### **YOUTUBE OPENS FIRST VIDEO PRODUCTION STUDIO IN INDIA**

Stepping up its India focus, YouTube along with Subhash Ghai-owned film school Whistling Woods International, has opened its first video production studio in the country, called as YouTube Spaces.



#### **PHARMA TO HAVE A SEPARATE MINISTRY**

Union Fertilisers Minister Ananth Kumar said there would be a separate ministry for pharma and medical devices sector in the next one year, and assured that the government will soon implement the Katoch panel recommendations to cut bulk drugs import from China.

#### **NGT BANS REGISTRATION OF NEW DIESEL-RUN VEHICLES IN DELHI**

National Green Tribunal (NGT) has ordered ban on registration of new diesel-run vehicles in Delhi to curb the growing menace of air pollution in the capital city. This ruling was given by NGT bench headed by Chairperson Justice Swatanter Kumar.

#### **SC DIRECTED STATE AND UT GOVERNMENTS TO CONSIDER ACID-ATTACK VICTIMS UNDER DISABLED QUOTA**

The Supreme Court directed State and Union Territory (UT) Governments to consider acid-attack victims under the disabled quota. A bench of Justice MY Eqbal and Justice C Nagappan under the order asked the states and Union territories to consider the plight of such.

#### **INDIA TO HAVE 8 NEW OBSERVATORIES**

India announced a programme to open eight more long term ecological observatories to study the effects of climate change. The new facilities under the Indian Long Term Ecological Observatories (ILTEO) would assess the health of eight different biomes (types of habitat) and come up with long term research findings on the changes there that were happening due to climate change. It will

cover the Western Himalayas to Western Ghats, Eastern Himalayas to Andaman and Nicobar islands, central India to the Sundarbans, and from Jammu and Kashmir to Rajasthan and Gujarat.

#### **LOK SABHA PASSED BILL TO ESTABLISH BIS AS NATIONAL STANDARDS BODY**

The Lok Sabha passed the Bureau of Indian Standards Bill, 2015 to establish the Bureau of Indian Standards (BIS) as a National Standards Body.

#### **GOVERNMENT WILL MONITOR THE CALLS**

The government's electronic intelligence monitoring system, the Central Monitoring System (CMS), will become operational by March 2016, according to the Telecom Minister Ravi Shankar Prasad. The Cabinet Committee on Security has also approved the CMS project with government funding of Rs.400 crore.

#### **SOUTH WESTERN RAILWAY ZONES INTRODUCES BIODIESEL FOR TRAINS**

The South Western Railways (SWR) Zone with headquarters in Hubli, Karnataka has introduced biodiesel for trains, operating under its zone.

#### **COMMEMORATIVE COINS OF RS 125, RS 10 RELEASED IN HONOUR OF BABASAHEB BHIM RAO AMBEDKAR**

Prime Minister Narendra Modi released two commemorative coins of 125 rupees and 10 rupees, as part of the 125th birth anniversary year celebrations of Dr. Babasaheb Bhim Rao Ambedkar. The coins were issued on his death anniversary, which is observed as Mahaparinirvan Divas of Babasaheb Ambedkar.

CHANGE  
THE WAY YOU  
LOOK AT THINGS  
—  
AND THE THINGS  
YOU LOOK AT  
CHANGE

## Handy Notes Quantitative Aptitude: Discount

### Discount

Discount is defined as the amount of rebate given on a fixed price (called as marked price) of an article.

Discount = Marked Price – Selling Price

### Marked Price (List Price)

The price of the label of an article/product is called the marked price or list price. This is the price at which product is intended to be sold.

### Basic Formulae Related to Discount

$$\text{Discount\%} = \frac{\text{Marked Price} - \text{Selling price}}{\text{Marked Price}} \times 100$$

$$\text{Discount\%} = \frac{\text{Discount}}{\text{Marked Price}} \times 100$$

$$\text{Selling price} = \text{Marked price} \times \left(1 - \frac{r}{100}\right)$$

$$\text{Selling price} = \text{Marked price} - \text{Discount}$$

Where,  $r\%$  is the rate of discount allowed.

**Note** Discount is always calculated with respect to marked price of an article.

### Successive Discount

When a series of discounts (one after the other) are allowed on marked price of an article, then these discounts are called successive discounts.

Let  $r_1\%, r_2\%, r_3\%$ .....be the series of discounts on an article with marked price of Rs.  $P$ , then the selling price of the article after all the discounts is given as

$$P \times \left(1 - \frac{r_1}{100}\right) \times \left(1 - \frac{r_2}{100}\right) \times \left(1 - \frac{r_3}{100}\right) \times \dots$$

### QUIZ ON DISCOUNT

- While selling, a businessman allows 40% discount on the marked price and there is a loss of 30%. If it is sold at the marked price, profit per cent will be  
(a) 10% (b) 20% (c)  $16\frac{2}{3}\%$   
(d)  $16\frac{1}{3}\%$  (e) None of these
- A man bought an article listed at Rs. 1500 with a discount of 20% offered on the list price. What additional discount must be offered to the man to bring the net price to Rs. 1104?  
(a) 8% (b) 10% (c) 12%  
(d) 15% (e) None of these
- The cost price of an article is Rs. 800. After allowing a discount of 10%, a gain of 12.5% was made. Then, the marked price of the article is  
(a) Rs. 1000 (b) Rs. 1100 (c) Rs. 1200  
(d) Rs. 1300 (e) None of these
- The marked price of a radio is Rs. 480. The shopkeeper allows a discount of 10% and gains 8%. If no discount is allowed, his gain per cent would be  
(a) 18% (b) 18.5% (c) 20.5%  
(d) 20% (e) None of these
- The marked price of a clock is Rs. 3200. It is to be sold at Rs. 2448 at two successive discounts. If the first discount is 10%, then the second discount is  
(a) 5% (b) 10% (c) 15%  
(d) 20% (e) None of these
- The marked price of a TV is Rs. 16000. After two successive discounts, it is sold for Rs. 11400. If the first discount is 5%, then the rate of second discount is  
(a) 15% (b) 20% (c) 30%  
(d) 25% (e) None of these
- A dealer marks his goods 30% above his cost price and then allows 15% discount on it. What is the cost price of an article on which he gains Rs. 84?  
(a) Rs. 800 (b) Rs. 560 (c) Rs. 373.33  
(d) Rs. 280 (e) None of these
- A shopkeeper has announced 14% rebate on marked price of an article. If the selling price of the article is Rs. 645, then the marked price of the article will be  
(a) Rs. 800 (b) Rs. 810 (c) Rs. 750  
(d) Rs. 775 (e) None of these
- A merchant has announced 25% rebate on prices of ready made garments at the time of sale. If a purchaser needs to have a rebate of Rs. 400, then how many shirts, each costing Rs. 320, should he purchase?  
(a) 10 (b) 7 (c) 6  
(d) 5 (e) None of these
- A shopkeeper sells notebooks at the rate of Rs. 457 each and earns a commission of 4%. He also sells pencil boxes at the rate of Rs. 80 each and earns a commission of 20%. How much amount of commission will he earn in two weeks, if he sells 10 notebooks and 6 pencil boxes a day?  
(a) Rs. 1956 (b) Rs. 1586 (c) Rs. 1496  
(d) Rs. 1596 (e) None of these
- The difference between a discount of 40% on Rs. 500 and two successive discounts of 36% and 4% on the same amount is  
(a) Rs. 0 (b) Rs. 2 (c) Rs. 1.93  
(d) Rs. 7.20 (e) None of these
- If the price of an item is increased by 30% and then allows two successive discounts of 10% and 10%. In last the price of an item is  
(a) increased by 10% (b) increased by 5.3%

- (c) decreased by 3%                      (d) decreased by 5.3%  
 (e) None of these
13. The difference between a discount of 30% on Rs. 2000 and two successive discounts of 25% and 5% on the same amount is  
 (a) Rs. 30                      (b) Rs. 35                      (c) Rs. 25  
 (d) Rs. 40                      (e) None of these
14. The cost price of an article is 64% of the marked price. The gain percentage after allowing a discount of 12% on the marked price is  
 (a) 37.5%                      (b) 48%                      (c) 50.5%  
 (d) 52%                      (e) None of these
15. A merchant marked the price on his goods 20% more than its cost price and allows a discount of 15%. His profit percent is  
 (a) 1%                      (b) 2%                      (c) 10%  
 (d) 15%                      (e) None of these

**Solutions.**

1. (c); Let MP of an article = Rs.  $x$   
 $\therefore$  SP of an article =  $\frac{x \times (100 - 40)}{100} = Rs. \frac{3x}{5}$   
 CP of an article =  $\frac{3x}{5} \times \frac{100}{100 - 30}$   
 $= \frac{3x}{5} \times \frac{100}{70} = Rs. \frac{6x}{7}$   
 $\therefore$  Profit when sold at MP =  $\left(x - \frac{6x}{7}\right) = Rs. \frac{x}{7}$   
 Hence, profit per cent =  $\frac{\frac{x}{7}}{\frac{6x}{7}} \times 100\% = \frac{50}{3}\%$   
 $= 16\frac{2}{3}\%$
2. (a);  $\therefore$  Listed price of an article = Rs. 1500  
 $\therefore$  Price after first discount =  $1500 \times \left(1 - \frac{20}{100}\right) = 1500 \times \frac{4}{5} = Rs. 1200$   
 Now, second discount =  $1200 - 1104 = Rs. 96$   
 Hence, required percentage =  $\frac{96}{1200} \times 100\% = 8\%$
3. (a); Let marked price of the article = Rs.  $x$   
 $\therefore$  SP of the article after a discount of 10%  
 $= x \times \left(\frac{100 - 10}{100}\right) = Rs. \frac{9x}{10}$   
 CP of the article with a profit of 12.5%  
 $= \frac{9x}{10} \times \frac{100}{100 + 12.5} = Rs. \frac{9x}{10} \times \frac{100}{112.5}$   
 But CP of the article = Rs. 800  
 $\frac{9x}{10} \times \frac{100}{112.5} = 800$   
 $\therefore x = \frac{800 \times 112.5 \times 10}{9 \times 100} = Rs. 1000$
4. (d);  $\therefore$  Marked price of a radio = Rs. 480  
 $\therefore$  SP of a radio =  $480 \times \left(\frac{100 - 10}{100}\right)$   
 $= \frac{480 \times 90}{100} = Rs. 432$   
 CP of a radio =  $\frac{432 \times 100}{100 + 8}$

- $= \frac{432 \times 100}{108} = Rs. 400$   
 Profit when article is sold at MP =  $480 - 400 = Rs. 80$   
 Hence, profit per cent =  $\frac{80}{400} \times 100\% = 20\%$
5. (c) Let rate of second discount =  $r\%$   
 Now, marked price of the clock = Rs. 3200  
 $\therefore$  SP of the clock after first discount =  $\frac{3200 \times (100 - 10)}{100 + 8} = \frac{3200 \times 90}{108} = Rs. 2880$   
 SP of the clock after second discount =  $\frac{2880 \times (100 - r)}{100}$   
 But SP of the clock after second discount = 2448  
 $\therefore 2448 = \frac{2880 \times (100 - r)}{100}$   
 $100 - r = \frac{2448 \times 100}{2880} = 85$   
 $\therefore r = 100 - 85 = 15\%$
6. (d); Let the rate of second discount =  $r\%$   
 $\therefore 11400 = 16000 \left(1 - \frac{5}{100}\right) \left(1 - \frac{r}{100}\right)$   
 $= \frac{11400}{16000} \times \frac{20}{19} = 1 - \frac{r}{100}$   
 $\therefore r = 100 \times (1 - 0.75) = 25\%$
7. (a); Let cost price of an article = Rs.  $x$   
 $\therefore$  Marked price of an article =  $\frac{x \times (100 + 30)}{100} = Rs. \frac{13x}{10}$   
 SP of the article =  $\frac{13x}{10} \times \frac{100 - 15}{100}$   
 $= \frac{13x}{10} \times \frac{85}{100} = Rs. \frac{221x}{200}$   
 $\therefore$  Profit =  $\left(\frac{221}{200}x - x\right)$   
 $84 = \frac{221x - 200x}{200}$   
 $\therefore x = \frac{200 \times 84}{21} = Rs. 800$
8. (c); Let the marked price of item = Rs.  $x$   
 $\therefore \left(\frac{100 - 14}{100}\right)$  of  $x = 645$   
 $x = \frac{645 \times 100}{86} = Rs. 750$
9. (d);  $\therefore$  Marked price of a shirt = Rs. 320  
 And discount on a shirt =  $\frac{320 \times 25}{100} = Rs. 80$   
 $\therefore$  Number of shirts has to be purchased to get a rebate of Rs. 400 =  $\frac{400}{80} = 5$
10. (e);  $\therefore$  SP of the notebook = Rs. 457  
 $\therefore$  Commission on one notebook =  $Rs. \frac{4 \times 457}{100}$   
 And commission on 10 notebooks =  $\frac{10 \times 4 \times 457}{100} = Rs. 18280$   
 Now, SP of the pencil box = Rs. 80  
 $\therefore$  Commission on 1 pencil box =  $Rs. \frac{80 \times 20}{100}$   
 Commission on 6 pencil boxes =  $\frac{80 \times 20 \times 6}{100} = Rs. 96$   
 Hence, total commission of 1 day =  $(18280 + 96) = Rs. 27880$

Thus, total commission of 2 weeks =  $278.80 \times 14 =$   
Rs. 3903.20

11. (d);  $\therefore$  Discount of 40% of Rs. 500 =  $\frac{500 \times 40}{100} =$  Rs. 200

And single discount per cent equivalent to 36% and

$$4\% = \left( r_1 + r_2 - \frac{r_1 r_2}{100} \right) \%$$

$$= 36 + 4 - \frac{36 \times 4}{100} = 40 - 1.44 = 38.56\%$$

$\therefore$  Discount by 38.56% on 500

$$= \frac{38.56 \times 500}{100} =$$
 Rs. 192.80

Hence, required difference =  $(200 - 192.80) =$  Rs. 7.20

12. (b); Let the cost price of item = Rs.  $x$

$$\therefore \text{Marked price of item} = \frac{x \times (100 + 30)}{100} =$$
 Rs.  $\frac{13x}{10}$

Selling price of the item after two successive discount =

$$\frac{13x}{10} \times \left( \frac{100 - 10}{100} \right) \times \left( \frac{100 - 10}{100} \right)$$

$$= \frac{13x}{10} \times \frac{90}{100} \times \frac{90}{100} =$$
 Rs.  $\frac{1053}{1000} x$

$$\text{Increment in the price of item} = \frac{\frac{1053x}{1000} - x}{x} \times 100\% =$$

$$\frac{53}{10}\% = 5.3\%$$

13. (c);  $\therefore$  Single equivalent discount per cent to 25% and 5%

$$= \left( r_1 + r_2 - \frac{r_1 r_2}{100} \right) \% = 25 + 5 - \frac{25 \times 5}{100}$$

$$= 30 - 1.25 = 28.75\%$$

$$\therefore \text{Required difference} = \frac{(30 - 28.75) \times 2000}{100}$$

$$= \frac{1.25 \times 2000}{100} =$$
 Rs. 25

14. (a); Let MP of the article = Rs.  $x$

$$\therefore \text{CP of the article} = \frac{x \times 64}{100} =$$
 Rs.  $\frac{16x}{25}$

$$\text{And SP of the article} = \frac{x \times (100 - 12)}{100}$$

$$=$$
 Rs.  $\frac{(x \times 22)}{25}$

$$\text{Profit} = \left( \frac{22x}{25} - \frac{16x}{25} \right) =$$
 Rs.  $\frac{6x}{25}$

$$\text{Hence, profit per cent} = \frac{\frac{6x}{25}}{\frac{16x}{25}} \times 100\%$$

$$= \frac{6 \times 100}{16} = 37.5\%$$

15. (b); Let the cost price of item = Rs.  $x$

$$\therefore \text{Marked price of item} = \frac{x \times (100 \times 20)}{100}$$

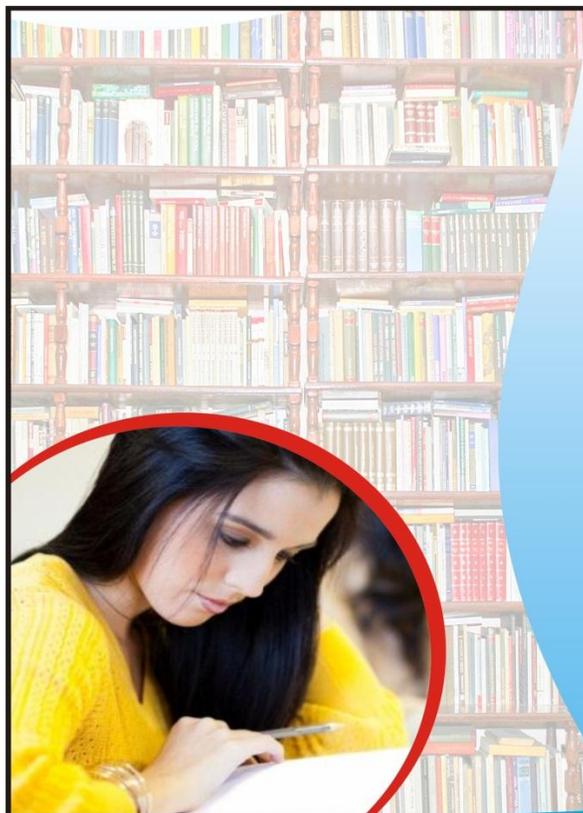
$$=$$
 Rs.  $\frac{6x}{5}$

$$\text{Then, selling price of item} = \frac{6x}{5} \times \left( \frac{100 - 15}{100} \right) = \frac{6x \times 17}{5 \times 20} =$$

$$\text{Rs. } \frac{102}{100} x$$

$$\text{Profit} = \left( \frac{102x}{100} - x \right) =$$
 Rs.  $\frac{2}{100} x$

$$\therefore \text{Gain per cent} = \frac{\frac{2x}{100} \times 100\%}{x} = 2\%$$



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## Practice Questions on Subject Verb Agreement (Errors)

1. It is not simply that one was/ a party of the far-left and the other is/ a party of the far-right; rather, it is that the FN/ relies exclusively on elections for its legitimac/No error.  
Soln. (1) Replace was with were
2. It also reflects the fact that European electorate/have become more concerned about the inability /of their national governments to implement /economic reform in a globalised economy./No error.  
Soln. (1) Replace Electorate with Electorates
3. One can only hope that the/ threat of the far-right have/ the positive side effect of focussing the/minds of politicians, especially on the left/No error.  
Soln. (2) Replace has with have
4. The tournament organisers of the ISL /were not available for a comment /on the development, while another source rubbished the report/No error.  
Soln. (1) Replace Were with was
5. He reiterated that Pakistan's strategic/ capabilities was based on credible/ minimum deterrence and desire for/ peaceful co-existence in the region/No error.  
Soln. (2) Replace Was with were
6. To envisage a \$10 billion project that/ traverse all three countries with all the /bad blood between Afghanistan and Pakistan,/ and Pakistan and India, is ambitious as well/No error.  
Soln. (2) Replace Tranverse with Transverses
7. This was a night when he wanted /warriors and what happened next made it clear that/ at the time, he did not/ consider the Belgian to have a serious problem/No error.  
Soln. (5) No Error
8. The manager was comfortable /with him coming back on/ Moments later, though, the ball came to Hazard,/ he winced, turned and headed straight off/No error.  
Soln. (5) No Error
9. This Israeli position, and that of its supporter/ in the West, is facilitated by the position of the leadership/of Hamas, which is part of the international/ movement of the Muslim Brotherhood/No error.  
Soln. (1) Replace Supporters with supporter.
10. Through the transformations that Pinker documents, /we appear to have underwent what the/ novelist Michel Houellebecq calls a/ metaphysical mutation in our relations with each other/No error.  
Soln. (2) Replace Underwent With Undergone
11. One of those is Ravinder Singh"s,/ a fitness professional who began a neighbourhood/ running group in Gurgaon, a glass-towered/ business district on the edge of Delhi /No error.  
Soln. (1) Replace Singh's with Singh
12. While our violence towards each /other has diminished with astonishing speed /as Stephen Pinker documents our /violence towards the living planet appear to be intensifying/No error.  
Soln. (4) Replace Appear with Appears
13. I have being walking /down that road for many /years now and I still discover/ boreens I'd never thought existed/No error.  
Soln. (1) Replace being with been
14. I am heading back to Clare in the morning past/ all the rapidly emerging fairy lights in the Munster windows and,/ God willing, will wish you all season's/ greetings from Shannonside next week/No error.  
Soln. (3) Replace Season's with Season
15. Since the terror attacks in Paris by ISIS/supporters the global community have/ scrambled to militarily defeat IS and/ also find ways to cut off funding to terrorist organisations/No error.  
Soln. (2) Replace Have with Has
16. A rise and fall/ of the tide are due /to lunar influence/ no error.  
Soln. (2) Replace are with is
17. Cities I have lived in/ I can feel the change,/But I wouldn't know the/ difference between Indore and Baroda/No error.  
Soln. (5) No Error
18. Pathak said this price band/ is one of the least competitive /and where Indian consumers typically looking/ for the brand factor in purchase/No error.  
Soln. (4) Replace looking with look.
19. The findings from University of Edinburgh /in the U.K. show that snakes did not/ lose its limbs in order to live in the sea,/ as was previously suggested/No error.  
Soln. (3) Replace its with their
20. The Indian squad for the tour/ of Australia to play One-Day Internationals and /Twenty20 Internationals against the host country/ in January 2016 is to be picked in Delhi on Saturday/No error.  
Soln. (5) No error
21. Speaking about the debacle in India/, Smith said the Proteas was probably psyched /out by the tough nature of the wickets/ and could really not recover from that/No error.  
Soln. Replace was with were
22. It was clear from the way/ they were moving/ that everyone possessed/ the required experience/No error.  
Soln. (5) No Error
23. Every man and women/ of the village have come out/ to see this strange child/who claims to know everything about his pre-natal existence/No error.  
Soln. (2) Replace has with have

24. In our college , it /was obligatory for each of/ the studends to buy / his own instruments./No error.  
Soln. (5) No Error
25. Not only the doctor /but also the nurse of this nursing/home is very kind and helpful/to the attendants/No error.  
Soln. (3) Replace is with are
26. The man who cannot/believe his senses and the man who cannot /believe anything else are/insane/No error.  
Soln. (5) No Error
27. Each of the students,/whom I have chosen to take part/in the culture programmes to be performed/in the city Hall ,are up to the mark/No error.  
Soln. (4) Replace is with are
28. Either the manager /or his assistants always try to misguide the public /regarding the vacancy/in the factory/No error.  
Soln. (5) No error
29. No body else/but these comely young women have/ played a prank on you;but it is pitiable that you don't/ understand it/No error.  
Soln. (5) No error
30. The leader as well as /his followers are Fatally injured in/ the train accident which occured last night/ near this railway crossing/No error.  
Soln. (5) No Error
31. Baleno is a real global/ model, to satisfy our customers/ not only in India / across but also global markets/No error.  
Soln. (4)Put but also before across
32. An indian driver or carpenter has to work/about two haours to buy kilograms of rice while his counterparts in autraia/ , the neatherlands and switzerland need to/ work only fifteen minutes for it/no error.  
Soln. (2) Put a before kilograms
33. He wrote, "Ultimately it is this fraternity that/ makes it possible, over the past two centuries, for so many million of/ people, not so much to kill, as/ willingly to die for such limited imaginings."/No error.  
Soln. (2) Millon in place of Millions
34. 1 Ramu closely/ resembles to his father/not only in physical features/but also in habit/No error.  
Soln . (2) Delete to
35. A quarrel arouse between the five members/and for a time/it appeared as if the party /had been heading for a split/No error.  
Soln. (1)Replace between with among
36. The father as well as /the sons were/mysteriously missing/through the house/No error.  
Soln. (2) Replace was with were
37. Nevertheless, he commends/ Rohit Shetty for having a team/ that designs action sequences to the /precision, to rule out mishaps/No error.  
Soln. (1)Replace commend with commends
38. This summertime cultural festival has headlining/ acts of Bollywood singers and dancers, fashion designers and/ reknowned Goan bands in a series of nights of revelry/ that involves food, entertainment and drinks/No error.  
Soln. (5) No error
39. He neither/ gave satisfaction/as a cook/nor as a chauueur/No error.  
Soln. (2) Put neither after satisfaction
40. The teacher asked the student if/everyone of them/were ready to take/ practical classes every day/No error.  
Soln. (3)Replace was with were
41. With the introduction of the new syllabus/the number of colleges reporting/high results is decreasing/ year after year/No error.  
Soln. (5) No error
42. I have often stood in need of my dog /company and i have desired ,/ from the mere fact of his existence/ a great sense of inward security/No error.  
Soln. ( 1) Replace dog with dog's
43. Many of the funds/I needed to buy/my own house were/given by my father/No error.  
Soln. (1)Replace Most with many
44. Every day when she/passess through this side/all the employee gather/around to have a glimpe of her/No error.  
Soln. (3)Replace Employee with Employee's
45. To be sure the same sound was that very moment perhaps being heard all over the seas, from hundreds of/ whalemen's look-outs perched as high in the air; /but from a **few** of those lungs could that accustomed old cry have derived /such a marvellous cadence as from Tashtego the Indian's/No error.  
Soln. (3) Replace few with a few
46. A fleet of ships/ is sailing deep along the/ western coast/Fleet means a group of ships/No error.  
Soln. (5) No error
47. A computer virus/ works exactly like the/ biological variety/which invade the human/ body/No error.  
Soln.(4) Replace invade with invades
48. If mahatma gandhi was alive/ he would feel sorry for the poor/ and downtrodden who still stuggle everyday to/ make both ends meets/No error .  
Soln. (10) Replace was with were
49. After spending **few** days in Evangeline's country,/ about which Longfellow's beautiful poem has woven a /spell of enchantment, Miss Sullivan and I/ went to Halifax, where we remained the greater part of the summer/No error.  
Soln. (1) Put a few in place of few
50. The committee decided not to /appoint him neither for/ the position of chief nor for/ that of stenographer/No error.  
Soln. (1) Delete to

## Handy Notes English: Prepositions And Their Usage

Dear Readers,

The competition is getting so much tougher these days that you cannot take the risk of leaving anything by chance. It has become the necessity of the time that you need to be updated with each and everything. English has become an integral part of the recruitment processes and no one can deny the fact that it puts a good impression in the interview as well. So continuing with what we started in the last edition of the magazine, we are providing you some basic rules from some of the Prepositions. These rules will help you in topics like Error Detection, Fillers and Cloze Tests. We are starting with some and will keep providing the remaining in the upcoming editions.

**IN**

**Rule 1. At a point within an area or a space.**

**Example:** The kids were playing *in* the hall when we entered the house.

The handkerchiefs are *in* that drawer

I have read about Shinzo Abe's visit *in* the Competition Power.

**Rule 2. Within the shape of something or surrounded by something**

**Example:** Vidushi left the key *in* the lock.

You can soak the pulses *in* the cold water before you consume.

I was lying *in* the bed when the thief entered the house.

**Rule 3. When put into something.**

**Example:** The painter dipped his brush *in* the paint.

The Lawyer got *in* his car and drove off.

**Rule 4. Forming the whole or part of something/somebody or contained within something**

**Example:**

There are 12 months *in* an year

All the paintings in the museum were made by Aniket.

I recognize his mother *in* her.(= Her character is similar to her mother's)

**Rule 5. During a period of time.**

**Example:** The IBPS PO Preliminary exam was conducted *in* the month of October.

IBPS conducted its first exam *in* 2011.

I woke up late *in* the morning.

**Rule 6. After a particular length of time or to return in a few minutes.**

**Example:** The printing business of the magazine will complete *in* a week's time.

Meena learnt to drive *in* five weeks.

*In* a month or two, you will find quizzes related to LIC AAO.

**Rule 7. Wearing something**

**Example:** The man *in* the hat is called Umpire.

Men *in* black are assumed to be secret agents.

The beautiful lady was dressed *in* her best clothes.

**Rule 8. Used to describe the surroundings.**

**Example:** The kids were playing *in* the rain.

Neeraj left me all alone *in* the darkness.

**Rule 9. Used to show somebody's job or profession**

**Example:** My father was in Air Force.

Akhilesh Yadav is in politics.

**Rule 10. Used to show form, shape, arrangement or quantity of something.**

**Example:** The Harry Potter is *in* 7 parts.

The students sat *in* rows.

Roll the bed sheet *in* a ball.

People flocked *in* thousands to see Modi in the rally.

**Rule 11. Used to show language, material etc.**

**Example:** Whatever you are speaking, try to speak *in* English.

Put your request *in* writing. Vineet wrote it *in* pencil.

He paid the rent *in* cash Ajay shouted *in* a loud voice.

**Rule 12. Concerning something**

**Example:** Meena was not lacking *in* confidence.

India is a country rich *in* minerals.

The car is 4 to 5 metres *in* length.

**Rule 13. While doing something or while something is happening**

**Example:** *In* an attempt to save the child, the man lost his balance.

*In* all commotions, I forgot to tell him the news.

**Rule 14. Used to introduce the name of a person who has a particular quality.**

**Example:** We are losing a first grade cricketer *in* Rohit Sharma.

**Some More Illustrative Examples.**

The whole family got locked *in*.

I can't drink coffee with milk *in*.

Aman opened the door and went *in*.

The kids were playing by the river and one of them fell *in*.

Nobody was *in* when we called.

The train is due *in* at platform number 9.

Your leave application should be *in* by 10th of January.

I would like to be *in* on the plan.

He was *in* and out of the jail for most of the life.

## Handy Notes Reasoning: Directions Concepts and Shortcuts Part 2

1. A person is walking towards west for 25m later he turns left and walks 30 meters. Again he takes left and walks 50 meters. Later he takes left and walks 38 meters. Finally he walks 21 meters to his left. How far is he from the starting point and in which direction?

(1) 20 – SW (2) 80 – NE (3) 4V5- NE  
(4) 5 – SW (5) None of the above

Learn the following table:  
Important table

Shortcut to learn the table

$45^{\circ}$	=	$45^{\circ}$	-	$45 \times 1$
$45^{\circ} + 45^{\circ}$	=	$90^{\circ}$	-	$45 \times 2$
$90^{\circ} + 45^{\circ}$	=	$135^{\circ}$	-	$45 \times 3$
$135^{\circ} + 45^{\circ}$	=	$180^{\circ}$	-	$45 \times 4$
$180^{\circ} + 45^{\circ}$	=	$225^{\circ}$	-	$45 \times 5$
$225^{\circ} + 45^{\circ}$	=	$270^{\circ}$	-	$45 \times 6$
$270^{\circ} + 45^{\circ}$	=	$315^{\circ}$	-	$45 \times 7$
$315^{\circ} + 45^{\circ}$	=	$360^{\circ}$	-	$45 \times 8$

2. Shiva is facing N, he turns  $180^{\circ}$  and  $45^{\circ}$  in clockwise direction and then  $270^{\circ}$  in anti-clockwise direction. Finally again turns  $180^{\circ}$ . What is this facing direction now?

(1) SE (2) SW (3) South  
(4) North east (5) None of the above

3. A lady runs 12 km towards north. Then 6 km towards south and 8 km towards east. How far is she from her starting point and in which direction?

(1) NE – 20 km (2) NE – 15 km (3) NW – 10 km  
(4) NE – 10 km (5) None of the above

4. Point 'D' is 14m to its west point of 'A'.

Point 'B' is 4m towards south of 'D'.

Point 'F' is 9m towards south of 'D'.

Point 'E' is 7m towards east of 'B'

Point 'C' is 4m towards north of 'E'.

Point 'G' is 4m towards south of 'A'.

(I) Which of the following points are in straight line?

(1) DEA (2) EGC (3) DBG  
(4) EGB (5) FBC

(II) Point A is in which direction with respect to 'C'?

(1) North (2) South (3) East  
(4) West (5) None of the above

(III) If a person walks 5m towards north from point 'F' and then takes a right turn and started walking. Which of the following points would he reach.

(1) G (2) D (3) E (4) A (5) C

(IV) Point D and C are in which direction of point G?

(1) North East (2) West (3) North West  
(4) South West (5) None of the above

5. A+B means A is 10m 'N' of B

A-B means A is 10m 'S' of B

A\*B means A is 5 m 'E' of B

A@B means A is 15m 'W' of B

- (I) In a code "P+O-R×S@T" is written, the point 'P' is in which direction of point T?

(1) East (2) South (3) west  
(4) NW (5) None

(II) What is the distance between point 'P' and 'S' in the above expression?

(1) 5m (2) 7m (3) 10m  
(4) 15m (5) None of the above

6. Raju is walking towards west, he takes 3 turns while walking. All at a backward angle of  $45^{\circ}$  towards his right, right and left find in which direction is he facing now?

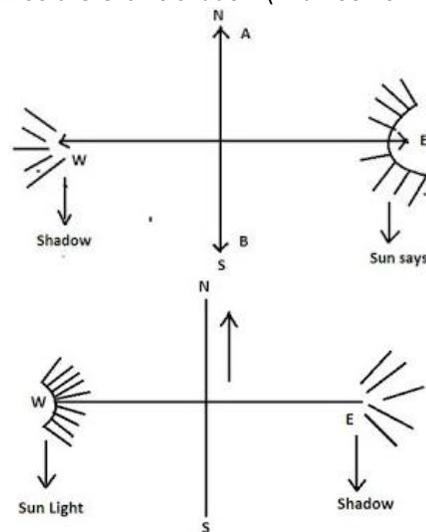
(1) NS (2) East (3) West  
(4) NE (5) None of the above

### SHADOWS CONCEPT:

If sun rises in the east shadow will be in the west (morning time)

If sun sets in the west shadow will be in the east Evening time i.e. after 12:00 PM)

At exactly 12:00 there is no shadow (mid noon of midnight)



7. In the Evening time Rekha is walking on the ground If her shadow is towards right then what is the facing direction of Rekha?

(1) North (2) South (3) East  
(4) West (5) None of the above

8. In the morning time, 2 persons A and B are talking to each other, standing in a straight line in a ground. If A's shadow direction is to the left of B. What is the face direction of B?

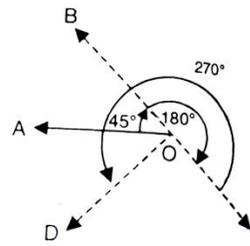
(1) north (2) south (3) east  
(4) west (5) none

Answers:

1) 3 2) 1 3) 4 4) I) 4 II) 3 III) 3  
IV) 3 5) I) 3 II) 1 6) 4 7) 1 8) 1

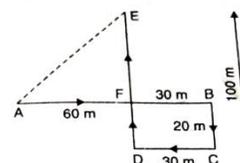
# Pratice Questions On Direction Sense

1. Aman is facing west. He turns  $45^\circ$  in the clockwise direction and then another  $180^\circ$  in the same direction and then  $270^\circ$  in the anti-clockwise direction. Which direction is he facing now?  
 (a) South (b) North-East  
 (c) West (d) South-west



2. A child is looking for his father. He went 90 metres in the east before turning to his right. He went 20 metres before turning to his right again to look for his father at his uncle's place 30 metres from this point. His father was not there. From there, he went 100 metres to his north before meeting his father in a street. How far did the son meet his father from the starting point?  
 (a) 80 metres (b) 100 metres  
 (c) 140 metres (d) 260 metres

2. Clearly, the child moves from A, 90 m eastwards up to B, then turns right and moves 20 m up to C, then turns right and moves 30 m up to D. Finally, he turns right and moves 100 m up to E.



3. Kailash faces towards north. Turning to his right, he walks 25 metres. He then turns to his left and walks 30 metres. Next, he moves 25 metres to his right. He then turns to his right again and walks 55 metres. Finally, he turns to the right and moves 40 metres. In which direction is he now from his starting point?  
 (a) South-west (b) South  
 (c) North-west (d) South-east

Clearly,  $AB = 90\text{m}$ ,  $BF = CD = 30\text{m}$ .  
 So,  $AF = AB - BF = 60\text{m}$ .  
 Also,  $DE = 100\text{m}$ ,  $DF = BC = 20\text{m}$ .  
 So,  $EF = DE - DF = 80\text{m}$ .  
 $\therefore$  His distance from starting point A

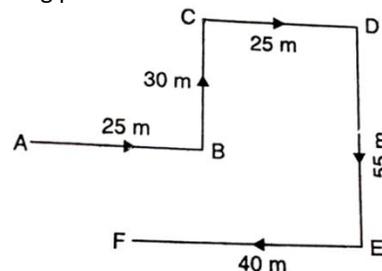
$$= AE = \sqrt{AF^2 + EF^2}$$

$$= \sqrt{(60)^2 + (80)^2} = \sqrt{3600 + 6400} = \sqrt{10000} = 100\text{ m.}$$

4. Deepa moved a distance of 75 metres toward the north. She then turned to the left and walking for about 25 metres, turned left again and walked 80 metres. Finally, she turned to the right at an angle of  $45^\circ$ . In which direction was she moving finally?  
 (a) North-east (b) North -east (c) south  
 (d) south-east (e) South-west

Hence, the answer is (b).

3. Kailash turns towards right from north direction. So, he walks 25 m towards east up to B, turns left and moves 30 m up to C, turns right and goes 25 m up to D. At D, he turns to right towards the south and walks 55 m upto E. Next, he again turns to right and walks 40 m up to F, which is his final position. F is the South-east of A. So, he is to the south-east from his starting point.



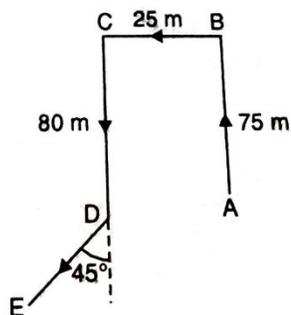
5. Santosh left for his office in his car. He drove 15 km towards north and then 10 km towards west. He then turned to the south and covered 5 km. Further, he turned to the east and moved 8 km. Finally, he turned right and drove 10 km. How far and in which direction is he from his starting point?  
 (a) 2 km west (b) 5 km East (c) 3 km North  
 (d) 6 km south (e) None of these

Hence, the answer is (d).

4. Deepa started from A, moved 75 m up to B, turned left and walked 25 m up to C. She then turned left again and moved 80 m up to D. Turning to the right at an angle of  $45^\circ$ , she was finally moving in the direction DE i.e., South-west.

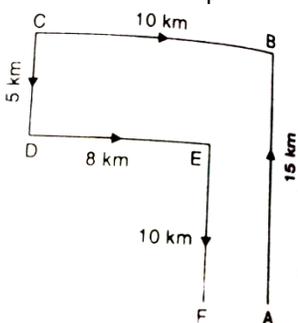
### SOLUTION

1. Clearly, Aman initially faces in the direction OA. On moving  $45^\circ$  clockwise, he faces in the direction OB. On further moving  $180^\circ$  clockwise, he faces in the direction OC. Finally, on moving  $270^\circ$  anti-clockwise, he faces in the direction OD, which is South-west. Hence, the answer is (d).



Hence, the answer is (e).

5. Clearly, Santosh drove 15 km from A to B northwards and then 10 km from B to C towards west. He then moves 5 km southwards from C to D and 8 km eastwards up to E. Finally, he turned right and moved 10 km up to F.



∴ A and F lie in the same straight line and F lies to the west of A.

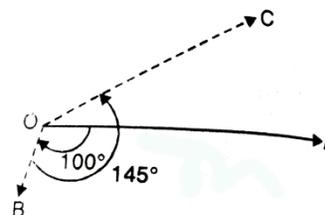
So, Santosh's distance from the starting point A = AF = (BC - DE) = (10 - 8) km = 2 km. Hence, the answer is (a)

6. I am facing east. I turn  $100^\circ$  in the clockwise direction and then  $145^\circ$  in the anticlockwise direction. Which direction am I facing now?  
 (a) East (b) North-east  
 (c) North (d) South-west
7. Kunal walks 10 kilometers toward North. From there, he walks 6 kilometers towards South. Then, he walks 3 kilometers towards East. How far and in which direction is he with reference to his starting point?  
 (a) 5 kilometers, West (b) 5 kilometers, North-east  
 (c) 7 kilometers, East (d) 7 kilometers, West
8. A man leaves for his office from his house. He walks towards East. After moving a distance of 20 m, he turns South and walks 10 m. Then he walks 35 m towards the West and further 5 m towards the North. He then turns towards East and walks 15 m. What is the straight distance (in metres) between his initial and final positions?  
 (a) 0 (b) 5 (c) 10  
 (d) Cannot be determined (e) None of these

9. A person starts from a point A and travels 3 km eastwards to B and then turns left and travels thrice that distance to reach C. He again turns left and travels five times the distance he covered between A and B and reaches his destination D. The shortest distance between the starting point and the destination is  
 (a) 12 km (b) 15 km  
 (c) 16 km (d) 18 km
10. A man walks 1 km towards East and then he turns to South and walks 5 km. Again he turns to East and walks 2 km, after this he turns to North and walks 9 km. Now, how far is he from his starting point?  
 (a) 3 km (b) 4 km  
 (c) 5 km (d) 7 km
11. Brijesh went 15 kms to the west from my house, then turned left and walked 20 kms. He then turned East and walked 25 kms and finally turning left covered 20 kms. How far was he from his house?  
 (a) 5 kms (b) 10 kms  
 (c) 40 kms (d) 80 kms
12. A walks 10 metres in front and 10 metres to the right. Then every time turning to his left, he walks 5, 15 and 15 metres respectively. How far is he now from his starting point?  
 (a) 5 metres (b) 10 metres (c) 15 metres  
 (d) 20 metres (e) 23 metres
13. A child is looking for his father. He went 90 metres in the East before turning to his right. He went 20 metres before turning to his right again to look for his father at his uncle's place 30 metres from this point. His father was not there. From here he went 100 metres to the North before meeting his father in a street. How far did the son meet his father from the starting point?  
 (a) 80 metres (b) 100 metres  
 (c) 140 metres (d) 260 metres

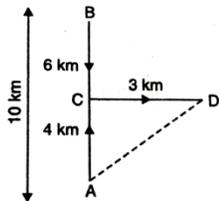
**SOLUTION**

6. (b)



As shown in Fig., I man initially faces towards east i.e., in the direction OA. On moving  $100^\circ$  clockwise, he faces in the direction OB. On further moving  $145^\circ$  clockwise, he faces in the direction OC. Clearly, OC makes an angle of  $(145^\circ - 100^\circ)$  i.e.,  $45^\circ$  with OA and as such points in the direction North-east.

7. (b): the movements of Kunal are as shown in Fig. (A to B, B to C and C to D).



$AC = (AB - BC) = (10 - 6) \text{ km} = 4 \text{ km}.$

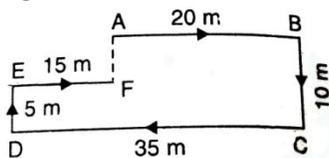
Clearly, D is to the North-east of A.

$\therefore$  Kunal's distance from starting point A

$= AD = \sqrt{AC^2 + CD^2} = \sqrt{4^2 + 3^2} = \sqrt{25} = 5 \text{ km}.$

So, Kunal is 5 km to the North-east of his starting point.

8. (b) : The movements of the man from A to F are as shown in Fig.



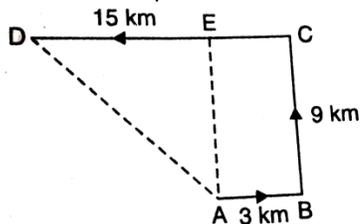
Clearly,  $DC = AB + EF.$

$\therefore$  F is in line with A.

Also,  $AF = (BC - DE) = 5 \text{ m}.$

So, the man is 5 metres away from his initial position.

9. (b) : the movements of the person are as shown in Fig.



Clearly,  $AB = 3 \text{ km},$

$BC = 3AB = (3 \times 3) \text{ km} = 9 \text{ km},$

$CD = 5AB = (5 \times 3) \text{ km} = 15 \text{ km}.$

Draw  $AE \perp CD.$

Then,  $CE = AB = 3 \text{ km}$  and  $AE = BC = 9 \text{ km}.$

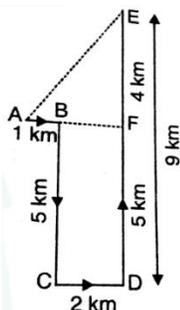
$DE = (CD - CE) = (15 - 3) \text{ km} = 12 \text{ km}.$

In  $\triangle AED, AD^2 = AE^2 + DE^2$

$\Rightarrow AD = \sqrt{(9)^2 + (12)^2} \text{ km} = \sqrt{225} \text{ km} = 15 \text{ km}.$

$\therefore$  Required distance =  $AD = 15 \text{ km}.$

10. (c) : The movements of the man are as shown in Fig. (A to B, B to C, C to D, D to E).



Clearly,  $DF = BC = 5 \text{ km}.$

$EF = (DE - DF) = (9 - 5) \text{ km} = 4 \text{ km}.$

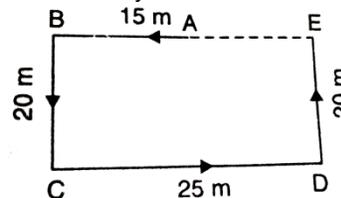
$BF = CD = 2 \text{ km}.$

$AF = AB + BF = AB + CD = (1 + 2) \text{ km} = 3 \text{ km}.$

$\therefore$  Man's distance from starting point A

$= AE = \sqrt{AF^2 + EF^2} = \sqrt{3^2 + 4^2} = \sqrt{25} = 5 \text{ km}.$

11. (b) : The movements of Brijesh are as shown in Fig.



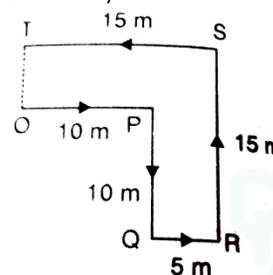
$\therefore$  Brijesh's distance from his house at A

$= AE = (BE - BA)$

$= (CD - BA)$

$= (25 - 15) \text{ m} = 10 \text{ m}.$

12. (a) : The movements of A are as shown in Fig. (O to P, P to Q, Q to R, R to S and S to T).



Since  $TS = OP + QR,$  so T lies in line with O.

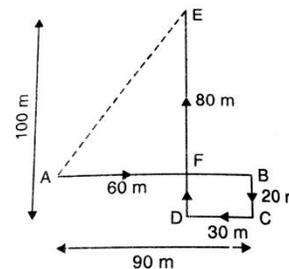
$\therefore$  A's distance from the starting point O

$= OT = (RS - PQ)$

$= (15 - 10) \text{ m}$

$= 5 \text{ m}.$

13. (b) : The movements of the child from A to E are as shown in Fig. 36.



Clearly, the child meets his father at E.

Now,  $AF = (AB - FB)$

$= (AB - DC) = (90 - 30) \text{ m} = 60 \text{ m}.$

$EF = (DE - DF) = (DE - BC)$

$= (100 - 20) \text{ m} = 80 \text{ m}.$

$\therefore$  Required distance

$= AE = \sqrt{AF^2 + EF^2} = \sqrt{(60)^2 + (80)^2}$

$= \sqrt{3600 + 6400} = \sqrt{10000} = 100 \text{ m}.$

# HANDY NOTES BANKING: PRIORITY SECTOR LENDING

## Highlights of PSL

It means provide credit to the needy sectors of the society. The sectors are:

- Agriculture
- Education
- Export
- Social Infrastructure
- Micro and Small Enterprises
- Housing
- Weaker Sections
- Renewable Energy

## Targets under PSL

- **Agriculture:** 18 percent of ANBC. Out of this 18 percent, a target of 8 percent of ANBC is for Small and Marginal Farmers, to be achieved in a phased manner i.e., 7 per cent by March 2016 and 8 per cent by March 2017.
- **Weaker Sections:** 10 percent of ANBC.
- **Micro Enterprises:** 7.5 percent of ANBC has been prescribed for Micro Enterprises, to be achieved in a phased manner i.e. 7 percent by March 2016 and 7.5 percent by March 2017.
- **Overall PSL Target for Domestic Bank/Foreign Bank with more than 20 Branches:** 40 percent of Adjusted Net Bank Credit.
- **Overall PSL Target for Foreign Bank with less than 20 Branches:** 40 percent of Adjusted Net Bank Credit to be achieved in a phased manner-

2015-16	32
2016-17	34
2017-18	36
2018-19	38
2019-20	40

## Categorization of MSME according to MSME ACT 2006

### Manufacturing Sector (Goods)

Enterprises	Investment in plant and machinery
<b>Micro Enterprises</b>	Does not exceed twenty five lakh rupees
<b>Small Enterprises</b>	More than twenty five lakh rupees but does not exceed five crore rupees

<b>Medium Enterprises</b>	More than five crore rupees but does not exceed ten crore rupees
---------------------------	--

### Service Sector

Enterprises	Investment in equipment
<b>Micro Enterprises</b>	Does not exceed ten lakh rupees
<b>Small Enterprises</b>	More than ten lakh rupees but does not exceed two crore rupees
<b>Medium Enterprises</b>	More than two crore rupees but does not exceed five crore rupees

### Other Targets under PSL

- Farmers with landholding of up to 1 hectare are considered as Marginal Farmers. Farmers with a landholding of more than 1 hectare and upto 2 hectares are considered as Small Farmers.
- Scheduled Commercial Banks having any shortfall in lending to priority sector shall be allocated amounts for contribution to the Rural Infrastructure Development Fund (RIDF) established with NABARD.
- For Renewable Energy, bank loans up to a limit of Rs.15 crore to borrowers for purposes like solar based power generators, etc. For individual households, the loan limit will be Rs.10 lakh per borrower.
- For Housing, banks can provide loans to individuals up to Rs. 28 lakh in metropolitan centres (with population of ten lakh and above) and loans up to Rs. 20 lakh in other centres for purchase/construction of a dwelling unit per family.
- Export credit will be allowed up to 32 percent of ANBC for Foreign banks with less than 20 branches in India.
- For Education, banks can provide loans to individuals for educational purposes including vocational courses upto Rs. 10 lakh for studies in India and Rs. 20 lakh for studies abroad.
- **Limits under Social infrastructure** Bank loans up to a limit of ₹ 5 crore per borrower for building social infrastructure for activities namely schools, health care facilities, drinking water facilities and sanitation facilities in Tier II to Tier VI centres.

### Monitoring of Priority Sector Lending targets

To ensure continuous flow of credit to priority sector, there will be more frequent monitoring of priority sector lending compliance of banks on 'quarterly' basis instead of annual basis as of now.

### Non-achievement of Priority Sector targets

Scheduled Commercial Banks having any shortfall in lending to priority sector shall be allocated amounts for contribution to the Rural Infrastructure Development Fund (RIDF) established with NABARD and other Funds with NABARD/NHB/SIDBI, as decided by the Reserve Bank from time to time.

The interest rates on banks' contribution to RIDF or any other Funds, tenure of deposits, etc. shall be fixed by Reserve Bank of India from time to time.

### Common guidelines for priority sector loans

Banks should comply with the following common guidelines for all categories of advances under the priority sector.

#### 1. Rate of interest

The rates of interest on bank loans will be as per directives issued by our Department of Banking Regulation from time to time.

#### 2. Service charges

No loan related and adhoc service charges/inspection charges should be levied on priority sector loans up to Rs. 25,000.

### RBI revises priority sector lending norms for RRBs

Seeing the growing significance of RRBs in pursuit of financial inclusion agenda, it has been decided to revise the priority sector guidelines for RRBs.

Some of the salient features of the guidelines are as following:-

- i. **Targets:** 75 per cent of total outstanding to the sectors eligible for classification as priority sector lending.
- ii. **Categories of the Priority Sector:** Medium Enterprises, Social Infrastructure and Renewable Energy will form part of the Priority Sector, in addition to the existing categories, with a cap of 15 per cent of total outstanding.
- iii. **Agriculture:** 18% per cent of total outstanding should be advanced to activities mentioned under Agriculture.

- iv. **Small and Marginal Farmers:** A target of 8 percent of total outstanding has been prescribed for Small and Marginal Farmers within Agriculture.
- v. **Micro Enterprises:** A target of 7.5 per cent of total outstanding has been prescribed for Micro Enterprises.
- vi. **Weaker Sectors:** A target of 15 per cent of total outstanding has been prescribed for Weaker Sections.
- vii. **Monitoring:** Priority Sector Lending will be monitored on a quarterly as well as annual basis.

The revised guidelines will be operational with effect from January 1, 2016.



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## CAREER POWER STUDENT IN SBBJ-PO : SUCCESS STORY

Hello Fellow BAians.

Success never comes in a bouquet, you have to collect roses among the thorns. Before starting my story, I like to thank BankersAdda for helping students like me in their competitions. And I will



also like to thank a sir (I don't know his name). He was taking an interview on 09 June, 2015 in Delhi in Career Power. That day, I was in front of him for giving an interview for the post of Operation Management (as I was very much depressed, that time I decided to do a private job). While talking to me and knowing about me, he told me that you are on a correct line and soon you will get a perfect job for yourself. He didn't select me that day, and I was very sad. But now I think that was the correct decision. I also like to thank my parents and my siblings who never lose their hope in me and my decision. Every time I changed my decision, they supported me. Even they never bothered about those relatives who were thinking that what his son is doing. Being a retired army personnel, my father always taught me to fight without thinking about the result. He told me to keep your arms sharpened always, nobody knows that when they will be required.

Now, here comes my story. My name is Ajeet Kumar and I live in Lucknow. I passed class 10th in 2006, Class 12th in 2008, B.Com in 2011 and MBA (Rural Management) in 2014. Being a General Category, it is very difficult to think oneself as a PO in State Bank Group. I have never seen myself as a PO in State Bank Group in my dream also. But miracles do happen. But miracles will only happen for those candidates who work hard for achieving their dream.

In my class 11, I opted for PCB with Biotechnology. After 6 days of my class, I realized that I am not made for Science stream. My heartfelt thanks to Mrs. Raksha Awasthi, Ex Principal, Army Public School, SP Marg, Lucknow who allowed me to change my stream to commerce with math without any complications. But again I left math in class 12 and opted for Web Technology. I scored 83.20% in class 12.

During my Class 12, I thought to be a Chartered Accountant. I was able to clear Common Proficiency Test (CPT) in second attempt while doing B.Com (CA exams are conducted 2

times in a year). After that I started my IPCC. In spite of getting exemption in Taxation in first attempt, I was not able to clear the first group of IPCC. After 5 attempts (CA exams are conducted 2 times in a year), the result was the same like Pawan Kumar Chaturvedi of Bajrangi Bhaijaan - Zero. For completing my CA, I wasted 1 year after my B.Com. But the result was - Zero.

At this point of time, I was not knowing much about banking industry jobs. So, in my first bank exam the result was - Zero. On the recommendation of one of my friends, I started preparing for bank exams and joined a coaching centre. But again due to some family issues, I was not able to complete my classes. And then the time came for IBPS PO 2 (Paper Pencil Mode). At that time, minimum 17 questions should be answered correctly in each section. I attempted very well in all sections except reasoning, in which I attempted only 15 questions. So, the result was again -Zero.

Now, I was very much depressed. I was not knowing what to do. I was not able to see my future. To overcome this depression, my friend again suggested me to do some course so that I can make myself busy and refresh myself. Then I started my MBA in Rural Management and along with that I also started preparing for bank exams. At that time I thought that I will only give exams for officer cadre in banks because my father always wanted me to be an officer, so I never filled a form for clerk.

While doing MBA, I thought to do Fellowship Programme in Management (FPM) from IIM. I started preparing for CAT. I appeared only once in CAT in year 2013 and scored 63.18 percentile without any coaching. I also appeared for UGC NET 3 times (June 2013, Dec 2013 and June 2014), but the result was the same - Zero.

In the middle of that, time came for IBPS PO 3. I cleared written with only 2 marks above cutoff (61 was cut off for general category, I scored 63). But after interview, the result was again the same - Zero. This failure hurt me a lot. I was very depressed, but this small success also somewhere filled some confidence in me that I can beat a national level exam. I personally feel that first success, no matter whether it is a small or big, really helps every aspirant who are focused on their goal. On the basis of MBA, I appeared for Management Trainee (Community Development) in Coal India Limited and cleared written. But again after interview, the result was the same - Zero. After that, list of failures was getting increased.

1. UPPSC Subordinate - Written Not Qualified
2. BOBCARDS - Written Not Qualified
3. SBI PO 2014 - Written Not Qualified
4. IBPS PO 4 - Written Not Qualified
5. SBI Associate PO 2014- Written Clear, Not selected by 0.6 marks after final cutoff
6. New India Assurance AO 2014 - Written Not Qualified
7. United India Insurance Limited AO 2014 - Written Not Qualified
8. CGL 2014 - Written Not Qualified
9. IDBI Manipal 2014 - Written Not Qualified
10. IBPS RRB Officer Scale I 2014 - Scored 114, Not Received any Call
11. National Insurance Corporation Limited AO 2014 - Written Clear, Not selected after Interview
12. NABARD Grade B - Cleared Pre, Mains Not Qualified
13. SBI PO 2015 - Written Not Qualified
14. CGL 2015 - Written Not Qualified
15. IBPS RRB 2015 - Written Not Qualified

(In 5 to 6 exams, I didn't appeared and 3 to 4 exams I am not remembering.)

After these failures, my parents told me to fill the forms for clerk also. Now I have to do that. After that I appeared for RBI Assistant, and the result was again zero. I also appeared for FCI Assistant Grade III, result is awaited. I also filled form for IBPS PO 5, IBPS Clerk 5 and NABARD Development Assistant.

Now, I thought that this is my last attempt for banking job and after that I will start doing some private job and along with that I will prepare for bank jobs. I started investing my 100% input. After giving preliminary exam of IBPS PO 5, I was very much sure about that and I thought to attend Crash Course of IBPS PO Mains in Career Power, Mahanagar Branch. I was feeling very sad while attending those classes because if I would have joined Career Power earlier, I think I would be employed earlier. I really appreciate the level of teaching which is adopted there. I still remember that 2nd last class, 28-Oct-2015, the magical date of my life. While attending class, I received 3 mails in the evening. But I didn't opened it. While playing with my mobile nearly about 8 PM, I

saw those mails. After reading those mails, I was shocked, surprised and lost every emotions and reactions, This mail was from "State Bank of Bikaner and Jaipur" and in that they have called me for documents submission on 03-11-2015. Now, I have to join bank on 21-12-2015.

I would like to thanks Bankersadda because for SBI Associate PO, I only read Marketing Capsule provided by them. And you all will not believe that I found nearly 15-18 questions in marketing and computer from marketing capsule and daily quizzes.

I know that everybody is having different problems and different circumstances, but remember only one thing that if you can dare, you will win. Failure doesn't means that you are not good, it means that you have lot of experiences and these experiences will surely fetch you fruits in future. Never lose your calmness and hope. Be Cool Be Confident.

And at last my favorite lines which always motivate me.

लहरों से डर कर नौका पार नहीं होती,  
कोशिश करने वालों की कभी हार नहीं होती।  
नन्हीं चींटी जब दाना लेकर चलती है,  
चढ़ती दीवारों पर, सौ बार फिसलती है।  
मन का विश्वास रगों में साहस भरता है,  
चढ़कर गिरना, गिरकर चढ़ना न अखरता है।  
आखिर उसकी मेहनत बेकार नहीं होती,  
कोशिश करने वालों की कभी हार नहीं होती।

डुबकियां सिंधु में गोताखोर लगाता है,  
जा जा कर खाली हाथ लौटकर आता है।  
मिलते नहीं सहज ही मोती गहरे पानी में,  
बढ़ता दुगना उत्साह इसी हैरानी में।  
मुट्टी उसकी खाली हर बार नहीं होती,  
कोशिश करने वालों की कभी हार नहीं होती।

असफलता एक चुनौती है, इसे स्वीकार करो,  
क्या कमी रह गई, देखो और सुधार करो।  
जब तक न सफल हो, नींद चैन को त्यागो तुम,  
संघर्ष का मैदान छोड़ कर मत भागो तुम।  
कुछ किये बिना ही जय जय कार नहीं होती,  
कोशिश करने वालों की कभी हार नहीं होती।

## THE HINDU-NEWS REVIEW (DEC. 2015)

1. In Bi-Monthly Monetary policy RBI left the repo unchanged at 6.75% as widely expected, following the 50-basis-point cut in September, making no alterations in the reserve or cash requirements. The RBI has revised its forecast for inflation to 5% by March 2017. However, it retained the 7.4% GDP forecast.
  - a. Bank Rate – 7.75 % (Unchanged)
  - b. Cash Reserve Ratio – 4 % (Unchanged)
  - c. Statutory Liquidity Ratio – 21.5 % (Unchanged)
  - d. Repo Rate – 6.75 % (Unchanged)
  - e. Reverse Repo Rate – 5.75 % (Unchanged)
  - f. Marginal Standing Rate – 7.75 % (Unchanged)
2. Former Defence Secretary Radha Krishna Mathur was appointed as Chief Information Commissioner of India.
3. Senior revenue service officer Arun Kumar Jain was appointed Chairman of Central Board of Direct Taxes.
4. Ministry of External Affairs appointed Mumbai Police Commissioner Ahmad Javed as the Ambassador to Saudi Arabia.
5. Mauricio Macri Blanco was sworn in as the President of Argentina.
6. Justice Tirath Singh Thakur was sworn in as 43rd Chief Justice of India (CJI) by President Pranab Mukherjee at Rashtrapati Bhavan, New Delhi. Thakur succeeded incumbent Justice H L Dattu.
7. Dominica-born British lawyer Patricia Scotland was appointed as the Secretary General of the Commonwealth of Nations. With this, Patricia become the first British citizen and first woman as well to hold the role in the 66-year history of 53-member Commonwealth.
8. Sunil Kanoria was appointed as the President of The Associated Chamber of Commerce and Industry of India (ASSOCHAM).
9. Miss Philippines Pia Alonzo Wurtzbach was crowned Miss Universe 2015 at the final of 64th edition of Miss Universe held in Las Vegas, the USA.
10. Miss Spain Mireia Lalaguna Royo was crowned Miss World 2015 at the Beauty of Crown Theater in Sanya, China.
11. The West Bengal Government honoured music composer Bappi Lahiri and singer Kumar Sanu with Lifetime Achievement Awards.
12. Indian-origin Tamil writer Jamaludeen Mohamed Sali was declared as the winner of the prestigious South East Asian Write Award for Singapore.
13. Dilip Kumar was conferred with the Padma Vibhushan, the second-highest civilian honour.
14. Global software giant Wipro announced that it won the 2015 Aegis Graham Bell Award for developing a solution for the Internet of Things.
15. India-born author Salman Rushdie was awarded the prestigious Mailer Prize for lifetime achievement.
16. Naseerudin Shah was honoured with the Lifetime Achievement Award at the 12th edition of Dubai International Film Festival in Dubai.
17. Two Indians, Kartik Sawhney and Neha Swain, have won the 2016 Queen's Young Leaders award in the United Kingdom which will be presented by the British monarch in Buckingham Palace in June 2016.
18. Frank Islam, an Indian-American entrepreneur and philanthropist, will be conferred with Uttar Pradesh Ratna Award.
19. The Delhi Development Authority was awarded with the E-India Award for adopting technology to serve the public better and using resources efficiently through mobile applications.
20. Hinduja Brothers were honoured with the prestigious Lifetime Achievement Award at the annual Asian Business Leadership Forum (ABLF) Series in Dubai.
21. President Pranab Mukharjee presented Dr APJ Abdul Kalam IGNITE awards 2015.
22. President of France Francois Hollande will the Chief Guest at 67th India's Republic Day celebrations.
23. British Novelist Peter Dickinson passed away following a brief illness in Winchester, Hampshire.
24. Renowned economist, agriculturist, prolific journalist and stalwart farmer leader Sharad Joshi passed away.
25. Renowned sarangi player Ustad Sabri Khan died in New Delhi.
26. Eldar Ryazanov, one of the most popular Russian film directors of the Soviet era, died.
27. The Australian association football player Joe Marston.
28. Noted litterateur and Professor Surendra Upadhyay passed away due to cardiac arrest.
29. World Bank Group's Global Knowledge Partnership on Migration and Development (KNOMAD) initiative

released the Migration and Remittances Factbook 2016. The report provides a snapshot of latest statistics on immigration, emigration, skilled emigration, and remittance flows for 214 countries and territories.

30. Global Financial Integrity released the Global Illicit Financial Flows Report 2015 entitled Illicit Financial Flows from the Developing Countries: 2004-2013. Among the 149 countries surveyed, India stood at the 4th position in terms of illicit financial flows between 2004 and 2013 with 51 billion US dollars.
31. Asian Development Bank released a report entitled Asian Economic Integration Report 2015: How Can Special Economic Zones Catalyze Economic Development?
32. World Economic Forum released the Global Gender Gap Report 2015. Out of the 145 countries surveyed, while Iceland topped the Gender Gap Index for the seventh year in a row, India stood at the 108th position.
33. 2nd World Internet Conference was concluded at Wuzen in China.
34. The two-day 14th Meeting of the Council of Heads of Governments of Shanghai Cooperation Organisation (CSO) Member States was concluded in Zhengzhou, China.
35. 5th Ministerial Conference of Heart of Asia-Istanbul Process was concluded in Islamabad, Pakistan. The event was jointly inaugurated by Pakistan Prime Minister Nawaz Sharif and President of Afghanistan Ashraf Ghani. Indian delegation was headed by External Affairs Minister Sushma Swaraj.
36. The 10th East Asia Summit was held in Kuala Lumpur, Malaysia. Theme was Our People, Our Community, Our Vision. The 11th East Asia Summit will be held in Laos.
37. Union Government requested the states and Union Territories to start Operation Smile-II from 1 January 2016. Operation Smile-II is a campaign to rescue/rehabilitate the missing children.
38. Storm Desmond wreaked havoc in parts of Northern Ireland, north Wales, southern Scotland and north-west England in the first week of December 2015.
39. Losar, the biggest Tibetan Buddhist Festival began in Ladakh region of Jammu and Kashmir.
40. Two Indian cities, Varanasi and Jaipur, have made it to the Creative City Network of the United Nations Educational, Scientific and Cultural Organization (UNESCO) for the first time ever.
41. The book titled The Bose Brothers and Indian Independence – An Insider's Account authored by Madhuri Bose was released.
42. Life On My Terms: From the Grassroots to the Corridors of Power, an autobiography of Sharad Pawar was released by Prime Minister Narendra Modi.
43. The Union Government appointed Justice L Narasimha Reddy to head the Judicial Committee which will look into the implementation of One Rank One Pension (OROP) scheme for the ex-servicemen.
44. The Chief Economic Advisor Arvind Subramanian led panel submitted its report on GST. The commission recommended standard rate for GST at 17 to 18 percent, the rate at which most products would likely be taxed. The Committee has suggested doing away with a proposal to levy a one percent inter-state tax on transfer of good. The committee excluded real estate, electricity and alcohol and petroleum products while calculating tax rates but has suggested bringing them under the ambit of GST soon. It recommended a range of 12 to 40 percent for various products and services. Revenue Neutral Rate (RNR) proposed at 15-15.5% (Union and states combined).It included petroleum and alcohol in GST regime.
45. The Defence Acquisition Council approved the purchase of 5 units of Russian advance S-400 Triumf Air Defence Missile Systems from Russia at an estimated cost of 40000 crore rupees.
46. Prime Minister Narendra Modi chaired the combined Commanders Conference, an annual tri-services event held on board INS Vikramaditya about 50 kms off Kochi coast, Kerala.
47. Indo-Russia bilateral maritime exercise Indra Navy 2015 commenced in Vishakhapatnam.
48. Long Range Surface-to-Air Missile was successfully flight-tested for the first time from an Israeli Naval Platform. The missile is co-developed by India and Israel. LRSAM is also called Barak 8 missile in Israel.
49. The South Asian Annual Disaster Management Exercise (SAADME) 2015 was concluded by the Union Government in Delhi.
50. Search engine giant Yahoo on 21 December 2015 named Cowas the Personality of the Year 2015. Bihar Chief Minister Nitish Kumar and Delhi CM Arvind Kejriwal were among the top newsmakers of 2015.

51. Prime Minister Narendra Modi released two commemorative coins of 125 rupees and 10 rupees, as part of the 125th birth anniversary year celebrations of Dr. Babasaheb Bhim Rao Ambedkar.
52. World Robot Olympiad 2015 was held in Doha, Qatar. This time Indian students were able to win three medals (1Gold & 2 Silver) and one position (Eighth).
53. Rajya Sabha passed the Schedule Caste and Schedule Tribe (Prevention of Atrocities) Amendment Bill, 2015.
54. The Lok Sabha passed the Commercial Courts, Commercial Division and Commercial Appellate Division of High Courts Bill, 2015. The Bill will help bring in big foreign investments into the country and improve India's global image on ease of doing business. It will help set up commercial benches in select high courts to settle high value commercial disputes.
55. The Union Cabinet, presided by the Prime Minister Narendra Modi gave its approval for the revised Model Text for the Indian Bilateral Investment Treaty.
56. The Union Cabinet gave its ex-post facto approval to a MoU signed between India and BRICS countries (Brazil, Russia, China and South Africa) for strengthening energy efficiency cooperation.
57. The World Bank approved a 1.5 billion US dollar loan for the ambitious Clean India Campaign (Swachh Bharat Mission).
58. The Lok Sabha passed the landmark Atomic Energy (Amendment) Bill, 2015. The bill seeks to overcome difficulties encountered in the setting up of new nuclear projects and enhancement of nuclear power generation. The amendment will pave the way for Atomic Energy Units, including Nuclear Power Corporation of India Limited (NPCIL) to enter into joint-ventures with other Public Sector Undertakings (PSUs) and government sector companies.
59. The Union Government signed MoU and documentation for establishing three Indian Institute of Information Technology (IIITs) at Ranchi, Nagpur and Pune. These IIITs are operated on a Public-Private-Partnership (PPP) model.
60. The Union Cabinet approved a 4000 crore rupees proposal for introducing measures to encourage Shipbuilding and Ship Repair Industry in India.
61. The Supreme Court asked the Union Government to operationalise the Organised Crimes Investigating Agency (OCIA) by 1 December 2016. OICA will probe human trafficking cases across the nation.
62. The Union Cabinet, presided by Prime Minister Narendra Modi, gave its approval to carry out official amendments in the National Waterways Bill, 2015. The amendments provide for enacting a Central Legislation to declare 106 additional inland waterways as the national waterways.
63. The Supreme Court directed State and Union Territory Governments to consider acid-attack victims under the disabled quota.
64. The Lok Sabha passed the Bureau of Indian Standards Bill 2015 to establish the Bureau of Indian Standards (BIS) as a National Standards Body.
65. The Union Cabinet approved setting up of six new Indian Institutes of Technology (IITs) in Andhra Pradesh, Chhatisgarh, Goa, Jammu, Kerala and Karnataka.
66. The Union Government launched the injectable Inactivated Polio Vaccine (IPV) as part of its commitment to the Global Polio Endgame Strategy.
67. The Ministry of Urban Development approved an investment of 3120 crore rupees investment plans for basic urban infrastructure boost for 102 cities approved under Atal Mission for Rejuvenation and Urban Transformation (AMRUT).
68. RBI released the final guidelines on computing interest rates on advances based on the Marginal Cost of Funds Methodology. The guidelines will come into effect from 1 April 2016. The new methodology is aimed at bringing uniformity among BRs of banks so that they will be more sensitive to any changes in policy rates of the RBI like Cash Reserve Ratio (CRR), Statutory Liquidity Ratio (SLR), etc. Existing loans and credit limits linked to the Base Rate may continue till repayment or renewal, as the case may be. Existing borrowers will also have the option to move to the MCLR linked loan.
69. Union Ministry of Petroleum and Natural Gas appointed a single-member committee headed by Ajit Prakash Shah to look into the dispute between Oil and Natural Gas Corporation Limited and Reliance Industries Limited on Krishna Godavari gas fields.
70. Union Government slashed the Minimum Export Price of onions to 400 US dollars per tonne from 700 dollars a tonne.
71. Afghanistan will become the 164<sup>th</sup> WTO member.

72. Singapore replaced Mauritius as top source of Foreign Direct Investment (FDI) into India during April-September of 2015-16 financial year.
73. RBI announced revised Priority Sector Lending norms for Regional Rural Banks. Among other things, the PSL target was increased to 75 percent of total outstanding from the existing 60 percent. The revised target will be effective from 1 January 2016. Loans to individual farmers, for the purpose of PSL, was increased to 50 lakh rupees from the present 10 lakh rupees against pledge/ hypothecation of agricultural produce (including warehouse receipts) for a period not exceeding 12 months.
74. CSO announced that India's Gross Domestic Product grew by 7.4 percent in the second quarter (July-September) of 2015-16. The high growth rate became a possibility due to 10.6 percent registered by Trade, hotels and Transport and communication and services related to broadcasting sectors. The manufacturing sector also grew by 9.3 percent compared to 7.9 percent in Q2 of FY 2014-15.
75. The Reserve Bank of India decided to grant in principle approval to the National Payments Corporation of India to function as the Bharat Bill Payment Central Unit (BBPCU) in Bharat Bill Payment System (BBPS).
76. Government of Nepal decided to amend the Constitution to address two key demands of agitating Madhesis regarding proportional representation and constituency delimitation.
77. The European Union extended its economic sanctions against Russia for six months over its involvement in the Ukraine crisis.
78. 10th World Trade Organisation Ministerial Conference concluded on 19 December 2015 in Nairobi, Kenya. The conference concluded with the adoption of the Nairobi Package that is aimed at benefitting organization's poorest members. India was represented by Minister of State (Independent Charge) for Commerce & Industry Nirmala Sitharaman.
79. The Senate of United States ratified reforms to boost the representation of emerging economies at the International Monetary Fund as part of Budget Bill. China's voting rights will rise to 6 percent from 3.8 percent and the nation will become the third-largest shareholder. As China's voting rights rise, the US will see its share drop from 16.7 percent to 16.5 percent.
- India's voting rights will also rise to 2.6 percent from the current 2.3 percent.
80. The UN Security Council unanimously adopted resolution to increase sanctions against the Islamic State in Syria and Iraq (ISIS) group and other terrorist groups.
81. The Federal Reserve System, the central banking system of the USA, increased interest rate by 0.25 percent. With this, the interest rates in the US are now in the range of 0.25 – 0.50 percent as compared to zero to 0.25 percent range earlier.
82. Pension fund regulatory body PFRDA has started using PAN instead of Aadhaar for validation of new customers who can now be registered online under the National Pension System (NPS) scheme.
83. The IMF approved nearly \$500 million in its latest tranche of financial assistance to Pakistan.
84. Uttar Pradesh government became the first state to give its approval for turning around its ailing discoms by joining the Centre's ambitious UDAY (Ujwal Discom Assurance Yojana) scheme. So far, seven other states have given an in-principle approval for the scheme. According to the scheme, loans of Rs 47,700 crore (till September 30, 2015) would be converted into bonds.
85. Housing prices increased by 13.7 per cent during July-September of this fiscal compared with year-ago period but the annual growth rate has slowed down, according to RBI report. Delhi witnessed the maximum rise with nearly 22 per cent increase in prices during the quarter over the last year.
86. US lawmakers have decided to increase the quota for H-2B visas meant for unskilled foreign workers by nearly 400 per cent.
87. The government lowered the economic growth forecast for the current fiscal to 7-7.5 per cent from previously projected 8.1-8.5 per cent mainly because of lower agricultural output due to deficit rains.
88. India has been ranked a low 97th out of 144 nations, behind Kazakhstan and Ghana, on Forbes' annual list of the best countries for doing business in 2015.
89. The US Congress has imposed a special fee of up to USD 4,500 on the H-1B and L-1 visas popular among Indian IT companies.
90. The Supreme Court banned registration of diesel-run SUVs and cars having engine capacity beyond 2000 cc in Delhi and National Capital Region till March 31.

91. The Finance Ministry said banks will disburse credit to tune of Rs 1.22 lakh crore to small and marginal entrepreneurs during the current fiscal under the Pradhan Mantri Mudra Yojana (PMMY).
92. The Goa government has approved the Rs 981.11 crore proposal for Panaji Smart City which would be submitted to the Union Urban Development Ministry.
93. Retail inflation scaled a 14-month high of 5.41% in November, while wholesale price inflation touched - 1.99% during the month.
94. The Union Cabinet has cleared the Bill to regulate the real estate sector while mandating that developers must deposit 70 per cent of the project cost in a separate account.
95. A landmark climate change deal was clinched with the approval of India, China and the US, after days of tough negotiations with the legally-binding pact seeking to limit global warming to "well below" 2 degrees Celsius and committing USD 100 billion a year from 2020 to help developing nations.
96. India and Japan signed an agreement to amend the Double Taxation Avoidance Agreement which will help in reducing tax avoidance and act as a deterrent against tax evasion as well as accumulation of black money.
97. The National Green Tribunal has ordered the closure of Bhushan Steel and Strips Limited, declaring it to be a polluting industry.
98. National Green Tribunal directed that diesel-run vehicles will not be registered in Delhi with immediate effect and asked the central and state government departments not to purchase diesel vehicles. There will be no renewal of registration of diesel vehicles which are more than 10-year-old.
99. Govt imposed five-year anti-dumping duties on stainless steel imports from China, the European Union and the United States, as the government tries to help local companies suffering from cheaper imports.
100. Delhi recorded the highest per capita income among all states in the country at Rs 2,40,849 during financial year 2014-15, Deputy Chief Minister Manish Sisodia said.
101. A mechanism known as SETU to support all aspects of start-up businesses and other self-employment activities has been set up by the government.
102. Finance Ministry wants EPFO to retain 8.75 per cent rate of interest on PF deposits for 2015-16.
103. The Delhi Government announced a series of measures to curb the alarming rise in pollution in the national capital, including a proposal to close down the Badarpur Power plant which runs on coal.
104. The telecom wing of the Indian Railways, RailTel, has signed an agreement with the subsidiary of Google India to provide Wi-Fi facilities at 400 stations across the country.
105. The Arvind Kejriwal led Aam Aadmi Party (AAP) government has raised Delhi MLA's salaries by a whopping 400%.
106. The Asian Development Bank kept its economic growth forecast for India unchanged at 7.4 per cent for the current financial year and 7.8 per cent for the next fiscal.
107. Bihar has emerged as the fastest growing state in terms of gross state domestic product, clocking a growth rate of 17.06 per cent in FY 2014-15.
108. The government has collected Rs 16.69 crore as taxes and penalty till November 26 from those who have disclosed illegal wealth under the black money compliance window. 635 declarations worth Rs 4,160 crore of illegal wealth were made in the three-month compliance window, which ended on September 30.
109. The Asset Under Management under the National Pension System has crossed Rs one lakh crore, Pension fund regulator PFRDA said.
110. The growth rate of eight core sectors industries slowed to 3.2 per cent in October from a year earlier on account of a sharp drop in crude oil and steel production.
111. India and Japan exchanged notes for Japan's Official Development Loan Assistance (ODA) worth Rs 5,536 crore for Chennai and Ahmedabad metro rail projects.
112. The gold bond scheme has evoked "excellent response" with the government receiving 63,000 applications for purchase of bonds worth Rs 246 crore for 917 kg. Gold in the first tranche.
113. Indian companies could raise up to USD 5 billion over the next three years through issue of offshore rupee or masala bonds. In September, RBI had allowed non-banking finance companies (NBFCs) and other corporates to issue masala bonds. Masala bond is used to refer to an instrument through which Indian companies can raise overseas funds in rupees, not foreign currency.

- 114.** India is likely to see a jump of 11 per cent in imports of the metal to 1,000 tonnes this year, says All India Gems and Jewellery Trade Federation.
- 115.** The finance ministry has cut its ambitious disinvestment revenue target by 57% to Rs 30,000 crore for the current fiscal as 'strategic' sales have failed to take off.
- 116.** Bladimir Putin ordered state-of-the art air defence missile systems to be deployed at a Russian air base in Syria following the downing of a Russian warplane by Turkey.
- 117.** Tunisia's President Beji Caid Essebsi declared a nationwide state of emergency and a curfew in the capital after a bomb attack on a presidential guard bus killed at least 12 people.
- 118.** Union Home Minister Rajnath Singh told Parliament that the government was considering 33 per cent reservation for women in the paramilitary forces.
- 119.** The government has extended the usage criterion of the RuPay debit cards in order to avail of the in-built insurance cover. Earlier, cardholders had to use the card within 45 days prior to claim the insurance claim. This has now been extended to 90 days.
- 120.** A Japanese television channel has arrived to make a documentary on how students from the underprivileged sections of society aspire to be at the Indian Institutes of Technology under the guidance of mathematician Anand Kumar and his Super 30 team.
- 121.** Sri Lanka, India, Malta and Mauritius have come together to establish a Commonwealth Trade Finance Facility to boost trade and investment flows, particularly for developing nations of the Commonwealth.
- 122.** The government said it has advanced the date for implementation of the roll out of Bharat Stage (BS) stage V and VI norms for four-wheelers by three years. Now Ministry has decided to implement BS-V norms from April 1, 2019.
- 123.** In a dramatic turn, Prime Minister Narendra Modi and his Pakistan counterpart Nawaz Sharif met and spoke on the sidelines of the UNFCCC main event in Paris, shaking hands and sharing a sofa as they chatted easily for a few minutes in private.
- 124.** India launched an International Solar Alliance at the CoP21 Climate Conference, with an announcement by Prime Minister Modi that the revolution in the field would bring power to all citizens, and create unlimited economic opportunity.
- 125.** Russia has begun building two modern military compounds on the far eastern Kuril islands.
- 126.** President Pranab Mukherjee has given assent to the contentious Labour Laws Bill of Gujarat, which has provisions to ban strikes in public utility services for up to one year.
- 127.** Faulty equipment and the crew's "inability to control the aircraft" caused an AirAsia A320 to crash into the Java Sea last year, killing all 162 people onboard, an Indonesian report said.
- 128.** Pakistani ghazal maestro Ghulam Ali will perform at two venues in Kerala State in January next year.
- 129.** Vladimir Kazbekov, the Vice-President of the New Development Bank (NDB) of the Brazil-Russia-India-China-South Africa (BRICS) grouping, has welcomed the inclusion of the Chinese yuan in the IMF basket of reserve currencies Special Drawing Rights.
- 130.** The government's electronic intelligence monitoring system, the Central Monitoring System (CMS), will become operational by March 2016.
- 131.** Prime Minister Narendra Modi undertook an aerial survey of the affected regions in Chennai and announced an additional Rs. 1,000-crore relief package.
- 132.** Tamil star Dhanush's song 'Kolaveri di' has surpassed 100 million views on Youtube since its release.
- 133.** A three-day international festival on birds begins at the National Chambal Sanctuary (NCS) in Agra. As many as 25 international bird experts and over 80 Indian ornithologists are expected to attend.
- 134.** Lawmakers approved plans for Germany to take on a direct role in the battle against the Islamic State (IS) group in Syria.
- 135.** Securities and Exchange Board of India will soon put in place norms to help entrepreneurs raise funds through 'crowdfunding'. A SEBI-constituted committee, headed by Infosys co-founder N. R. Narayana Murthy, to suggest ways for raising of funds through crowdfunding.
- 136.** U.S. magazine Time named German Chancellor Angela Merkel as its "Person of the Year 2015," hailing her leadership during Europe's debt, refugee and migrant crises, as well as Russia's intervention in Ukraine.
- 137.** Bombay High Court acquitted him of all charges in the 2002 hit-and-run and drunk-and-drive case that killed one and injured four persons.

- 138.** Pakistan successfully test-fired the medium-range Shaheen-III surface-to-surface ballistic missile which can carry nuclear warheads up to 2,750 km, bringing many Indian cities within its range.
- 139.** India and the U.S. have identified 17 new areas for potential cooperation under the Defence Technology and Trade Initiative (DTTI).
- 140.** Indian-origin writer Jamaludeen Mohamed Sali has been declared the winner of this year's prestigious South East Asia Write Award.
- 141.** Country's largest lender State Bank of India will issue EMV chip and pin based debit cards to its new customers to ensure enhanced secure transactions.
- 142.** Pakistan successfully test-fired a nuclear capable ballistic missile Shaheen-1A with a range of 900 kilometres.
- 143.** India's exports fell for the twelfth consecutive month in November, virtually shrinking by a quarter from a year earlier to \$20 billion.
- 144.** The government has made it mandatory to quote PAN for all transactions in excess of Rs.2 lakh. The new rule, effective from January 1, will cover purchases of all goods or services. In the case of immovable property, where quoting PAN is currently required for transactions of Rs.5 lakh, the government has decided to raise the monetary limits to Rs.10 lakh.
- 145.** Annoyed with the lack of consensus among constitutional authorities in Uttar Pradesh, the Supreme Court invoked its extraordinary powers to assume authority and appointed former high court judge Justice Virendra Singh as Uttar Pradesh's Lokayukta.
- 146.** Supreme Court imposed a ban on the registration of diesel-run private cars of the capacity of 2000 CC and above and SUVs.
- 147.** The Indian Space Research Organisation successfully launched PSLV C-29 rocket with six Singapore satellites from Satish Dhawan Space Centre.
- 148.** The National Highway Authority of India plans to raise funds up to Rs.1,000 crore through public issue of tax-free, secured redeemable non-convertible bonds.
- 149.** China has summoned the U.S. envoy to protest Washington's sale of warships to Taiwan, as part of a massive \$1.8 billion arms package, Beijing said.
- 150.** The Bihar government will ban liquor sale and consumption in phases from April 1.
- 151.** A Delhi court granted unconditional bail to Congress president Sonia Gandhi and vice-president Rahul Gandhi in the National Herald case of cheating and misappropriation.
- 152.** State Bank of India will raise up to Rs.12,000 crore by issuing bonds that are Basel-III compliant.



**Are you ready to face Super Sunday Challenge?**



- **Written Test: Second Last Sunday of Every Month.**
- **Batch start from first week of every Month.**

## Tricky Notes (Civics) : Parts of Constitution

Tricks to Learn the Part of the Constitution of India			
Part	Trick	Name of the Part	Articles
<b>First Trick for Article I to X: U Ci F DI में US Bhi UP se आगे है ।</b>			
I	U	Union & Its Territory	1-4
II	Ci	Citizenship	5-11
III	F	Fundamental Right	12-35
IV	Di	Directive Principles of State Policy	36-51
V	U	Union	52-151
VI	S	State	152-237
VII	B	Deals with States in Part of B of the schedule	238
VIII	U	Union Territory	239-241
IX	P	Panchayats	242-243
X	S	Provision for Schedule & Tribal Area	244-244 A
<b>Parts added after 1950:</b>			
IVA-Fundamental Duties Article 51-A Duties of a citizen of India. It was added by the 42nd Amendment in 1976			
IX A-Municipalities			
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<b>Pronounce (Refi Tram Se Election Booth Pe गया)</b>			
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## CURRENT AFFAIRS ZINGER: NOVEMBER 2015

1. Name the indigenously built nuclear-capable missile, which is capable of hitting a target at a distance of 700 kms, from a test range off the Odisha coast. **Agni-I**
2. Who is the chairman of Indian Council of Historical Research (ICHR), who has resigned from the post citing "personal reasons? **Yellapragada Sudershan Rao**
3. Name the e-commerce company which saw maximum visitors on its web and mobile sites in October at over 20 crore visitors, as per the recent data from Internet analytics firm comScore. **Amazon India**
4. CreditMantri has announced that it had partnered with which company to simplify the process for consumers to access their credit score and history for free? - **Equifax**
5. India said it will provide how much amount for the vulnerable nations in the Commonwealth to help them introduce clean energy and reduce green-house gas emissions? - **\$ 2.5 million**
6. Name the PM of Malta? - **Joseph Muscat**
7. The National Green Tribunal has directed the local commissioner, probing illegal felling of 4,000 trees in the Eco-Sensitive Zone near the Taj Mahal, to submit the final inspection report by December 16. Who is the NGT Chairperson? - **Justice Swatanter Kumar**
8. Who are the authors of "The Making of Miracles in Indian States"? - **Arvind Panagariya & M. Govinda Rao**
9. Prime Minister Narendra Modi left for which city to participate in the global climate change conference 2015? - **Paris**
10. Which country will host the first day-night test match against New Zealand? - **Australia at the Adelaide Oval**
11. Which company is shutting its private banking unit in India, marking the exit of another foreign bank from the cut-throat wealth management business in Asia's third-largest economy? - **HSBC Holdings Plc**
12. The government recently announced additional income tax incentives for which domestic industry in a bid to help them remain afloat at a time when the global industry is going through an extended slump? - **Shipbuilding Industry**
13. Who has been appointed as the Chief Financial Officer of App-based cab operator Ola? - **Rajiv Bansal**
14. Which Indian state announced and adopted its Port Policy 2015 that is aimed at harnessing the advantages of the 974-km long coastline? - **Andhra Pradesh**
15. The government is planning to set up a high-level panel to effectively deal with the issue of over mounting bad loans. The committee is likely to be headed by? - **Minister of State for Finance Jayant Sinha**
16. Which bank is planning to set up a subsidiary for management of properties owned by it and also for those taken on lease or rent? - **SBI**
17. The government has extended the usage criterion of the RuPay debit cards in order to avail of the in-built insurance cover from 45 days to how many days? - **90 days**
18. US-headquartered InFocus has announced its tie-up with which mobile phone retailer to sell its smartphones and feature phones as part of its offline strategy? - **Poorvika**
19. Fortis Healthcare through Stellant Capital Advisory Services has entered into a Share Purchase Agreement with RGAM Investment Advisors and other shareholders to acquire 100 per cent stake in which company? - **Religare Health Trust Trustee Manager**
20. Which taxi booking app launched its mobile wallet? - **Ola launched Ola Money App.**
21. Name the Chennai based company which is a subsidiary of MiraMed global, said that it would enter India after forging tie-ups with healthcare majors to offer electronic medical record service. - **Ajuba Solutions**
22. Who is the former Indian Premier League Chief Operating Officer who will now join the Reliance Industries Limited (RIL) as its Chief Executive Officer – Sports? - **Sundar Raman**
23. Who won the Brazilian Grand Prix 2015? - **Nico Rosberg**
24. Who won the \$700,000 China Open Super Series Premier 2015? - **Li Xuerui defeated Nehwal**
25. Name the BCCI president & the chairman of the International Cricket Council (ICC) who is scheduled to spend four days in Dubai. - **Shashank Manohar**
26. Which team won the Cricket All-Stars Twenty20 Series 0-3 at the Dodgers Stadium, USA? - **Warne's Warriors**
27. Name the country which has offered to supply LPG to Nepal after gifting fuel to ease the crisis in the country. - **China**
28. From which country the US have the maximum number of international students? - **India**
29. Which country tightened security at all entry points in the country including airports ahead of the upcoming ASEAN summit after the horrific terror attacks in Paris that killed over 120 people? - **Malaysia**
30. India with which country will discuss ways to enhance already "robust" security cooperation in the aftermath of Paris terror strikes? - **France**
31. Name the senior diplomat who has been appointed as the Ambassador to China to replace Ashok Kantha,

whose term will end in early January. - **Vijay Keshav Gokhale**

32. Who is the Foreign Minister of France? - **Laurent Fabius**
33. Prime Minister Narendra Modi, Reliance Industries Chairman Mukesh Ambani and Google's India-born CEO Sundar Pichai are among over 50 global leaders, business chiefs and pop icons named as contenders by Time magazine for its which annual honour? - **Times 'Person of the Year'**
34. Who chaired the Seventh Pay Commission which recently submitted its report? - **Justice A.K. Mathur**
35. What is INDRA which recently concluded? - **The Indo-Russian military exercise**
36. Who has been made the deputy chief minister of Bihar? - **Tejaswi Yadav**
37. Nitish Kumar took oath as chief minister of Bihar for the \_\_\_\_\_ time on November 20. - **Fifth**
38. Which state launched its rural inclusive growth project with the objective to realize 'eco-enterprise' in partnership with India Inc. and a slew of global players.- **Andhra Pradesh**
39. Name the 10-year-old resident of Pune who has become the youngest Indian to speak at the TED Youth Conference in New York. - **Ishita Katyal**
40. The Catholic Health Association of India (CHAI) and the Health Institute for Mother and Child (MAMTA) will implement a three-year long community health project in states of India? - **Rajasthan, Shimla, Himachal Pradesh**
41. Name the Colonel who laid down his life battling militants near LoC in north Kashmir's Kupwara district? - **Santosh Mahadik**
42. Which transportation app has raised \$500 million, or Rs 3,250 crore, from Scottish investment firm Baillie Gifford, China's largest taxi-hailing company Didi Kuaidi and existing investors Falcon Edge, Tiger Global, SoftBank and DST Global? - **Ola**
43. The gross Non-Performing Assets (NPAs) of Public Sector Banks rose to how much per cent at the end of June 2015? - **6.03 Percent**
44. Name the cancer care network operator which has received capital markets regulator SEBI's approval to float an initial public offer (IPO). - **Healthcare Global Enterprises Ltd (HCG)**
45. What is the full form of DRHP? - **Draft Red Herring Prospectus**
46. Lanco Solar Ltd, a subsidiary of Lanco Infratech Ltd. (LITL), has signed a memorandum of understanding with which state government for setting up a 100 MW solar cell manufacturing plant? - **Chhattisgarh Government**
47. Name the noted labour economist who passed away in Delhi? - **Dr. T.S. Papola**

48. Watch maker Titan Co joined hands with which global information technology major to offer a range of smart watches? - **HP**
49. Name the bank which has sold its 6% stake in its joint venture with Prudential PLC of UK, to two entities Premji Invest of Wipro chairman Azim Premji, and Temasek. - **ICICI**
50. Apollo Tyres has acquired which German tyre distribution major for 45.6 million Euros (around Rs 301 crore)? - **Reifencom GmbH**
51. Who is the author of the book, Written by Salim-Javed - The Story of Hindi Cinema's Greatest Screenwriters? - **Diptakirti Chaudhuri**
52. Who is appointed as the Senior Vice-President-Growth Business of the Leading online travel and hotel services provider MakeMyTrip? - **Deepak Tuli**
53. Where, the Asia Pacific Economic Cooperation 2015 summit is took place? - **Manila**
54. Who won the National Book Award for non-fiction for his book Between the World and Me? - **Ta-Nehisi Coates**
55. Name the minister who kicked off his six-day visit to China with a visit to the control room of the Public Security University and discussed issues concerning training in security related matters. - **Home Minister Rajnath Singh**
56. What is the name of the suspected mastermind of the attacks that killed 129 in Paris who was among those killed in a police raid in a suburb of the French capital, the Paris? - **Abdel Hamid Abaaoud**
57. According to the Global Terrorism Index, which is the world's most deadly extremist group? - **Boko Haram**
58. Name the cellphone manufacturing company which will now sell Yuphoria, Yureka Plus and Yunique handsets across 30,000 retail outlets in India. - **Micromax**
59. Who is the Chairman of Bharti Enterprises Chairman and Vice-Chairman of the International Chamber of Commerce (ICC) who urged world leaders to commit and invest in developing digital infrastructure to deliver a brighter and more prosperous future to their citizens? - **Sunil Bharti Mittal**
60. Name the State-run telecom firm which offers services in Delhi and Mumbai, will soon launch free roaming scheme, allowing customers to receive calls at no extra cost while travelling across the country. - **MTNL**
61. Name the bank which has recently introduced its co-branded credit card in association with SBI Card, marking old private sector lender's entry into credit card business. - **Lakshmi Vilas Bank (LVB)**
62. Name the one of the largest telecommunication service provider which will invest Rs.13,000 crore or \$2 billion

- on capacity expansion and new business initiatives in India. - Vodafone
63. Name the country's largest mortgage lender and the new generation private sector lender which are planning to list their bond issuances in London. - **Housing Development and Finance Corporation & YES Bank**
  64. The Union Government has announced that it has signed a Memorandum of Understanding (MoU) with which country in an effort to enhance the two countries' existing air service cooperation? - **Republic of Korea**
  65. Name the veteran actor who starred in as many as 100 Hindi films died at the age of 86. - Saeed Jaffrey
  66. Which company launched Atta noodles & aimed to take on Nestle's Maggi, which will returned to the market after a five-month ban? - Patanjali Ayurved
  67. Name the senior diplomat and former high-profile spokesperson of the External Affairs Ministry who has been appointed as India's Permanent Representative to the United Nations. - **Syed Akbaruddin**
  68. Where is the G-20 summit 2015 held? - **Antalya, Turkey**
  69. On the sidelines of the G20 Summit, Prime Minister Narendra Modi held bilaterals met with the King of Saudi Arabia. Name the king. - **Salman Al Saud**
  70. India announced the procedures for a civil nuclear agreement with which country for supply of uranium? - **Australia**
  71. Name the tech giant which will open its first retail store in Singapore, which will also be Southeast Asia's first to be powered solely by solar energy. - **Apple**
  72. Name the former Janata Dal MLA who died after a month-long hunger strike to demand a stronger and independent Lokayukta in Rajasthan and a State-wide ban on liquor? - Gurusharan Chhabra
  73. Name the country where the Vice-President Hamid Ansari's was going for a trip but his trip was delayed after a volcanic eruption? - **Indonesia**
  74. Nestle said government approved labs have found the newly manufactured samples of instant noodles Maggi safe and the company will start retail sales of the popular snack this month. Nestle is a company of which country? - **Switzerland**
  75. Finance Minister Arun Jaitley said the government, in the coming days, will list out the exemptions to be phased out as part of its plans to gradually bring down corporate tax rate to how much percent? - 25%
  76. Name the Romanian Prime Minister who announced the resignation of his government following huge protests in the wake of a nightclub fire that killed more than 30 people. - **Victor Ponta**
  77. Which language has emerged as the largest spoken Indian language in the United States, with nearly 6.5 lakh people speaking it, according to the latest Census data? - **Hindi**
  78. Name the smooth-talking Iraqi politician who pushed Washington to invade Iraq in 2003 with discredited information on Saddam Hussein's military capabilities, died of an apparent heart attack? - **Ahmed Chalabi**
  79. Which country declared state of emergency for a period of 30 days recently, after arms and explosives were found at the country's capital as well as at an island resort? - **Maldives**
  80. Name the climate scientist who resigned from The Energy and Resources Institute (TERI), alleging that the organisation treated her in the "worst possible manner" and harmed her "mentally, professionally and economically". - **R.K. Pachauri**
  81. Name the Popular Telugu comedian who passed away recently. - **Kondavalasa Lakshmana Rao**
  82. Who is the Bollywood star who made it to the final nomination in the Favourite Actress in a New TV Series category of People's Choice Awards 2016? - **Priyanka Chopra**
  83. Social media giant Facebook will help which company in setting up 100 WiFi sites in rural areas of western and southern India? - **BSNL**
  84. To curb crimes against women travellers, Railways said an all-India mobile application service will be launched through which immediate help from which force could be availed? - **Railway Protection Force**
  85. Which space station has completed 15 years of continuous human presence and to mark the event NASA has released an official 'country song' that describes the epic journey recently on 2nd November? - **The International Space Station (ISS)**
  86. Who has resigned from the post of Indian Premier League Chief Operating Officer (COO)? - **Sundar Raman**
  87. Name the Pakistani all-rounder who will retire from test cricket after the third test against England. - **Shoaib Malik**
  88. Which airline announced to launch a direct flight to Bangkok from Chennai next month with a limited period promotional all-inclusive two-way fares of Rs 9,999? - **SpiceJet**
  89. Who has taken over as Chairman of the EEPIC India? - Tarvinder Singh Bhasin
  90. Name the company which Reliance Communications (RCom) has agreed to buy? - **Russian conglomerate Sistema's Indian mobile phone business**
  91. Which enterprise has raised Rs.1,150 crore through IPO and made the India's biggest IPO in three years? - **Coffee Day Enterprises**

92. Name the former Pakistan captain who has agreed to carry on working with the Afghanistan cricket team as coach for a two-year period? - **Inzamam ul-Haq**
93. Who becomes the highest-paid marquee player at Rs. 39.7 lakh in the Pro Wrestling League? - **Yogeshwar Dutt**
94. Name the companies have bagged \$5.6 billion ( Rs 37,000 crore) worth of contract from the Indian Railways to build locomotives in Bihar, marking the first major foreign direct investment (FDI) in rail projects after the limit was raised by the government in select railways sectors. - **US major General Electric and French giant Alstom**
95. Who has been appointed as the vice-chairman of the Bank of International Settlement (BIS) for 3 years? - **Raghuram Rajan, Reserve Bank of India (RBI) Governor**
96. Budweiser maker Anheuser-Busch InBev says it has finalized the terms of a \$107 billion takeover of which company that will combine the planet's two biggest brewers and create a company that makes almost a third of the beer consumed worldwide? - **SABMiller**
97. Who has been appointed as an Executive Director on the board of the International Monetary Fund (IMF)? - **Subir Gokarn**
98. In which state, heavy rainfall brought daily life to a grinding halt as its seven districts announced holidays for schools and colleges? - **Tamil Nadu**
99. Name the new communication spacecraft which was put in space by ISRO from the French Guiana space port in South America. - **GSAT-15**
100. Who is the Chairman & CEO of GE? - **Jeff Immelt**
101. Who was the chairman of the committee on the IIT Examination? - **Prof. Ashok Misra**
102. Hockey India confirmed the appointment of which person as the strategic coach for the men's national team till the 2016 Rio Olympics? - **Roger van Gent**
103. Which Bollywood actor led a march to the Rashtrapati Bhavan to counter the protests by writers, artistes and others against "rising intolerance", voicing concern over the "wrong projection" of India by those returning their awards? - **Anupam Kher**
104. China's President recently meet with which country's President after 66 years? - **Taiwan**
105. Name the supersonic land attack cruise missile which recently test fired in Pokhran. - **BrahMos**
106. The government imposed how much percent Swachh Bharat Cess on all services, now liable to service tax? - **0.5 per cent**
107. Who won the gold medal in the 10m air pistol women's event at the 13th Asian Shooting Championship in Kuwait City? - **India's Heena Sidhu**
108. Prime Minister Narendra Modi left for a three-day visit to which country which can result in signing a number of pacts on mutual investments and defence cooperation signing a number of pacts on mutual investments and defence cooperation? - **United Kingdom**
109. Name the British Indian columnist who was arrested in London by the British Transport Police on charges relating to paedophilia. - **Hasan Suroor**
110. Which online marketplace has made its debut in the 2015 Thomson Reuters Top 100 global innovators list, leaving International Business Machines Corp, the world's largest technology services company, out of the list? - **Amazon.com Inc**
111. Indiabulls Housing Finance Ltd. (IHFL) has acquired a 40 per cent stake in which bank of the U.K. for \$100 million, making it the largest shareholder of a full service universal bank? - **OakNorth Bank**
112. Name the British actor who honoured with a Commander of the Order of the British Empire award during a ceremony at the Buckingham Palace. - **Benedict Cumberbatch**
113. Name the legendary New Orleans R&B songwriter and producer who passed away recently? - **Allen Toussaint**
114. The Government's decision to allow 100 per cent Foreign Direct Investment (FDI) in which sector is likely to benefit the segments? - **General aviation and Ground handling services**
115. Name the UAE-based bank which has announced a partnership deal with State Bank of India to help NRI customers in the gulf to carry out their remittances instantly and more conveniently. - **Emirates NBD**



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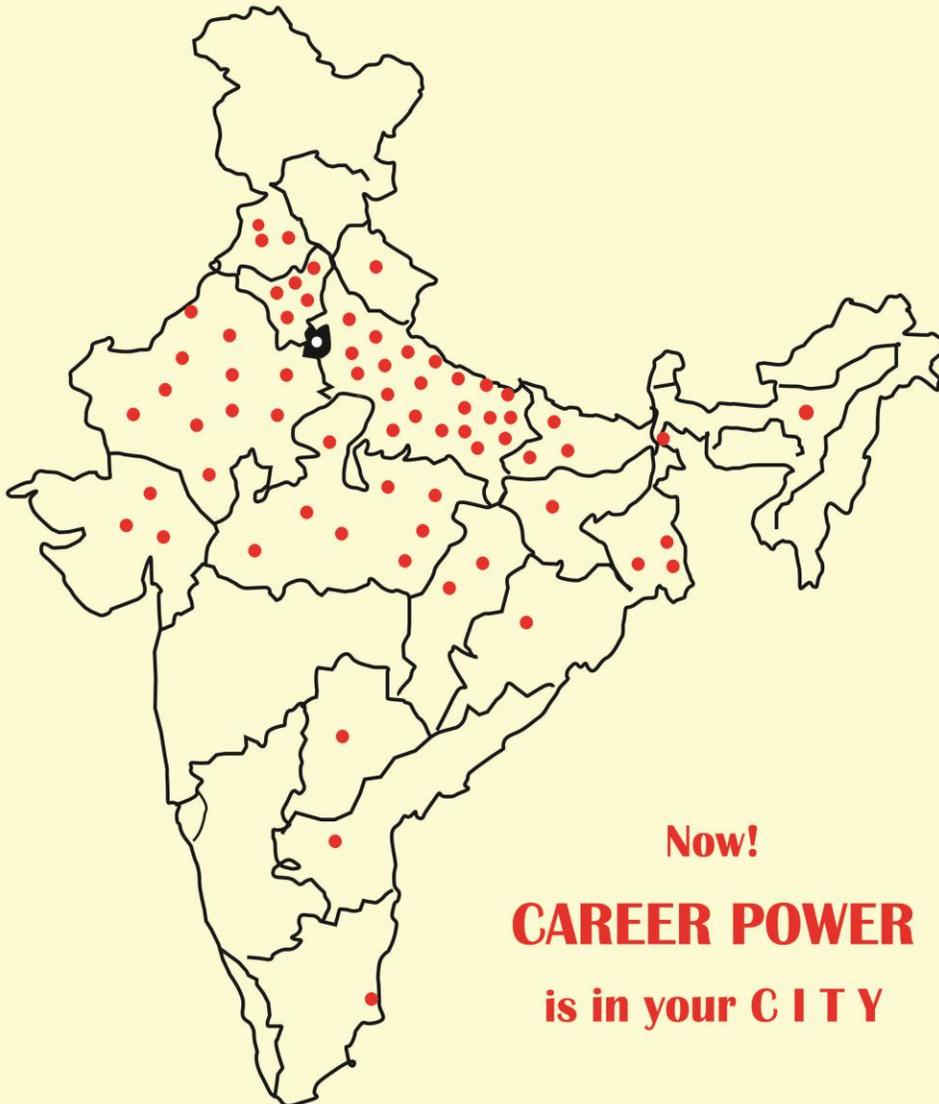
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- ▶ Chandausi 08535013150
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- ▶ Jaunpur 08400446154
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- ▶ Satna 08234985096
- ▶ Hoshangabad 07572405577
- ▶ Indore (Palasia) 08982737301
- ▶ Indore (Bhanwarkuan) 073-4085800
- ▶ Indore (Press Trust) 09993556484
- ▶ Rewa 09752216820
- ▶ Chhatarpur 09479652676
- ▶ Bhopal 07389177477

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- ▶ Ajmer 09772228899
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- ▶ Bikaner (Sadulganj) 08094402345
- ▶ Udaipur 09587387555
- ▶ Pali 08560807794
- ▶ Jhunjhunu 08875005981
- ▶ Jaipur 07742836868
- ▶ Hanumangarh 08385875151
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- ▶ Bhatinda (Ajit Road) 09888037307
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- ▶ Coming Soon... ▶ Rewari

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## TWISTED ONES REASONING

**Directions (1-5):** Study the following information carefully and answer the given questions:

Brock, Kane, Undertaker, Khali, Johncena, Bigshow, Batista and Mark are eight fighters sitting around a circular table. Four of them are facing towards the centre and four of them are facing away from the centre. All of them like a different movie, viz. Tamasha, Bajirao, Dilwale, Massan, Airlift, Sultan, Dangal and Ready, but not necessarily in the same order.

Johncena faces towards the centre and likes Tamasha. Both the immediate neighbours of Johncena face away from the centre and like Dilwale or Massan. Khali faces away from the centre. Both the immediate neighbours of Khali do not face away from the centre. Johncena sits third to the right of Bigshow, who likes Airlift and faces away from the centre. Undertaker sits third to the left of Bigshow.

The one who likes Dilwale sits opposite of Bigshow. The one who likes Bajirao is not the immediate neighbour of Bigshow and faces away from the centre. Brock sits second to the left of Undertaker and does not like Dangal or Ready. The one who likes Dangal sits between Mark and Bigshow. Kane faces away from the centre and does not like Bajirao.

1. Who among the following sits third to the right of Batista?

- 1) Brock                      2) Kane                      3) Undertaker  
4) Khali                      5) Bigshow

2. Which of the following combinations is true?

- 1) Brock-Airlift              2) Kane-Massan              3) Batista-Dangal  
4) Bigshow-Dilwale        5) None of these

3. Who among the following sits second to the left of Undertaker?

- 1) Khali                      2) Brock                      3) Kane  
4) Mark                      5) Batista

4. Who among the following likes Sultan?

- 1) Mark                      2) Brock                      3) Undertaker  
4) Khali                      5) None of these

5. Which of the following statements is true about Mark?

- 1) He sits second to the left of Bigshow.  
2) He sits third to the left of Kane.  
3) He likes either Bajirao or Dilwale.  
4) Batista and Bigshow are his immediate neighbours.  
5) His neighbours like Tamasha and Dangal.

**Directions (6-10):** Read the following information carefully and answer the questions that follow.

Ten persons are sitting in two parallel rows containing five persons each. In row 1, Amitabh, Rakesh, Akshay, Arti and Ritesh are sitting and all of them are facing south. In row 2, Jaya, Poonam, Twinkle, Gaurav and Jenelia are sitting and all of them are facing north. In the given seating arrangement, each member seated in a row faces another member of the other row. Moreover, each of them belongs to different cities — Meerut, Gurgaon, Begusarai, Hajipur, Noida, Cuttack, Banaras, Haridwar, Allahabad and Mednipur but not necessarily in the same order.

There are only two persons sitting between the person from Merrut, who sits at an extreme end, and Ritesh. Jaya, who sits in the middle of the row, is not an immediate neighbour of Poonam, who

is not from Mednipur. Jenelia is sitting at an extreme end. Ritesh, from Noida, sits on the immediate right of the person from Gurgaon and faces the immediate neighbour of Poonam. Rakesh is not sitting at the extreme left end. Jaya is not from Allahabad. There is only one person between Akshay and Arti, who is from Meerut. Gaurav, from Cuttack, is an immediate neighbour of the person from Mednipur and does not face the person from Begusarai. Twinkle, who is from Hajipur, is an immediate neighbour of the person from Allahabad, who in turn faces the immediate neighbour of the person from Noida. There are two persons between the person from Banaras and the person from Begusarai. Rakesh is not from Banaras. Jenelia is not from Haridwar.

6. Amitabh belongs to which of the following cities?

- 1) Haridwar                      2) Banaras                      3) Begusarai  
4) None of these              5) Can't be determined

7. Who is from Haridwar?

- 1) Twinkle                      2) Rakesh                      3) Jenelia  
4) Jaya                      5) Can't be determined

8. 'Merrut' is related to 'Banaras' in a certain way, based on their seating positions. Then Mednipur is related to whom, following the same seating positions?

- 1) Haridwar                      2) Allahabad                      3) Gurgaon  
4) Cuttack                      5) Hajipur

9. Four of the following five are alike in a certain way based on their seating positions and so form a group. Which of the following is different from the group?

- 1) Noida                      2) Banaras                      3) Mednipur  
4) Hajipur                      5) Cuttack

10. Which of the following statements is/are definitely false?

- 1) Rakesh is from Begusarai.  
2) There are two persons sitting between the person from Cuttack and the person from Allahabad.  
3) The person from Gurgaon faces the person from Haridwar  
4) The person who is from Allahabad sits opposite the person from Merrut.  
5) All are true

**Directions (11-15):** In this question four statements are given followed by five conclusions, one of which definitely does not logically follow (or is not a possibility of occurrence) from the given statements. That conclusion is your answer.

**(Note :** You have to take the four given statements to be true even if they seem to be at variance with commonly known facts and then decide which of the given conclusion logically does not follow from the given statements disregarding commonly known facts.)

**11. Statement :**

- No dolly is a dog.                      All dheeraj are dimple.  
All don are dog.                      All dog are deepiti.

**Conclusions:**

- 1) All deepiti are dolly.                      2) Some dimple are dheeraj.  
3) All dheeraj being deepiti is a possibility.  
4) All don are deepiti.                      5) None of these.

**12. Statement :**

- Some aniket are ankit.                      All ankit are anirudh.

All anirudh are amitabh. No amitabh is a abhishek.

**Conclusion:**

- 1) All abhishek being aniket is a possibility.
- 2) No abhishek is an anirudh.
- 3) All aniket being abhishek is a possibility.
- 4) All ankit are amitabh.
- 5) No ankit is a abhishek.

**13. Statement :**

All meena are maya. All madhu are meena.  
All mayank are madhu. No maya is a monty.

**Conclusion:**

- 1) No meena is a monty.
- 2) All mayank are maya.
- 3) No madhu is a monty.
- 4) All monty being mayank is a possibility.
- 5) At least some maya are madhu.

**14. Statement :**

Some neeraj are nitin. All neeraj are neha.  
All nitin are nancy. No nancy is a neetu.

**Conclusion:**

- 1) All neetu being neha is a possibility.
- 2) No neha is a nitin.
- 3) No neetu is a nitin.
- 4) At least some neeraj are nancy.
- 5) At least some neha are nancy.

**15. Statement :**

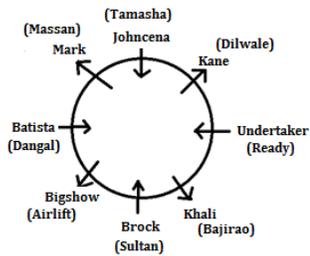
All swati are sangita. All sangita are sakshi.  
No sakshi is sweta. No sweta is a shalini.

**Conclusion:**

- 1) At least some swati are sweta.
- 2) All shalini being swati is a possibility.
- 3) All sakshi being shalini is a possibility.
- 4) At least some sakshi are swati.
- 5) No sweta is a sangita.

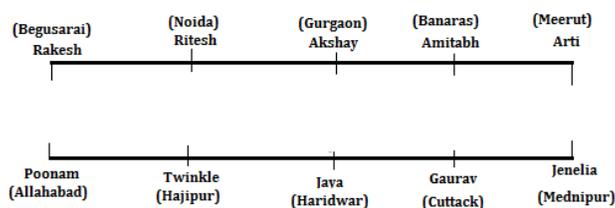
**Solutions**

**Directions (1-5)**



1. (4)
2. (3)
3. (2)
4. (2)
5. (5)

**Directions (6-10):**

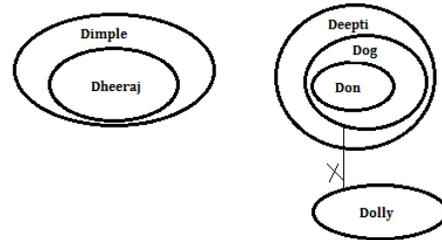


6. (2) Amitabh belongs to Banaras
7. (4) Jaya is from Haridwar
8. (4)
9. (3) Among all options only person from Mednipur sits at the extreme ends.

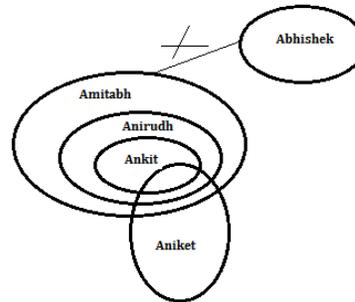
**10. (4)**

**Directions (11-15):**

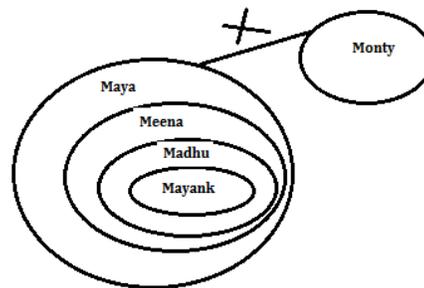
**11. (1)**



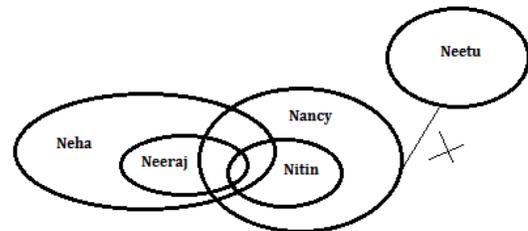
**12. (3)**



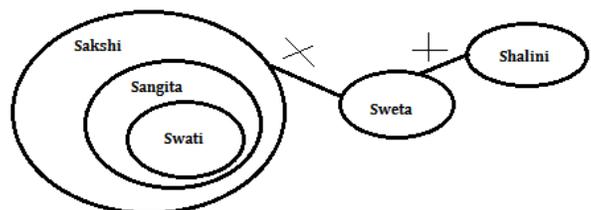
**13. (4)**



**14. (2)**



**15. (1)**



## TWISTED ONES: ENGLISH

**Directions (1-5):** Which of the phrases (a), (b), (c) or (d) given below each sentence to make it grammatically correct?

If the sentence is correct as it is given and 'No correction is required', mark (e) as the answer.

1. A freezing morning accompanied by a dense cover of fog **set the toning** for the coming weekend.  
 (a) keeping tone (b) started the toning  
 (c) kept the tone (d) set the tone  
 (e) No correction required
2. The jail is in the news again **with the finding** of a pistol and some bullets.  
 (a) to finding (b) with find (c) finding  
 (d) one found (e) No correction required
3. The space-crunched city throws up several stories of struggle that schools **have had put up with to** win playground for their students.  
 (a) have had to put up to (b) had put up on  
 (c) have had to put up with (d) had to put up to  
 (e) No correction required
4. **Emotions rang high** as both families were taken to the police station last night.  
 (a) Emotions went higher (b) Emotion become high  
 (c) Emotionally high (d) Emotions ran high  
 (e) No correction required
5. Work at all the court complexes was paralysed as lawyers went **on a day-long strike** as a mark of protest.  
 (a) for a one day strike  
 (b) for a strike  
 (c) on a day's long strike  
 (d) on a day-long striking  
 (e) No correction required

**Directions (6-10):** Rearrange the following five sentences A, B, C, D and E in the proper sequence to form a meaningful paragraph; then answers the questions given below them.

- A. The policy makers in most of the developing economies recognize this importance and have been implementing a host of programmes and measures to achieve rural development objectives.
- B. While some of these countries have achieved impressive results from those programmes and measures, others have failed to make a significant

dent in the problem of persistent rural under development.

- C. The socio-economic disparities between rural and urban areas are widening and creating tremendous pressure on the social and economic fabric of many such developing economies.
  - D. These factors, among many other, tend to highlight the importance of rural development.
  - E. Although millions of rural people have escaped poverty as a result of rural development in many Asian countries, a large majority of rural people continue to suffer from persistent poverty.
6. Which of the following should be the THIRD sentence after rearrangement?  
 (a) A (b) B (c) C  
 (d) D (e) E
  7. Which of the following should be the LAST (FIFTH) sentence after rearrangement?  
 (a) A (b) B (c) C  
 (d) D (e) E
  8. Which of the following should be the FOURTH sentence after rearrangement?  
 (a) C (b) B (c) A  
 (d) D (e) E
  9. Which of the following should be the FIRST sentence after rearrangement?  
 (a) A (b) B (c) C  
 (d) D (e) E
  10. Which of the following should be the SECOND sentence after rearrangement?  
 (a) D (b) E (c) C  
 (d) B (e) A

**Directions (11-15):** Each question below has two blanks, each blank indicating that something has been omitted. Choose the set of words for each blank which best fits the meaning of the sentence as a whole.

11. Forest department officials said that when the elephants were made to.....from their trucks they went straight to the spot where they had been .....during the camp.  
 (a) jump, killed (b) alight, tied  
 (c) enter, hurt  
 (d) step, played (e) exit, enjoyed

12. Excise official seized pouches of whisky.....a bus travelling.....Maharashtra.  
 (a) from, to (b) in, for  
 (c) for, towards  
 (d) inside, on (e) through, till
13. Organisations.....for the victims.....the inhuman and unjust attitude of the government.  
 (a) fighting, applauded  
 (b) lobbying, supported  
 (c) working, condemned  
 (d) stand, opposed  
 (e) trying, spoke
14. A collision between two buses.....six people dead, .....the driver of one of the buses.  
 (a) made, also  
 (b) left, including  
 (c) caused, combined  
 (d) resulted, except  
 (e) got, surpassing
15. The court.....revenue authorities and PCB officials to .....teams and visit pharma units.  
 (a) directed, form  
 (b) announced, arrange  
 (c) commanded display  
 (d) ruled, make  
 (e) told, carve

### Solutions

1. (d); Replace 'set the toning' with 'set the tone'.  
**Set the tone** means to establish a particular mood or character for something.
2. (e); No correction required
3. (d); Replace 'have had put up with to' with 'had to put up to'
4. (d); Replace 'Emotions rang high' with 'Emotions ran high'.  
**Emotions ran high** means people are angry.
5. (e); No correction required  
**For question (6-10)**; The proper sequence to form meaningful paragraph is **EBCDA**.
6. (c); C
7. (a); A
8. (d); D
9. (e); E
10. (d); B
11. (b); 'alight, tied' is the correct use.

'alight' means to descend from a train, bus, or other form of transport.

'tied' means fastened or attached with string or similar cord.

12. (a); 'from, to' is the correct use.

'From' is used to express duration and starting point of an activity.

'To' is used to indicate a limit or an ending point.

13. (c); 'working, condemned' is the correct use.

'Condemn' means to criticize.

14. (b); 'left, including' is the correct use.

15. (a); 'directed, form' is the correct use



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## TWISTED ONES MATHS

1. After receiving two successive raises, Gopal's salary become equal to  $15/8$  times of his initial salary. By how much percent was the salary raised the first time if the second raise was twice as high (in percent) as the first?
  - 1) 15%
  - 2) 20%
  - 3) 25%
  - 4) 30%
  - 5) 33.33%
2. A Merchant gives 3 consecutive discounts of 10%, 15% and 15% after which he sells his goods at a percentage profit of 30.05% on the C.P. Find the value of the percentage profit that the shopkeeper would have earned if he had given discount of 10% and 15% only.
  - 1) 53%
  - 2) 62.5%
  - 3) 72.5%
  - 4) 68.6%
  - 5) 69.2%
3. Arun sells to Bimal goods at five-thirds the rate of profit at which Bimal has decided to sell it to Chahal. Chahal, on other hand, sells it to Dev at one-third the rate of profit at which Bimal sold it to Chahal. If Dev gives Rs. 2145 to Chahal at 10% profit, how much did Arun buy it for?
  - 1) Rs. 1000
  - 2) Rs. 2000
  - 3) Rs. 1500
  - 4) Rs. 1800
  - 5) None of these
4. A sum of Rs. 1000 after 3 years at compound interest becomes a certain amount that is equal to the amount that is the result of a 3 year depreciation from Rs. 1728. Find the difference between the rates of CI and depreciation. (Given CI is 10% p.a.).
  - 1) 3.33%
  - 2) 0.66%
  - 3) 3.67%
  - 4) 8.33%
  - 5) 1.67%
5. A mixture can be prepared by sugar and salt. Price of sugar is thrice the price of salt. Kunal sells the mixture at Rs. 2160 per 10g, thereby making a profit of 20%. If the ratio of sugar and salt in the mixture be 2 : 3, find the cost price of sugar.
  - 1) Rs. 210/gm
  - 2) Rs. 300/gm
  - 3) Rs. 120/gm
  - 4) Rs. 354/gm
  - 5) None of these
6. An Irrigation dam has four inlets. Through the first three inlets, the dam can be filled in 12 minutes; through the second, the third and the fourth inlet, it can be filled in 15 minutes; and through the first and the fourth inlet, in 20 minutes. How much time will it take all the four inlets to fill up the dam?
  - 1) 8 min
  - 2) 10 min
  - 3) 12 min
  - 4) 16 min
  - 5) None of these
7. Two boats go downstream from point X to point Y. The faster boat covers the distance from X to Y 1.5 times as fast as the slower boat. It is known that for every hour the slower boat lags behind the faster boat by 8 km. However, if they go upstream, then the faster boat covers the distance from Y to X in half the time as the slower boat. Find the speed of the faster boat in still water.
  - 1) 12 kmph
  - 2) 20 kmph
  - 3) 24 kmph
  - 4) 25 kmph
  - 5) None of these
8. In an exam, the average was found to be 'x' marks. After deducting computational error, the average marks of 94 candidates got reduced from 84 to 64. The average thus came down by 18.8 marks. The numbers of candidates who took the exam were:
  - 1) 100
  - 2) 90
  - 3) 110
  - 4) 105
  - 5) 120
9. A Statue is in the shape of a right circular cylinder with a hemisphere on one end and a cone on the other. The height and radius of the cylindrical part are 13 cm and 5 cm respectively. The radii of the hemispherical and conical parts are the same as that of the cylindrical part. Calculate the surface area of the toy if the height of conical part is 12 cm.
  - 1) 1440 cm<sup>2</sup>
  - 2) 385 cm<sup>2</sup>
  - 3) 1580 cm<sup>2</sup>
  - 4) 770 cm<sup>2</sup>
  - 5) 880 cm<sup>2</sup>
10. The probability that a contractor will get a plumbing contract is  $2/3$  and the probability that he will get an electric contract is  $5/9$ . If the probability of getting at least one contract is  $4/5$ , what is the probability that he will get both the contracts?
  - 1)  $19/45$
  - 2)  $13/45$
  - 3)  $12/35$
  - 4)  $11/23$
  - 5) None of these
11. Directions (Q. 11-15): Big-bazar Exports produces five types of trousers—A, B, C, D and E, using cloth of three qualities—high, medium and low, and dyes of three qualities—high, medium and low, one trouser require 3 m of cloth. The following table gives specific information about the production in year 2005. It gives information about:
  1. The number of trousers (of each category) produced, in thousands.
  2. The percentage distribution of cloth quality in each type of trousers, and
  3. The percentage distribution of dye quality in each type of trousers.

Trousers type	Distribution of cloth (%)				Distribution of dye (%)		
	Number in thousand	High	Medium	Low	High	Medium	Low
A	40	70	30	-	60	20	20
B	60	20	50	30	30	40	30
C	60	-	60	40	-	70	30
D	20	-	70	30	-	30	70
E	20	-	20	80	-	10	90
12. What is the total requirement of cloth?
  - 1) 300,000 m
  - 2) 450,000 m
  - 3) 600,000 m
  - 4) 150,000 m
  - 5) None of these
13. How many metres of medium quality cloth in consumed?
  - 1) 264,000m
  - 2) 288,000m
  - 3) 312,000m
  - 4) 576,000m
  - 5) None of these
14. How many metres of low-quality cloth in consumed by C-type trousers?
  - 1) 24,000 m
  - 2) 48,000 m
  - 3) 60,000 m
  - 4) 36,000 m
  - 5) None of these
15. What is the ratio of three qualities of dyes in high-quality cloth?
  - 1) 2 : 3 : 4
  - 2) 1 : 3 : 6
  - 3) 7 : 8 : 12
  - 4) Cannot be determined
  - 5) None of these
16. What is the ratio of low-quality dye used for A-type to that used for B-type trousers?
  - 1) 100
  - 2) 90
  - 3) 110
  - 4) 105
  - 5) 120

- 1) 1 : 3                      2) 3 : 8                      3) 1 : 2  
 4) 4 : 9                      5) None of these

**Solutions**

1. (3); Let Salary raised percentage for First time =  $x\%$  and initial salary = 'S'

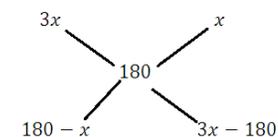
$\therefore$  ATQ,  
 $S \times \left(\frac{100-x}{100}\right) \times \left(\frac{100+2x}{100}\right) = 15/8 \times 5$   
 $\therefore 10000 + 200x + 100x + 2x^2 = 15/8 \times 100 \times 100$   
 $\therefore 2x^2 + 300x + 10000 - 18750 = 0$   
 $2x^2 + 300x - 8750 = 0$   
 $\therefore x^2 + 150x - 4375 = 0$   
 $(x + 175)(x - 25) = 0$   
 $\therefore$  Percentage of Salary raised = 25%

2. (1); Let marked price =  $x$   
 Now, selling price =  $x \times \frac{100-10}{100} \times \frac{100-15}{100} \times \frac{100-15}{100}$   
 $= \frac{90 \times 85 \times 85}{100 \times 100 \times 100} \times x = 0.65025x$   
 Profit % = 30.05 =  $\frac{0.65025x - CP}{CP} \times 100$   
 $= 0.3005 CP + CP = 0.65025x$   
 $\therefore CP = \frac{0.65025}{1.3005} x = 0.5x$   
 Now, new selling price, when only 10% and 15% discount is given.  
 Then selling price =  $x \times \frac{90}{100} \times \frac{85}{100} = 0.765x$   
 $\therefore$  New Profit% =  $\frac{0.765x - 0.5x}{0.5x} \times 100$   
 $= \frac{0.265}{0.5} \times 100 = 53\%$

3. (1); Let Profit % from B to C =  $R\%$   
 Since, D gives 2145 Rs. 40 C with 10% Profit i.e.  
 $\frac{R}{3} = 10 \Rightarrow R = 30\%$   
 $\therefore$  Let Actual Cost of 'A' be  $x$  Rs.  
 Rate of A to B  $\rightarrow \frac{5}{3} = \frac{5}{3} \times 30 = 50$   
 $\therefore x \times \frac{150}{100} \times \frac{130}{100} \times \frac{110}{100} = 2145$   
 $\therefore x = \frac{2145 \times 1000}{15 \times 13 \times 11}$   
 $x = 1000$  Rs.

4. (5); Since, Amount after 3 years @ 10 % per annum  
 $= 1000 \times \left(1 + \frac{10}{100}\right)^3 = 1000 \times \frac{1331}{1000} = 1331$  Rs.  
 Now, Let  $R\%$  is depreciation Rate  
 $\therefore 1728 \times \left(1 - \frac{R}{100}\right)^3 = 1331$   
 $\therefore \left(1 - \frac{R}{100}\right)^3 = \frac{1331}{1728} = \left(\frac{11}{12}\right)^3$   
 $\therefore 1 - \frac{R}{100} = \frac{11}{12}$   
 $\therefore \frac{R}{100} = \frac{1}{12}$   
 i.e. Rate of depreciation  $R = 8.33\%$   
 $\therefore$  Difference in Rates =  $10 - 8.33 = 1.67\%$

5. (2); Let C.P. of Salt =  $x$  and C.P. of Sugar =  $3x$



S.P. of mixture per gram = 216

C.P. of mixture per gram =  $\frac{216}{120} \times 100$  [ $\therefore$  20% profit] = 180

Now,  $\frac{180-x}{3x-180} = \frac{2}{3}$   
 $x = 100$

C.P. of Sugar =  $3x = 3 \times 100 = 300$ /gm

6. (2); Let the individual time of each inlet be  $L_1, L_2, L_3$  and  $L_4$ .

Therefore ATQ,

$\frac{1}{L_1} + \frac{1}{L_2} + \frac{1}{L_3} = \frac{1}{12}$ .....(i)

$\frac{1}{L_2} + \frac{1}{L_3} + \frac{1}{L_4} = \frac{1}{12}$ .....(ii)

And  $\frac{1}{L_1} + \frac{1}{L_4} = \frac{1}{20}$ .....(iii)

From (i), (ii) and (iii)

We get,  $\frac{1}{L_1} + \frac{1}{L_1} = \frac{1}{60} \Rightarrow L_1 = 30$  minutes

$L_4 = 60$  minutes

And

$\frac{1}{L_2} + \frac{1}{L_3} = \frac{1}{12} - \frac{1}{30} = \frac{1}{20}$

$\therefore$  Time taken by all inlets together

$\frac{1}{\text{Total Time}} = \frac{1}{L_1} + \left(\frac{1}{L_2} + \frac{1}{L_3}\right) + \frac{1}{L_4}$   
 $\frac{1}{\text{Total Time}} = \frac{1}{30} + \frac{1}{20} + \frac{1}{60} = \frac{2+3+1}{60} = \frac{6}{60} = \frac{1}{10}$

$\therefore$  Total time = 10 minutes

7. (2) Speed Of the faster boat in still water = 20 kmph.

8. (1); Let total no. of candidates =  $n$

$\therefore (84 - 64) \times 94 = 18.8 \times n$

$\therefore n = \frac{20 \times 94}{18.8} = 100$  candidates

9. (4); Since, Radius of Cylinder, hemisphere and Cone = 5 cm

Height of cylinder = 13 cm

And height of cone = 12 cm

$\therefore$  Surface area of statue =  $2\pi rh + \frac{4\pi r^2}{2} + \pi rL$

$\therefore$  Slant height  $L = \sqrt{r^2 + h^2} = \sqrt{5^2 + 12^2} = 13$

Then Surface Area of Statue =  $2 \times \frac{22}{7} \times 5 \times 13 + 2 \times \frac{22}{7} \times$

$(5)^2 + \frac{22}{7} \times 5 \times 13$   
 $= \frac{2860}{7} + \frac{1100}{7} + \frac{1430}{7}$   
 $= \frac{5390}{7} = 770$  cm<sup>2</sup>

10. (1); Since, Probability of getting both Contract =  $\frac{4}{5}$

Then, probability of getting both contracts

$\frac{2}{3} + \frac{5}{9} - x = \frac{4}{5}$

$\frac{6+5}{9} - x = \frac{4}{5}$

$\therefore$  Required probability  $x = \frac{11}{9} - \frac{4}{5} = \frac{19}{45}$

11. (3); Total trousers = 200000

So cloth required =  $200000 \times 3 = 600000$

12. (2); Total medium quality cloth that is required  
 $= [40(0.3) + 60(0.5) + 60(0.6) + 20(0.7) + 20(0.2)] \times 3$   
 $= 96000$  Mts  $\times 3$   
 $= 288000$  m

13. (4); Low quality cloth required in type C =  $6000 \times 3 \times 0.4$   
 mts = 72,000 mts

14. (4); No relationship among quality and dye is given  
 Hence, cannot be determined.

15. (4) Ratio and low quality dye in A and B  
 type =  $40000(0.20) : 60000(0.3)$   
 $= 80 : 180 = 4 : 9$

## GK QUESTIONS PRACTICE SET

1. Shinzo Abe recently visited Varanasi. He is the prime minister of which country?
  - 1) China
  - 2) Japan
  - 3) Russia
  - 4) Singapore
  - 5) None of these
2. who has been appointed as the Chairman of World Travel & Tourism Council, India Initiative (WTTCL) for 2016?
  - 1) Kapil Raha
  - 2) Kapil Kapoor
  - 3) Kapil Chopra
  - 4) Rana Kapoor
  - 5) None of these
3. India recently inked a new memorandum of understanding (MoU) on suspension of collection of taxes during pendency of mutual agreement procedure (MAP) with which country?
  - 1) China
  - 2) Russia
  - 3) North Korea
  - 4) South Korea
  - 5) None of these
4. The Mexican authorities on 9 December 2015 approved the use of the first-ever vaccine against dengue fever, which will be publicly available for the first time. Name of the vaccine is ?
  - 1) Dengmaxia
  - 2) Dengvaxia
  - 3) Denguavaxia
  - 4) Dengavaxia
  - 5) None of these
5. On My Terms: From the Grassroots to the Corridors of Power, an autobiography of which person recently released by Prime Minister Narendra Modi ?
  - 1) Nitish Kumar
  - 2) Malayam Singh Yadav
  - 3) Sharad Pawar
  - 4) Oommen Chandy
  - 5) None of these
6. YSX, A new Stock Exchange recently inaugurated by which country which will start its trading from march 2016?
  - 1) China
  - 2) Myanmar
  - 3) Russia
  - 4) UK
  - 5) None of these
7. Who has recently been appointed as interim Managing Director and CEO of The Metropolitan Stock Exchange (formerly MCX Stock Exchange) ?
  - 1) Udai Prasad
  - 2) Udai Singh
  - 3) Udai Rana
  - 4) Udai Kumar
  - 5) None of these
8. Who has recently been appointed as Managing Director of ABB India Ltd ?
  - 1) Sanjeev Kumar
  - 2) Sanjeev Sharma
  - 3) Sanjeev Rana
  - 4) Vijay Sharma
  - 5) None of these
9. Who has recently been honoured with the lifetime achievement award at the Dubai International Film Festival (DIFF)?
  - 1) Anupam Kher
  - 2) Naseeruddin Shah
  - 3) Anil Kapoor
  - 4) Amitabh Bachchan
  - 5) None of these
10. India and United Kingdom on 9 December 2015 launched a joint initiative 2016: UK-INDIA Year of Education and Research at which place.
  - 1) Hyderabad
  - 2) Pune
  - 3) New Delhi
  - 4) Mumbai
  - 5) None of these
11. Who has/have won recently the 2016 Queen's Young Leaders award in the United Kingdom which will be presented by the British monarch in Buckingham Palace in June 2016, for their exceptional work in transforming the lives of others and making a lasting difference in their communities.
  - 1) Kartik Sawhney
  - 2) Neha Swain
  - 3) both 1 and 2
  - 4) Neha Rani
  - 5) None of these
12. Which country became the 10<sup>th</sup> to ratify Articles of Agreement (AoA) of Asian Infrastructure Investment Bank
  - 1) Singapore
  - 2) UK
  - 3) US
  - 4) Luxembourg
  - 5) None of these
13. Asian Infrastructure Investment Bank (AIIB) head quarters located at which place?
  - 1) Guangzhou
  - 2) Beijing
  - 3) Shanghai
  - 4) Tianjin
  - 5) None of these
14. Former Sri Lanka captain Mahela Jayawardene on 9 December 2015 was awarded with an honorary life membership of which cricket club ?
  - 1) Marylebone Cricket Club (MCC).
  - 2) International cricket council (ICC).
  - 3) Board of Control for Cricket in India (BCCI)
  - 4) both 2 and 3
  - 5) None of these
15. Human rights day is observed on which date each year?
  - 1) 14 October
  - 2) 10 November
  - 3) 10 December
  - 4) 12 December
  - 5) None of these
16. Who was named as 2015 'Person of the Year' on 9 December 2015 by Time Magazine.?
  - 1) Narendra Modi
  - 2) Angela Merkel
  - 3) Chanda Kochhar
  - 4) Inda Nooyi
  - 5) None of these
17. Which Indian-American entrepreneur and philanthropist, will be conferred with Uttar Pradesh Ratna Award on 4 January 2016 at the inaugural UP Pravasi Diwas in Agra ?
  - 1) A. K. Mozumdar
  - 2) Satya Nadela
  - 3) Frank Islam
  - 4) Padma Laxmi
  - 5) None of these
18. A mechanism known as SETU to support all aspects of start-up businesses and other self-employment activities has been set up by the union government. SETU stands for
  - 1) Secure Employment and Talent Utilization.
  - 2) Self-Earners and Talent Utilization.
  - 3) Self-Employment and Talent Uniqueness.
  - 4) Self-Employment and Talent Utilisation
  - 5) None of these
19. Who has recently bagged the Badminton World Federation (BWF) player of the Year Awards in male's category?
  - 1) Chen Long
  - 2) Parupalli Kashyap
  - 3) Chetan Anand
  - 4) Lin Dan
  - 5) None of these
20. Hetero Drugs on 8 December 2015 announced that it received the approval of Drug Controller General of India

- (DCGI) to launch fixed-dose combination therapy Ledipasvir-Sofosbuvir. Headquarters of Hetro Drugs is located at which place?  
 1) New Delhi 2) Mumbai 3) Hyderabad  
 4) Lucknow 5) None of these
21. Hyderabad-based Pune and Rajkot on 8 December 2015 became the interim franchises in the Indian Premier League (IPL) till 2017. They will take place of the suspended teams of ...  
 1) Chennai Super Kings (CSK) 2) Rajasthan Royals (RR).  
 3) Both 1 and 2 4) Kolkata knight Riders  
 5) None of these
22. Which states legislature has become the first in the country to launch an online mechanism for its members to send questions and move different motions in the House?  
 1) Jharkhand 2) New Delhi 3) Uttar Pradesh  
 4) Maharashtra 5) None of these
23. Indra Navy – 2015 a navy exercise commenced on 7 December 2015 in Vishakhapatnam. It is between India and which country?  
 1) China 2) Maldives 3) Russia  
 4) Australia 5) None of these
24. SC directed State and UT Governments to consider acid-attack victims under Disabled Quota. This decision taken by which bench?  
 1) Justice NV. Raman and Justice R. K. Agrawal  
 2) Justice MY Eqbal and Justice C Nagappan  
 3) Justice R. F. Nariman, and Justice Arun Mishra  
 4) Justice M.V. Ramana and Justice Arun Mishra  
 5) None of these
25. India on 7 December 2015 launched the Indian Long Term Ecological Observatories (I-LTEO) programme to scientifically monitor eight different biomes (natural landscapes) across the country. The initiative was launched on the sidelines of the ----- of UNFCCC in Paris.  
 1) Conference of Parties-21 (COP-21)  
 2) Conference of Parties-21 (COP-22)  
 3) Conference of Parties-21 (COP-19)  
 4) Conference of Parties-21 (COP-25)  
 5) None of these
26. 'Biz Bridge' meets recently held at which place?  
 1) Hyderabad 2) Pune 3) Kolkata  
 4) Agra 5) None of these
27. Which company specialist in digital transformation, consulting and business re-engineering, has been awarded the prestigious 'Forbes Top 100 Middle East - Global Meets Local 2015' Award?  
 1) Infosys 2) TCS 3) Wipro  
 4) Tech Mahindra 5) None of these
28. Which States/UTs Assembly has unanimously passed the Delhi Jan Lokpal Bill, 2015 for establishment of statutory anti-corruption ombudsman?  
 1) Delhi 2) Maharastra 3) Chandigarh  
 4) Lakshadweep 5) None of these
29. China has granted a license for production of first manned two seater electric aircraft named as?  
 1) PX1E 2) RX1E 3) QX1E  
 4) SX1E 5) None of these
30. According to the recently released India State of Forest Report (ISFR) 2015, India's forest and tree cover has been increased by?  
 1) 5081 km<sup>2</sup> 2) 4081 km<sup>2</sup> 3) 5181 km<sup>2</sup>  
 4) 5280 km<sup>2</sup> 5) None of these
31. A Committee based on GST, has recently submitted its report to Union Finance Minister Arun Jaitley in New Delh. This committee is headed by.  
 1) Dr. Arvind Kumar 2) Dr. P. Jai Kumar  
 3) Dr. Arvind Subramanian 4) Dr. Ram Prasad  
 5) None of these
32. Which States / UTs has become the first state in the country to start Rotavirus vaccination project based on the analogy of the polio vaccine under the Universal Immunisation Programme (UIP).  
 1) Himachal Pradesh 2) Uttar Pradesh  
 3) Madhya Pradesh 4) Kerla 5) None of these
33. Which States Government has launched the International festival on Birds in a bid to promote state as an international bird-watching destination?  
 1) Madhya Pradesh 2) Kerla 3) Uttar Pradesh  
 4) Delhi 5) None of these
34. Which Countries Parliament has passed Citizenship Amendment (Allegiance to Australia) Bill, 2015 to strip citizenship of convicted persons on terrorism charges?  
 1) US 2) UK 3) Australia  
 4) China 5) None of these
35. The Reserve Bank of India has cancelled the certificate of registration of 56 non-banking finance companies (NBFCs), including ABNL, Future Ventures India and Bajaj Finserve. This power comes under which Act  
 1) Section 40I-A of the RBI Act  
 2) Section 45I-A of the RBI Act  
 3) Section 55I-A of the RBI Act  
 4) Section 70I-A of the RBI Act  
 5) None of these
36. The Pradhan Mantri MUDRA Yojana (PMMY) was launched in April, under which the overall loan disbursement target has been set at around Rs..... for this financial year?  
 1) 1.50 lakh crore 2) 1.70 lakh crore  
 3) 1.22 lakh crore 4) 1.25 lakh crore  
 5) None of these
37. MUDRA stands for....?  
 1) Micro Units Development and Refinance Agency  
 2) Micro Units Developments and Regional Agency  
 3) Medium units Development and Refinance Agency  
 4) Micro union Development and Refinance Agency  
 5) None of these

38. The Navy day is celebrated every year to commemorate the success of Operation Trident of Indian Navy on Karachi Harbour during the 1971 Indo-Pak war. Theme of this year navy day (2015) is...?  
 1) Ensuring Secure Seas for a Resurgent Nation  
 2) Ensure seas for a Nations  
 3) To ensure Nation's Seas  
 4) To secure Nation's Maritime Area  
 5) None of these
39. The Reserve Bank of India (RBI) announced revised Priority Sector Lending (PSL) norms for Regional Rural Banks (RRBs). This limit of PSL has been increased 75% from the previous target ....?  
 1) 50%                      2) 70%                      3) 60%  
 4) 40%                      5) None of these
40. the Reserve Bank of India (RBI) announced revised Priority Sector Lending (PSL) norms for Regional Rural Banks (RRBs). This limit of PSL comes into effect from .....
- 1) 1 January 2016                      2) 1 April 2016  
 3) 31 December 2015                      4) 31 March 2016  
 5) None of these
41. Loans to individual farmers, for the purpose of Priority Sector Lending( PSL), was increased to Rs..... from the present 10 lakh rupees against pledge/ hypothecation of agricultural produce (including warehouse receipts) for a period not exceeding 12 months?  
 1) 60 lakh                      2) 70 lakh                      3) 45 lakh  
 4) 50 lakh                      5) None of these
42. The RBI has recently lowered the quantum of loans that will qualify as PSL Against the earlier limit of 25 lakh rupees, loans to individuals up to rupees..... only are considered as PSL as per revised guidelines?  
 1) 30 lakh                      2) 20 lakh                      3) 25 lakh  
 4) 35 lakh                      5) None of these
43. The International Volunteer Day (IVD) was on 5 December 2015 observed across the world. What is the theme of this year The International Volunteer Day (IVD)  
 1) The world is changing. Are you? Volunteer!  
 2) The World is changing                      3) The Changing World  
 4) Volunteer Comes Forward                      5) None of these
44. Tata Sons Ltd and Which Bank of China have formed a long-term partnership, under which it will become a strategic banking partner to the Tata group.  
 1) Industrial and Commercial Bank of China Ltd (ICBC)  
 2) Bank of China                      3) Hua Xia Bank  
 4) China Development Bank                      5) None of these
45. The United Nations Conference on Climate Change 2015 (COP21) recently held in?  
 1) Britain (UK)                      2) Paris (France)  
 3) Lima (Peru)  
 4) Hyderabad (India)  
 5) None of these
46. The Lok Sabha recently passed the Bill to establish BIS Bill - 2015 to make it as a National Standards Body. The bill seeks to establish harmonious development of standardization and assessment and quality assurance of goods, processes and services. BIS stands for..?  
 1) Bank of Indian Standards  
 2) Bureau of Indian Standards  
 3) Board of Indian Standard  
 4) Boart of Indian Securities  
 5) None of these
47. The first India International Science Festival (IISF) will explore ways to translate academic research into industrial applications benefiting the common man and encourage culmination of scientific temperament among youngsters, especially school children. The five day festival recently held at which place?  
 1) IIT Kanpur                      2) IIT Mumbai                      3) IIT Rurkee  
 4) IIT Delhi                      5) None of these
48. Which Corporation recently signed a Memorandum of Understanding (MoU) with Transparency International India (TII) for adopting Integrity Pact (IP)?  
 1) National Textile Corporation (NTC)  
 2) National Tea Corporation                      3) NPCI  
 4) GAIL                      5) None of these
49. US-India business meet recently held at?  
 1) Hyderabad                      2) Jaipur                      3) Lucknow  
 4) Bengaluru                      5) None of these
50. Stepping up its India focus, YouTube along with Subhash Ghai-owned film school Whistling Woods International, has opened its first video production studio in the country at which place?  
 1) Mumbai                      2) Hyderabad                      3) Pune  
 4) Kanpur                      5) None of these

**Answer Key**

Q.	Ans.								
1	2	11	3	21	3	31	3	41	4
2	3	12	4	22	4	32	1	42	2
3	4	13	2	23	3	33	4	43	1
4	2	14	1	24	2	34	3	44	1
5	3	15	3	25	1	35	2	45	2
6	2	16	2	26	3	36	3	46	2
7	4	17	3	27	4	37	1	47	4
8	2	18	4	28	1	38	1	48	1
9	2	19	1	29	2	39	3	49	4
10	3	20	3	30	1	40	1	50	1

# WHAT ACTUALLY SSC CGL POSTS ARE?

**Qualification required:** Graduation

**Age:** 18-30 years

**Post:** Assistants, Inspector (Central Excise), Inspector (Income Tax), Inspector (Preventive), Inspector (Examiner), Inspector of Posts, Divisional Accountant, Auditor, Accountant, UDCs, Tax Assistant etc. Assistant Enforcement Officer / Sub-Inspector (CBI)

**Pattern of Exam:** Objective

<b>Numerical Aptitude</b>	50	50	
<b>English Language</b>	50	50	

**Tier – II**

Subjects	No. of Questions	Marks	Total
<b>Numerical Aptitude</b>	100	200	400
<b>English Language</b>	200	200	

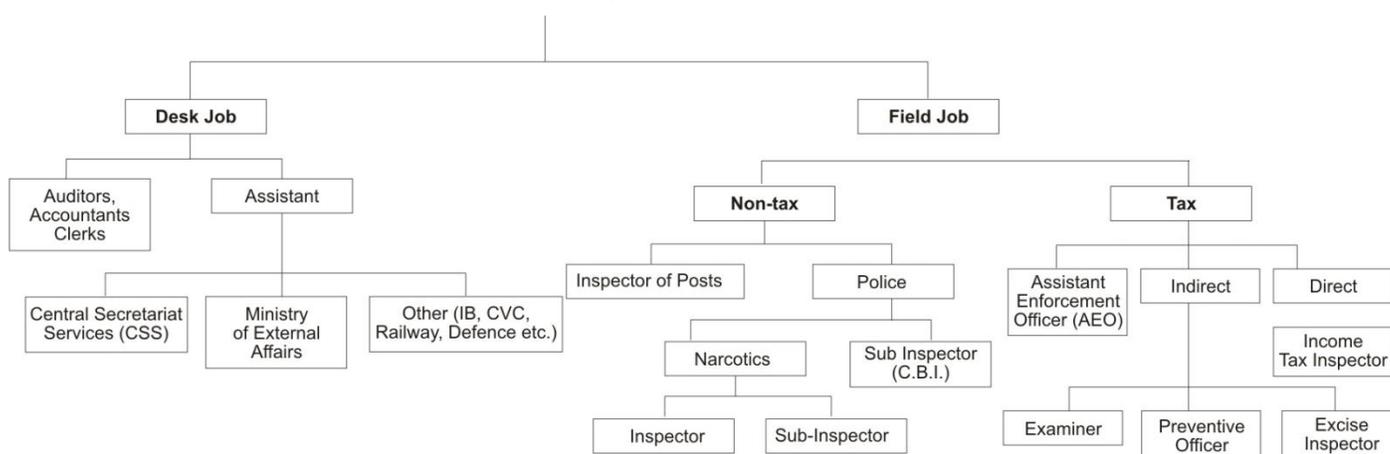
**Note:** There will be negative marking of 0.25 for each wrong answer in Tier I and Tier II and 0.50 for each wrong answer in paper I of tier II.

**Interview:** Questions are asked to check the candidate's knowledge and analytical ability. Topic of discussion ranges from politics, sports, current affairs, personal bio-data to subject taken in graduation.

**Tier – I**

Subjects	No. of Questions	Marks	Total
<b>General Intelligence &amp; Reasoning</b>	50	50	200
<b>General Awareness</b>	50	50	

**Post under SSC (CGL)**



**Desk job**

- Assistants, Auditors, Accountants, Tax-assistants, upper division clerks.
- No physical standard (height, chest, weight)
- The working hours of desk job are “fixed”. (in most cases, except Assistant (cypher).
- It's like office to home, home to office.
- Less than field job (at the initial level).
- Peace of mind.
- Office-to-home, home-to-office.
- Hardly any transfers. (except MEA assistant)

- comfortable for family and social life.

- No uniform
- No weapons.
- No adventure.

**Field job**

- Inspectors (income tax, excise, preventive officers, examiners), CBI, narcotics etc.
- In some of these jobs: Physical standards required. (given on page 20 of notification).
- Field jobs involve travelling, carrying out raids, inspections, surveillance etc.

- Sometimes you might need to work in non-office hours or even Sundays.
- Social status, nuisance power of field job is higher compared of desk job.

### Designations with Job responsibility , Promotions :-

#### (1) Income Tax Inspector (ITI)

- An ITI generally can be posted at either of the two types of seats which are transferable on cyclic basis.
- Work related to assessment of tax or non-assessment of tax. When on an assessment seat he is supposed to see the work related to assessment of income tax to be imposed on an individual, partnership firm, company etc; and refund of it in case someone has deposited in excess.
- An ITI also has to see the work related to TAX DEDUCTION AT SOURCE (TDS) besides being accompanying a raid team. An ITI on non-assessment seat generally has to do clerical work though he too could be asked to accompany a raid team.
- His promotions in the order are ITO, Assistant Commissioner, Deputy Commissioner and so on. He is posted in the pay band 9,300-34,800 with grade pay of Rs 4,600.
- This is a job without uniform.

#### (2) EXAMINER

- This is an inspector post also; and posted in the pay band 9,300-34,800 with grade pay of Rs 4,600.
- If posted in Headquarter—Clerical/File work
- If posted in the field—Executive work e.g. to examine the goods imported or to be exported and assessing duty on that.
- This is not an uniform post.
- His promotions in the order are Appraiser (Group-B Gazetted), Assistant Commissioner, Deputy Commissioner and so on.
- There is a qualifying period of 3 years for the promotion to the post of Appraiser; means any one can't be promoted to that post before completion of three year service as Examiner.
- This post is considered to be the best among all CGLE posts. One of the main reasons is faster promotions as compared to the other posts of CGLE.
- Examiner posts lie in 11 coastal cities only.

#### (3) Assistant Enforcement Officer (AEO)

- This is also an inspector post; and posted in the pay band 9,300-34,800 with grade pay of RS 4,600.
- If posted in Headquarter—Clerical/File work.

- If posted in the field—Executive work e.g. prevention of money laundering, to conduct searches of suspected persons, conveyances and premises and seize incriminating materials (including Indian and foreign currencies involved), to arrest and prosecute the person suspected to be involved in the act of money laundering, etc.
- His promotions in the order are Enforcement Officer (Group-B Gazetted), Assistant Director, Deputy Director and so on.
- There are ten Zonal Offices of the Directorate at Ahmedabad, Bangalore, Chandigarh, Chennai, Cochin, Delhi, Hyderabad, Kolkata, Lucknow and Mumbai. The Zonal Offices are headed by the Deputy Directors.
- The Directorate has eleven Sub Zonal Offices at Bhubaneswar, Calicut, Guwahati, Indore, Jaipur, Jalandhar, Madurai, Nagpur, Patna, Srinagar and Varanasi, which are headed by the Assistant Directors.

#### (4) Assistant in MEA & Assistant (Cypher) in MEA

- This is a post in the pay band 9,300-34,800 with grade pay of Rs 4,600.
- The most sought after Assistant post under CGLE due to charm of foreign posting and many other lucrative facilities like children's education, accommodation etc and a very handsome salary of more than 1 lakh per month (perhaps upto Rs 1,25,000). But one can be posted in countries like Afganistan, Pakistan, Iraq, Libya too; but nothing to fear on this count as while sending one to an other country on posting he is given a few choices for the needed postings and he is posted according to those choices preferably. If one chooses any of the countries mentioned he is given 50% more salary and his tenure there is counted as DOUBLE; means he has to serve there for one and a half year which is counted equal to three years.
- Cypher Asst. is a little different from Asst. (general) because they have to do the task of coding and decoding of some highly confidential language in addition. Cypher has night shifts also and has to work for 6 days. A system of 2 days off and 2 days will be night shift.
- Cypher Asst. gets more foreign postings than General Asst but the promotional avenues are better in General Asst.
- In MEA the promotional chances are very less and one can go up to the level of Under Secretary (US). He can be promoted to the next post in two ways—(i) Direct after 15-17 years (ii) After 8 years or so after clearing departmental exams.
- An Assistant (General) is supposed to be posted generally 3 years in India and 3 years in foreign and like this

throughout his tenure of service whereas an Assistant (Cypher) is posted 3 years in India and 6 years in foreign and like this.

#### (5) DIVISIONAL ACCOUNTANT

- This is a post in the pay band 9,300-34,800 with grade pay of Rs 4,200.
- This post comes under CAG and this organisation only allocate the states/zones to DAs. The allocation is made to different different states' AG offices as per the position of merit and state preferences of an individual.
- They discharge the role of Financial Advisers to the Executive Engineers and ensure a measure of proficiency in the accounting of public works transactions besides serving the needs of internal audit.
- There are some departments in every state like agriculture; irrigation; etc. Each such department is further divided into some divisions. The head of the accounting branch of such division is called DIVISIONAL ACCOUNTANT. He has to see everything regarding expenses incurred on an item falling into his area; make estimation of an expense to be incurred on an item and make budget regarding the same; and etc. The final decision is to be taken by his seniors who normally dont make an objection on the file put by the Division Accountant. All in all this post is reported to be very good. I have heard that this post does not exist in Delhi.
- The next promotional post is Divisional Accountant Officer.

#### (6) Statistical Investigator-II

- This is a post in the pay band 9,300-34,800 with grade pay of Rs 4,200.
- Office Posting: All type of clerical work like Notching, Drafting, Dispatching of documents, etc.; and Data Entry, Analysis, Tabulation, Compiling and Editing of Data, Data Encoding etc.
- Field Posting: Data collection of any type of area like agricultural, ration etc, preparing rough sketch maps of areas to be enumerated etc. When on a field work he is entitled for certain allowances; Rs 500 or roundabout.
- Promotions: Statistical Investigator-I (Group-B Gazetted), Assistant Director, Deputy Director, Joint Director and so on.

#### (7) Tax Assistant in CBDT

- This is a post in the pay band 5,200-20,200 with grade pay of Rs 2,400.
- Tax Assistant in CBDT can be posted at two levels - either in assessment of tax or in non-assessment. When he is posted in assessment he is supposed to do the work

related to assessment of the income tax of an individual or a partnership firm or a company or as the case maybe; and he is to feed that data in the computer. He could also be asked to do any clerical work like work related to DIARY AND DISPATCH, notching, drafting etc. He could also be asked to accompany the RAID team.

- When he is posted at a seat that belongs to non-assessment he is supposed to do only clerical work.
- Promotions: - Sr TA, ITI, ITO (Group-B gazetted); Assistant commissioner and so on.

#### (8) Inspector of Posts (IP)

- This is a post in the pay band 9,300-34,800 with grade pay of Rs 4,200
- Inspector of posts is there with every postal division. There must be 2 or more divisions in each district. This is the worst post SSC is offering. Presently IP must go to canvass people for getting Postal Life Insurance and also they have to acquire a huge sum for the department. Presently The Department of Posts has given instructions to all circles to enhance their growth by 20 percent. All such burden comes on IPs.

#### (9) Preventive Officer (PO)

- Again this is an inspector post also; and posted in the pay band 9,300-34,800 with grade pay of Rs4,600.
- If posted in Headquarter—Clerical/File work
- If posted in the field (like an airport/coast etc)—Executive work e.g. prevention of smuggling, assessment of customs duty on goods, can arrest, seize , search, detain etc. on any kind of doubt of smuggling, and etc. Duty is round the clock (You have to work in day/night shift).
- Uniform (Ashoka Stambha with 2 yellow strips) is a must.
- His promotions in the order are Superintendent (Group-B Gazetted), Assistant Commissioner, Deputy Commissioner and so on.
- There is a qualifying period of 8 years for the promotion to the post of Superintendent; means he can't be promoted to that post before completion of eight years of service as PO.
- There is a departmental exam for confirmation; without passing in that he can't be made confirmed; nor he can be promoted to the next post. Promotion period differs from zone to zone since there is zonal seniority.
- This post like the Examiner posts lies in 11 coastal cities only.

#### (10) Central Excise Inspector

- This is a post in the pay band 9,300-34,800 with grade pay of RS 4,600.

- If posted in Headquarter—Clerical/File work
- If posted in the field (like a range etc)—Executive work e.g. augmentation of Central Excise & Service tax etc, detection of evasion of taxes etc.
- Uniform (khaki) is there but generally optional to wear.
- His promotions in the order are Superintendent (Group-B Gazetted), Assistant Commissioner, Deputy Commissioner and so on.

### (11) AUDITOR

- This is a post in the pay band 5,200-20,200 with grade pay of Rs 2,800.
- He has to pass a confirmatory exam first to be confirmed 3 years compulsory service at the post is the minimum qualifying period for his promotion to the next post of Sr Auditor; but subject to his confirmation.
- If a vacancy is not available promotion will take more than 3 years. The pay-band for Sr Auditor is 9,300-34,800 and grade pay of Rs 4,200.
- But an Auditor can also appear in the SAS Exam after two years of qualifying service at the post if he is confirmed. After passing the exam he becomes AAO (Assistant Audit Officer) which is a Group-B gazetted post in the pay-band 9,300-34,800 with grade pay of Rs 4,800.
- If a person is recruited as an Auditor, he has to pass three stages of S.A.S. exam namely (1) Preliminary, (2) Part-I, and (3) Part-II for S.A.S. Apprentices. If a person is already an S.A.S, he is exempted from taking the preliminary stage of the exam. After clearing all the stages of the exam AAO. After this there is no other exam in this department (CGDA).
- An Auditor can also be asked to go on official tours sometimes which may run several months.

### (12) Assistant CSS

- This is a post in the pay band 9,300-34,800 with grade pay of Rs 4,600.
- An Assistant in CSS can be promoted to the next post i.e. SO (Group-B Gazetted) in two ways - one by taking departmental exam and passing it and secondly without. One becomes eligible for the departmental exam after completion of 5 years of service - means he could become an SO after 6 years.
- Otherwise one generally gets promotion in around 10 years of service.
- An Assistant in CSS is posted in various ministries and is a DELHI job primarily. The best post for persons aspiring to

spend their whole service tenure in Delhi and willing to prepare for higher/further exams.

- Be it CSS or Railway or any other department; an ASSISTANT has to do clerical work; but he is much above an LDC. His work is generally refined. This post is equal to a HEAD CLERK.

### (13) SI in CBI

This is a post in the pay band 9,300-34,800 with grade pay of Rs 4,200; but it's almost equal to the total salary for the grade pay of Rs 4,600 as CBI executive staff is entitled to additional 25% on BASIC PAY + DA and in addition to that salary of 13 months instead of 12 months each year. Forget about any extra income as CBI keeps a strict watch on its people.

This is supposed to be a very powerful and influential post due to very nature of work. Any IT Inspector/ Examiner or for that matter any other central govt servant will vouch for the fact that CBI is a much feared organisation. I can't say about higher bureaucracy like IAS etc, but for middle and lower level officers, once they come under the scanner, it is very difficult to get away.

Life in CBI is stressful due to heavy workload and deadlines there. Training duration is 32 weeks involving physical training and training on criminal and anti-corruption laws. During the training the daily physical activity includes 2 km run, PT, Drill in the morning and Games/Unarmed Combat Course in the evening.

Friends, as it's generally thought it is not a 24 x 7 job; but sometimes the work stretches beyond the usual working hours i.e. sometimes one has to work till 8 or 9 pm. Usually on Saturdays, if the workload is more, the work goes on as usual; though Sundays are spared. Also in some branches like Special Crime etc, the job involves a fair bit of travelling especially in the starting years. The nature and hours of work also differs from branch to branch and place to place. Some branches have less workload and so the personnel can take it easy. No uniform required.

Sub Inspectors in CBI or for that matter any rank in CBI does not possess revolver/pistol. In a very few cases, when a search is to be carried out in some dangerous places, weapons are issued to the staff. The officers of CBI themselves are not interested in carrying weapon.

# SSC TIER-I – 2015 PAPER held on 16.08.2015 (Morning Shift)

## GENERAL INTELLIGENCE & REASONING

**Directions (1–2):** In each of the following questions, one or two statements is/are given followed by two conclusion/assumptions, I and II. You have to consider the statement to be true, even if it seems to be at variance from commonly known facts. You are to decide which of the given conclusion/assumptions can definitely be drawn from the given statement.

**1. Statement:**

A good book even if costly is sold out in no time.

**Assumptions:**

I. Some books are better than others.

II. All good books are costly.

- (1) Only II follows. (2) Both I and II follows.  
 (3) Only I follows. (4) Neither I nor II follows.

**2. Statements:**

No rod is pod.

No pod is flexible.

**Inferences:**

I. No rod is flexible.

II. Some pods are flexible.

- (1) Neither of them follows. (2) Only inference I follows.  
 (3) Both of them follow. (4) Only inference II follows.

**3.** Ravi is walking in the East direction. After covering a distance of one kilometer, he turns 45° left and then 90° right. In which direction is he now?

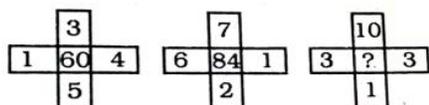
- (1) North-East (2) West  
 (3) North-west (4) North

**Directions (4-9):** In each of the following questions, find the odd word/letters/number from the given alternatives.

- 4.** (1) BS (2) EV  
 (3) IZ (4) DX
- 5.** (1) OKHA (2) ERKU  
 (3) ANDI (4) PERU
- 6.** (1) 1331 (2) 191  
 (3) 200 (4) 808
- 7.** (1) Legislator (2) Lawyer  
 (3) Mayor (4) Governor
- 8.** (1) 37 (2) 120  
 (3) 145 (4) 50
- 9.** (1) Parallel (2) Acute  
 (3) Obtuse (4) Right

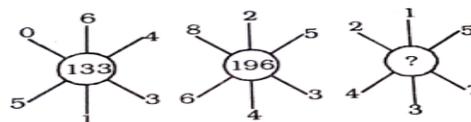
**Directions (10-14):** In each of the following questions, select the missing number from the given responses.

**10.**



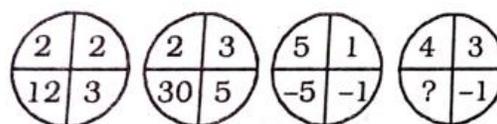
- (1) 90 (2) 12  
 (3) 48 (4) 16

**11.**



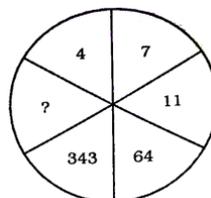
- (1) 535 (2) 451  
 (3) 154 (4) 702

**12.**



- (1) -12 (2) 9  
 (3) 7 (4) 12

**13.**



- (1) 1321 (2) 1231  
 (3) 1332 (4) 1331

**14. I.** 40 32 72 12

**II.** 30 24 54 9

**III.** 54 ? 90 15

- (1) 46 (2) 49  
 (3) 48 (4) 36

**Directions (15-20):** In each of the following questions, select the related word/letters/number from the given alternatives.

**15.** FIG : EGHJFH :: BIN : ?

- (1) ACJHMO (2) CAHJMOC  
 (3) CAJHOM (4) ACHJMO

**16.** Garbage : House :: Gangue : ?

- (1) Ore (2) Drugs  
 (3) Factory (4) Office

**17.** 6 : 42 :: 7 : ?

- (1) 40 (2) 56  
 (3) 48 (4) 52

**18.** 12 : 72 :: 8 : ?

- (1) 36 (2) 38  
 (3) 40 (4) 32

**19.** DBU : EEZ :: CJH : ?

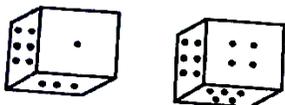
- (1) DNN (2) DMN

(3) DMM (4) DNM

20. BLOCKED : YOLXPVW :: ? : OZFMMXS

- (1) RESULTS (2) DEBATES  
(3) LAUNNCH (4) LABOURS

21. Two positions of a dice are shown below. When three is at the top what number will be at the bottom?



- (1) 2 (2) 1  
(3) 4 (4) 5

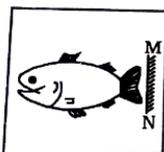
22. From the given alternative words, select the word which cannot be formed using the letters of the given word.

'BOOKBINDING'

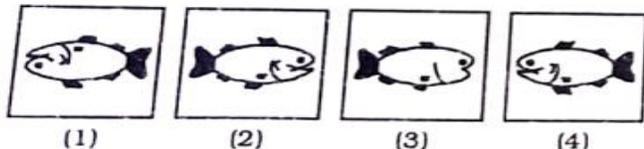
- (1) DINING (2) BONDING  
(3) DOING (4) DIGGING

23. If a mirror is placed on the line MN, then which of the answer figures is the right image of the given figure?

Questions figure:



Answer Figures:

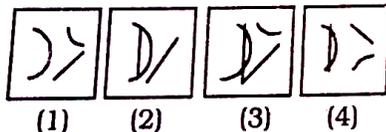


Directions (24-25): In each of the following questions, which answer figure will complete the pattern in the questions figure?

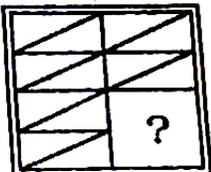
24. Questions figure:



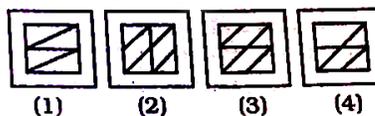
Answer Figures:



25. Questions figure:



Answer Figures:



26. Find the number that is common for all of the clues given below:

- (a) Virgo (b) Volleyball  
(c) A highest scoring shot of a particular sport  
(d) Extra sensory perceptions

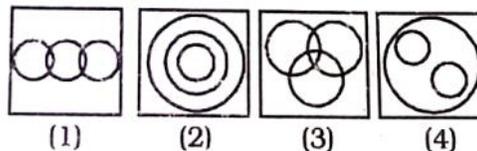
- (1) 8 (2) 2  
(3) 6 (4) 4

27. If the words are organised in reverse order of what they appear in dictionary, which word will come in the third place?

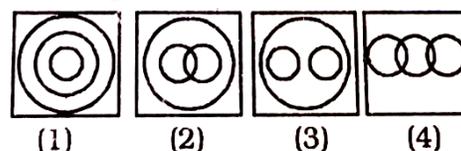
- (1) Odium (2) Ordeum  
(3) Occulist (4) Odious

Directions (28-29): In each of the following questions, identify the diagram that best represents the relationship among classes given below:

28. Christians, Catholics, Pope



29. Vegetables, Potatoes, Eatables

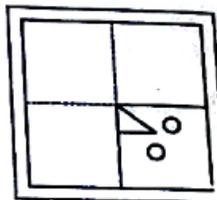


30. Veena and Veeru both start from a point towards North. Veena turns to left after walking 10 km. Veeru turns to right after walking the same distance. Veena waits for some time and then walks another 5 km. Whereas Veeru walks only 3 km. They both then return towards South and walk 15 km. forward. How far is Veena from Veeru?

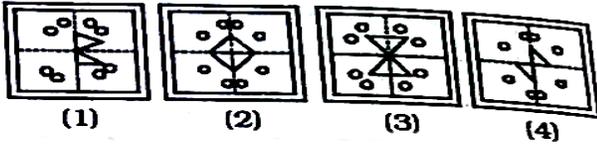
- (1) 8 km. (2) 15 km.  
(3) 12 km. (4) 10 km.

31. A piece of paper is folded and cut as shown below in the question figure. From the given answer figures, indicate how it will appear when opened.

Questions figure:



Answer Figures:



32. Arrange the following words as per order in the dictionary.

- (1) Hale (2) Hake (3) Halt  
 (4) Hamlet (5) Ham  
 (1) 2, 1, 4, 3, 5 (2) 2, 3, 5, 4, 1  
 (3) 2, 1, 3, 5, 4 (4) 1, 3, 5, 2, 4

33. Name a single letter, which can be deleted from the body of the following words to form entirely new words?

- HOST POST COST LOST STOP  
 (1) O (2) P  
 (3) T (4) S

Directions (34-36): In each of the following questions, which one set of letters/numbers when sequentially placed at the gaps in the given letter series shall complete it?

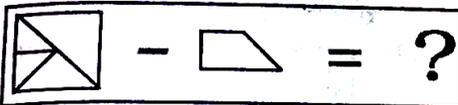
34. SH \_ ELAS \_ EELA \_ HEELA SHEE \_ A  
 (1) HHSS (2) EEHS  
 (3) EHSL (4) ELHA
35. 12 \_ 41 34123 \_ \_ 234  
 (1) 3241 (2) 2134  
 (3) 1432 (4) 3212
36. \_ \_ aba \_ \_ ba \_ ab  
 (1) abbab (2) baabb  
 (3) abbbb (4) bbaba

37. Find the missing number:

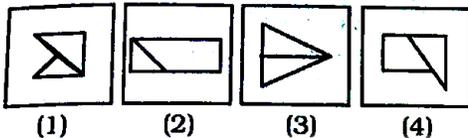
- 2, 15, 10, 17, 26, \_?  
 (1) 49 (2) 47  
 (3) 37 (4) 36

38. In the questions one part of the problem figure is subtracted. Select the option that shows the correct shape by the subtraction.

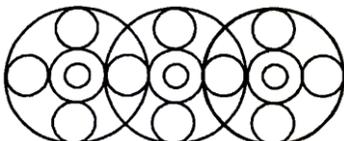
Questions figure:



Answer Figures:



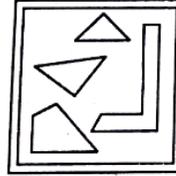
39. Find out the number of circles in the given figure.



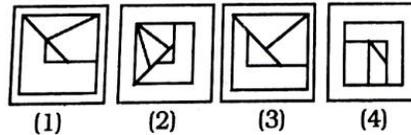
- (1) 18 (2) 19  
 (3) 16 (4) 20

40. From the given answer figures, select the one in which the question figure is hidden/embedded.

Questions figure:



Answer Figures:



41. If '+' means 'x', '-' means '÷', 'x' means '-' and '÷' means '+', then what will be the value of  $16 \div 64 - 8 \times 4 + 2$ ?

- (1) 18 (2) 24  
 (3) 16 (4) 12

42. Identify the correct response from the given premises stated according to following symbols.

- 'A' stands for not less than ( $\nless$ )  
 'B' stands for not equal to ( $\neq$ )  
 'C' stands for not greater than ( $\ngtr$ )  
 'D' stands for greater than ( $>$ )  
 'E' stands for greater than ( $<$ )  
 'F' stands for equal to ( $=$ )

Premises: 4YF3X and 3XF6Z

- (1) 2 Y D 3 Z (2) 2 Y E 3 Z  
 (3) 4 Y B 5 Z (4) 2 Y F 3 Z

43. Introducing a man, a woman said "His mother is the only daughter of my father". How is the man related to the woman?

- (1) Brother (2) Son  
 (3) Father (4) Uncle

44. If 'air' is called 'green', 'green' is called 'blue', 'blue' is called 'sky', 'sky' is called 'yellow', 'yellow' is called 'water' and 'water' is called 'pink', then what is the colour of clear 'sky'?

- (1) Sky (2) Water  
 (3) Blue (4) Yellow

45. In a certain coding system APPLE stands for ETTPI. What is the code for 'DELHI'?

- (1) HIPLM (2) CQMND  
 (3) CQPLM (4) ZAHDE

46. Direction: Study the diagram given below and answer question.

The qualified and experienced doctors working in villages are represented by:



- (1) 6 (2) 4  
 (3) 5 (4) 2

47. If CUSTOM is written as UCTSMO then how PARENT will be written in the same code?  
 (1) ERAPTN (2) TNERAP  
 (3) RAPTNE (4) APERTN
48. A word is represented by only one set of numbers as given in any one of the alternatives. The sets of numbers given in the alternatives are represented by two classes of alphabets as in two matrices given below. The matrices I are numbered from 0 to 4 and that of Matrix II are numbered from 5 to 9. A letter from these matrices can be represented first by its row and next by its column, e. g. 'A' can be represented by 01, 14 etc. and 'M' can be

represented by 56, 68 etc. Similarly, you have to identify the set for the word 'EAGLE'.

MATRIX – I

	0	1	2	3	4
0	P	A	G	R	Z
1	G	R	Z	P	A
2	Z	P	A	G	R
3	A	G	R	Z	P
4	R	Z	P	A	G

MATRIX – II

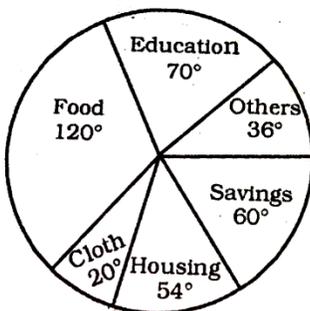
	5	6	7	8	9
5	E	M	L	N	O
6	L	E	O	M	N
7	O	N	E	L	M
8	N	O	M	E	L
9	M	L	N	O	E

- (1) 99, 01, 44, 96, 77 (2) 66, 43, 44, 79, 88  
 (3) 55, 14, 11, 78, 66 (4) 88, 22, 31, 89, 76
49. In a certain code, FRACTION is written as FNAITCOR. How is QUANTITATIVE written in that code?  
 (1) QTNVAIATETU (2) QIATAETUTNVI  
 (3) QTEATUIAVITN (4) QEAITATITNVU
50. Which of the following jumbled words is **not** an animal?  
 (1) LATHPEEN (2) TAR  
 (3) FEFEOC (4) TICRECK

**QUANTITATIVE APTITUDE**

51. If the sum and difference of two angles are  $\frac{22}{9}$  radian and  $36^\circ$  respectively, then the value of smaller angle in degree taking the value of  $\pi$  as  $\frac{22}{7}$  is:  
 (1)  $52^\circ$  (2)  $60^\circ$   
 (3)  $56^\circ$  (4)  $48^\circ$
52. If  $P = 99$  then, the value of  $p(p^2 + 3p + 3)$  is :  
 (1) 989898 (2) 988899  
 (3) 999999 (4) 998889
53. The least number which when divided by 6, 9, 12, 15 and 18 leaves the same remainder 2 in each case is:  
 (1) 180 (2) 182  
 (3) 178 (4) 176

**Directions (54-56):** The pie-chart given below shows expenditure incurred by a family on various items and their savings. Study the chart and answer the questions based on the pie-chart

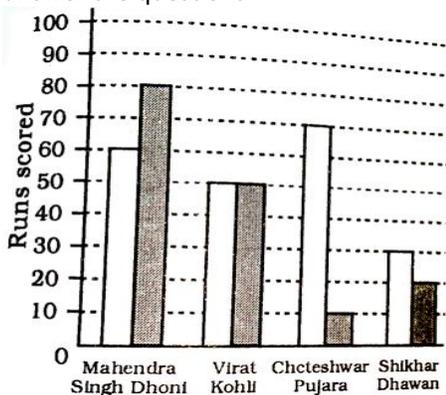


54. The ratio of expenditure on food to savings is :

- (1) 3 : 2 (2) 10 : 9  
 (3) 3 : 1 (4) 2 : 1
55. If the expenditure on education is Rs. 1600 more than that on housing, then the expenditure on food is:  
 (1) Rs. 12000 (2) Rs. 6000  
 (3) Rs. 3333 (4) Rs. 7000
56. If the monthly income is Rs. 36000, then the yearly savings is :  
 (1) Rs. 70000 (2) Rs. 72000  
 (3) Rs. 60000 (4) Rs. 74000
57. Among the equations  $x + 2y + 9 = 0$  ;  $5x - 4 = 0$  ;  $2y - 13 = 0$  ;  $2x - 3y = 0$ , the equation of the straight line passing through origin is  
 (1)  $2x - 3y = 0$  (2)  $x + 2y + 9 = 0$   
 (3)  $5x - 4 = 0$  (4)  $2y - 13 = 0$
58. If the three angles of a triangle are :  $(x + 15^\circ)$ ,  $(\frac{6x}{5} + 6^\circ)$  and  $(\frac{2x}{3} + 30^\circ)$ , then the triangle is:  
 (1) isosceles (2) right angled  
 (3) equilateral (4) scalene
59. A kite is flying at the height of 75m from the ground. The string makes an angle  $\theta$  (where  $\cot \theta = \frac{8}{15}$ ) with the level ground. Assuming that there is no slack in the string the length of the string is equal to :  
 (1) 85 metre (2) 65 metre  
 (3) 75 metre (4) 40 metre

60. In an examination, a student must get 36% marks to pass. A student who gets 190 marks failed by 35 marks. The total marks in that examination is  
 (1) 450 (2) 810  
 (3) 500 (4) 625
61. If D, E and F are the mid points of BC, CA and AB respectively of the  $\Delta ABC$  then the ratio of area of the parallelogram DEFB and area of the trapezium CAFD is:  
 (1) 2 : 3 (2) 3 : 4  
 (3) 1 : 2 (4) 1 : 3
62. 4 men and 6 women complete a work in 8 days. 2 men and 9 women also complete in 8 days in which. The numbe of days in which 18 women complete the work is:  
 (1)  $4\frac{1}{3}$  days (2)  $5\frac{1}{3}$  days  
 (3)  $4\frac{2}{3}$  days (4)  $5\frac{2}{3}$  days
63. If  $x = 2$  then the value of  $x^3 + 27x^2 + 243x + 631$  is  
 (1) 1233 (2) 1211  
 (3) 1231 (4) 1321
64. If the volume of a sphere is numerically equal to its surface area then its diameter is  
 (1) 6 cm (2) 4 cm  
 (3) 2 cm (d) 3 cm
65. The average marks obtained by a student in 6 subjects is 88. On subsequent verification it was found that the marks obtained by him in a subject was wrongly copied as 86 instead of 68. The correct average of the marks obtained by him is  
 (1) 87 (2) 85  
 (3) 84 (4) 86

**Directions (66-69):** Given here is a multiple bar diagram of the scores of four players in two innings. Study the diagram and answer the questions.



66. The average runs of two innings of the player who scored highest in average are:  
 (1) 70 (2) 80  
 (3) 85 (4) 75
67. The average runs in two innings of the player who has scored minimum in the second innings are:

- (1) 30 (2) 60  
 (3) 50 (4) 40
68. The total scores in the first innings contributed by the four players is:  
 (1) 190 (2) 210  
 (3) 220 (4) 200
69. The average score in second innings contributed by the four players is:  
 (1) 40 (2) 50  
 (3) 30 (4) 60
70. If  $\frac{3}{4}$  of a number is 7 more than  $\frac{1}{6}$  of the number, then  $\frac{5}{3}$  of the number is:  
 (1) 12 (2) 20  
 (3) 15 (4) 18
71. A's 2 days' work is equal to B's 3 days' s work. If A can complete the work in 8 days then to complete the work B will take  
 (1) 14 days (2) 12 days  
 (3) 15 days (4) 16 days
72. Internal bisectors of  $\angle Q$  and  $\angle R$  of  $\Delta PQR$  intersect at O. If  $\angle ROQ = 96^\circ$  then the value of  $\angle RPQ$  is  
 (1)  $36^\circ$  (2)  $24^\circ$   
 (3)  $12^\circ$  (4)  $6^\circ$
73. If  $x = \frac{1}{\sqrt{2}+1}$  then  $(x + 1)$  equal to  
 (1) 2 (2)  $\sqrt{2}$   
 (3)  $\sqrt{2} + 1$  (4)  $\sqrt{2} - 1$
74. If the number of vertices, edges and faces of a rectangular parallelepiped are denoted by u,e and f respectively, the value of  $(u - e + f)$  is  
 (1) 0 (2) 2  
 (3) 4 (4) 1
75. Ther area of the triangle formed by the graphs of the equaitons  $x = 0$ ,  $2x + 3y = 6$  and  $x + y = 3$  is :  
 (1) 3 sq. unit (2)  $4\frac{1}{2}$  sq. unit  
 (3)  $1\frac{1}{2}$  sq. unit (4) 1 sq. unit
76. If  $5x + 9y = 5$  and  $125x^3 + 729y^3 = 120$  then the value of the product of x and y is  
 (1)  $\frac{1}{9}$  (2)  $\frac{1}{135}$   
 (3) 45 (4) 135
77. What must be added to each term of the ratio 2 : 5 so that it may equal to 5 : 6 ?  
 (1) 65 (2) 78  
 (3) 13 (4) 12
78. The value of  $\sin^2 22^\circ + \sin^2 68^\circ + \cot^2 30^\circ$  is  
 (1) 4 (2) 3  
 (3)  $3/4$  (4)  $5/4$
79. The minimum value of  $2\sin^2\theta + 3\cos^2\theta$  is  
 (1) 3 (2) 4  
 (3) 2 (4) 1

80. If  $\frac{x^{24}+1}{x^{12}} = 7$ , then the value of  $\frac{x^{72}+1}{x^{36}}$  is  
 (1) 433 (2) 322  
 (3) 343 (4) 432
81. 5 persons will live in a tent. If each person required  $16m^2$  of floor area and  $100 m^3$  space for air then the height of the cone of smallest size to accommodate these persons would be  
 (1) 16 metre (2) 10.25 metre  
 (3) 20 metre (4) 18.75 metre
82. If A and B are in the ratio 4 : 5 and the difference of their squares is 81, what is the value of A?  
 (1) 45 (2) 12  
 (3) 36 (4) 15
83. If the measure of three angles of a triangle are in the ratio 2 : 3 : 5, then the triangle is :  
 (1) right angled (2) isosceles  
 (3) obtuse angled (4) equilateral
84. If 4 men or 8 women can do a piece of work in 15 days, in how many days can 6 men and 12 women do the same piece of work?  
 (1) 20 days (2) 45 days  
 (3) 5 days (4) 30 days
85. A certain sum will amount to Rs. 12,100 in 2 years at 10% per annum of compound interest, interest being compounded annually. The sum is  
 (1) Rs. 8000 (2) Rs. 6000  
 (3) Rs. 12000 (4) Rs. 10000
86. The cost price of 100 books is equal to the selling price of 60 books. The gain or loss percentage will be:  
 (1) 66% (2)  $66\frac{2}{3}\%$   
 (3)  $66\frac{1}{4}\%$  (4)  $66\frac{3}{4}\%$
87. Find a simple discount equivalent to a discount series of 10%, 20% and 25%  
 (1) 55% (2) 45%  
 (3) 52% (4) 46%
88. G is the centroid of ABC. The medians AD and BE intersect at right angles. If the lengths of AD and BE are 9 cm and 12 cm respectively: then the length of AB (in cm) is  
 (1) 9.5 (2) 10  
 (3) 11 (4) 10.5
89. If  $\theta$  be acute angle and  $\tan(4\theta - 50^\circ) = \cot(50^\circ - \theta)$ , then the value of  $\theta$  in degrees is :  
 (1) 20 (2) 50  
 (3) 40 (4) 30
90. Let  $C_1$  and  $C_2$  be the inscribed and circumscribed circles of a triangle with sides 3 cm, 4cm and 5cm then  $\frac{\text{area of } C_1}{\text{area of } C_2}$  is  
 (1)  $\frac{9}{25}$  (2)  $\frac{4}{25}$   
 (3)  $\frac{9}{16}$  (4)  $\frac{16}{25}$
91. A train 180 metres long is running at a speed of 90 km/h. How long will it take to pass a post?  
 (1) 8.2 secs (2) 7.8 secs  
 (3) 8 secs (4) 7.2 secs
92. The difference between successive discounts of 40% followed by 30% and 45% followed by 20% on the marked price of an article is Rs. 12. The marked price of the article is:  
 (1) Rs. 800 (2) Rs. 400  
 (3) Rs. 200 (4) Rs. 600
93. If  $5 \sin \theta = 3$ , the numerical value of  $\frac{\sec \theta - \tan \theta}{\sec \theta + \tan \theta}$  is  
 (1)  $\frac{1}{2}$  (2)  $\frac{1}{5}$   
 (3)  $\frac{1}{3}$  (4)  $\frac{1}{4}$
94. A train runs at an average speed of 75 km/hr. If the distance to be covered is 1050 kms. How long will the train take to cover it?  
 (1) 13 hrs (2) 12 hrs  
 (3) 15 hrs (4) 14 hrs
95. If a person travels from a point L towards east for 12 km and then travels 5 km towards North and reaches a point M, then shortest distance from L to M is :  
 (1) 17 km (2) 13 km  
 (3) 14 km (4) 12 km
96. An article which is marked at Rs. 975 is sold for Rs. 897. The discount per cent is  
 (1) 10% (2) 12%  
 (3) 6% (4) 8%
97. If the altitude of an equilateral triangle is  $12\sqrt{3}$  cm, then its area would be:  
 (1)  $12 \text{ cm}^2$  (2)  $144\sqrt{3} \text{ cm}^2$   
 (3)  $72 \text{ cm}^2$  (4)  $36\sqrt{3} \text{ cm}^2$
98. What is the arithmetic mean of first 20 odd natural numbers?  
 (1) 19 (2) 17  
 (3) 22 (4) 20
99. The HCF of  $x^8-1$  and  $x^4 + 2x^3 - 2x - 1$  is:  
 (1)  $x^2 + 1$  (2)  $x^2 - 1$   
 (3)  $x + 1$  (4)  $x - 1$
100. If  $\sec \theta + \tan \theta = p$ , ( $p \neq 0$ ) then  $\sec \theta$  is equal to  
 (1)  $(p - \frac{1}{p})$ ,  $p \neq 0$  (2)  $2(p - \frac{1}{p})$ ,  $p \neq 0$   
 (3)  $(p + \frac{1}{p})$ ,  $p \neq 0$  (4)  $\frac{1}{2}(p + \frac{1}{p})$ ,  $p \neq 0$

## GENERAL AWARENESS

- 101.** The one rupee note bears the signature of:  
 (1) Governor, Reserve Bank of India  
 (2) Finance, Minister  
 (3) Secretary, Ministry of Finance  
 (4) None of these
- 102.** Raja Ram Mohan Roy was the founder of :  
 (1) Arya Samaj (2) RamKrishna Mission  
 (3) Brahmo Samaj (4) Prathna Samaj
- 103.** Muddy water is treated with alum in purification process, its termed as:  
 (1) Emulsification (2) absorption  
 (3) Absorption (4) coagulation
- 104.** Constitutional Monarcy means:  
 (1) the King writes the constitution  
 (2) the King interprets the constitution  
 (3) the King exercises power granted by constitution  
 (4) the King is elected by the people
- 105.** Who of the following has given the term rhizosphere:  
 (1) Garret (2) Alexopolus  
 (3) Hiltner (4) None of these
- 106.** The layer of atmosphere close to the earth's surface is called  
 (1) Exosphere (2) Troposphere  
 (3) Stratosphere (4) Ionosphere
- 107.** Best way to conserve our water resources:  
 (1) Rain water harvesting  
 (2) Sustainable water utilization  
 (3) Encouragement of natural regeneration of vegetation  
 (4) All of the options mentioned here.
- 108.** Granite, quartzite areas have upstanding look because  
 (1) Mechanically weathred faster  
 (2) These rocks are resistant to all kinds of erosion  
 (3) These rocks are not easily eroded  
 (4) Not easily worn down
- 109.** What is 'Reformation'?  
 (1) Rise of absolute monarchy  
 (2) Revival of classical learning  
 (3) The revolt against authority of pope  
 (4) Change in attitude of man
- 110.** Which among the following is the sweetest sugar?  
 (1) laccrose (2) fructose  
 (3) maltos (4) glucose
- 111.** SIDBI stands for:  
 (1) Small industrial Designed Bank of India  
 (2) Small Industries Development Bank of India  
 (3) Small Innovations Development Banker's Institute  
 (4) Small Industries Development Banker Institute
- 112.** Vergreen type Forests are found in:  
 (1) Mediterranean region (2) Monsoon climate area  
 (3) Desert region (4) Equatorial region
- 113.** An eazyme produced by HIV that allows the integration of HIV DNA into the host cell's DNA is:  
 (1) Ligase (2) Integrase  
 (3) Helicase (4) DNA gyrase
- 114.** Which of the following plant shows chloroplast dimorphism?  
 (1) Sugar beet (2) Rice  
 (3) Wheat (4) Sugarcane
- 115.** Burns caused by steam are much severe than those caused by boiling water because  
 (1) Steam pierces through the pores of body quickly  
 (2) Steam has latent heat  
 (3) Steam is gas and engulfs the body quickly  
 (4) Temperature of steam is higher
- 116.** Who was the Indian women president of the United Nations General Assembly?  
 (1) Sarojini Naidu (2) Margret Thatcher  
 (3) Vijay Lakshmi Pandit (4) Golda Mayer
- 117.** Which among the following is a folk dance of India?  
 (1) Mohiniattam (2) Kathakali  
 (3) Manipuri (4) Garba
- 118.** In which years was the Indian National Congress formed:  
 (1) 1885 (2) 1875  
 (3) 1901 (4) 1835
- 119.** Choose the correct option which represents the arrangement of atmospheric layers.  
 (1) Ionosphere, Ecosphere, Mesosphere, Stratosphere, Troposphere  
 (2) Ecosphere, Troposphere, Ionosphere, Mesosphere, Stratosphere  
 (3) Mesosphere, Ionosphere, Ecosphere, Troposphere, Stratosphere  
 (4) Troposphere, Ionosphere, Ecosphere
- 120.** NABARD stands for  
 (1) National business for accounting and Reviewing  
 (2) National Bank for agriculture and rural development  
 (3) National Bank for aeronautics and radar development  
 (4) National bureau for air and road transport
- 121.** What is the plural voting system?  
 (1) Candidates themselves cast more than one vote  
 (2) Only the higher officials cast more than one votes  
 (3) Eligible voter exercises one vote with specific qualifications cast more than one vote.  
 (4) All the citizens cast three votes each.
- 122.** Who was the first speaker the Lokshabha:  
 (1) Dr. S.P. Mukerjee (2) G.V. Mavalankar

- (3) N. Sanjeev Reddy (4) B.R. Ambedkar
- 123.** Who initiated the movement to form the India Nations congress:  
 (1) Annie Besant (2) A.O. Hume  
 (3) W.C. Banejee (4) Gandhi ji
- 124.** The gene which exhibits multiple effects is known as:  
 (1) Pseudogene (2) Pleiotropic  
 (3) Complementary (4) Polygene
- 125.** Radio activity was discovered by :  
 (1) Becqueral (2) Soddy  
 (3) Rutherford (4) curie
- 126.** Which of the following is called the Light house of the Mediterranean?  
 (1) Mount pelee of West Indies (2) Vesuvius of Italy  
 (3) Stromboli of Sicily (4) Paracutin of Mexico
- 127.** Which of the following is in the ascending order of Data hierarchy?  
 (1) Byte-Bit-File-Record-Database-Field  
 (2) Field-Byte-Bit-Record-File-Databae  
 (3) Bit-Byte-Record-Field-Database-File  
 (4) Bit-Byte-Field-Record-File-Database
- 128.** Day and Night are equal at the  
 (1) Prime Meridian (2) Antarctic  
 (3) Poles (4) Eqator
- 129.** Gandhiji's famous Quit India Movement call to the British was given in-  
 (1) 1943 (2) 1941  
 (3) 1942 (4) 1940
- 130.** Which of the following particles has the dual nature of particle –wave?  
 (1) Electron (2) Meson  
 (3) Proton (4) Neutron
- 131.** Swaraj is my Birth Right and I shall have it. This was advocated by:  
 (1) Mahatma Gandhi (2) Sardar Patel  
 (3) Lokmanya Tilak (4) Lala Lajpat Rai
- 132.** The metal ion present in vitamin B12 is:  
 (1) Cobalt (2) zinc  
 (3) Nickel (4) iron
- 133.** Surplus budget is recommended during:  
 (1) Boom (2) Depression  
 (3) Famines (4) War
- 134.** What is the popular sovereignty?  
 (1) Sovereignty of peoples representative  
 (2) Sovereignty of the legal head  
 (3) Sovereignty of the head of state  
 (4) Sovereignty of the people
- 135.** Microbial degradation of nitrates into atmospheric nitrogen is known as:  
 (1) Ammonification (2) Nitrification  
 (3) Denitrification (4) Putrefaction
- 136.** The best milk bred in the word is:  
 (1) Chittagong (2) Sindhi  
 (3) Deoni (4) Holstein-Friesian
- 137.** India's first nobel Prize was given for:  
 (1) Literature (2) Chemistry  
 (3) Medicine (4) Physics
- 138.** A computer executes programs in the sequence of:  
 (1) Execute, Fetch, Decode (2) Store, Feth, Execute  
 (3) Fetch, Decode, Execute (4) Decode, Fetch, Execute
- 139.** The two specific heats of gases are realted by :  
 (1)  $C_p + C_v = R/J$  (2)  $C_p - C_v = R/J$   
 (2)  $C_p - C_v = R$  (4)  $C_p/C_v = R$
- 140.** Which of the following options correctly explains the term heat budget?  
 (1) It is a mode of transfer of heat through matter by molecular activity.  
 (2) It is the balance between incoming and outgoing radiation  
 (3) It is the radiation from the earth in the form of long waves.  
 (4) It is the amount of heat which the surface of earth receives from the sun.
- 141.** Reserve transcription was discovered by:  
 (1) Beadle & Tatum (2) Waston & Crick  
 (3) Temin & Baltimore (4) Har Govind Khorana
- 142.** Economic profit or normal profit is the same as:  
 (1) Optimum profit (2) accounting profile  
 (3) Maximum profit (4) net profit
- 143.** What is the currency of Saudi Arabia?  
 (1) Dinar (2) Riayal  
 (3) Pound (4) Lira
- 144.** The asha-grey soils of highlatitude coniferous forests a known as:  
 (1) Tundra soils (2) Podsol  
 (3) Grey- Brown soils (4) Red and Yellow soils
- 145.** Bangladesh was created in  
 (1) 1970 (2) 1972  
 (3) 1973 (4) 1971
- 146.** Ultra purification of a metal is done by:  
 (1) Slugging (2) Zone melting  
 (3) Smelting (4) leaching
- 147.** Voting is :  
 (1) The process of selecting reprsentives  
 (2) The process by which voters exercise their right to vote  
 (3) The unit of area who constitute a unit for electing representative  
 (4) Universal adult franchise.
- 148.** Reserve bank of Inida was nationalized in:  
 (1) 1949 (2) 1951  
 (3) 1947 (4) 1935

**149.** Which one among the following industries is the maximum consumer of water in India?

- (1) Paper and pulp (2) Thermal Power  
(3) Engineering (4) Textile

**150.** Pulses are obtained from the family:

- (1) Liliaceae (2) Leguminosae  
(3) Cycadaceae (4) Fungi

### ENGLISH LANGUAGE

**Directions (151-155):** In the following questions, you have a brief passage with 5 questions following the passage. Read the passage carefully and choose the best answer to each question out of the four alternatives.

#### PASSAGE

True, it is the function of the army to maintain law and order in abnormal times. But in normal times there is another force that compels citizens to obey laws and to act with due regard to the rights of others. The force also protects the lives and properties of law abiding men. Law are made to secure the personal safety of its subjects and to prevent murder and crimes of violence. They are made to secure the property of the citizens against theft and damage and to protect the rights of communities and castes to carry out their customs and ceremonies, so long as they do not conflict with the rights of others. Now the good citizen, of his own free will obeys these laws and he takes care that everything he does is done with due regard to the rights and well being of others.

But the bad citizen is only restrained from breaking these laws by fear of the consequence of his act. And the necessary steps to compel the bad citizen to act as a good citizen are taken by this force. The supreme control of law and order in a state is in the hands of a Minister, who is responsible to the state Assembly and acts through the Inspector General of Police.

**151.** Which of the following statements is not implied in the passage?

- (1) The forces of law help to transform irresponsible ones.  
(2) Law protects those who respect it  
(3) Law ensures people's religious and social rights absolutely and unconditionally.  
(4) A criminal is deterred from committing crimes only for fear of the law

**152.** The expression "customs and ceremonies" means:

- (1) Fairs and festivals  
(2) Superstitions and formalities  
(3) Habits and traditions  
(4) Usual practices and religious rites

**153.** "they are made to secure the property of citizens against theft and damage" means that the law:

- (1) Helps in recovering the stolen property of the citizens.

(2) Safeguard people's possessions against being stolen or lost.

(3) Initiates process against offenders of law.

(4) Assists the citizens whose property the citizens whose property has been stolen or destroyed.

**154.** Which one of the following statement is implied in the passage?

- (1) Criminals, who flout the law, are seldom brought to book  
(2) The police check the citizens, whether they are good or bad, from violating the law.  
(3) The police hardly succeed in converting bad citizens into good ones.  
(4) Peaceful citizens seldom violate the law

**155.** According to the writer, which one of the following is not responsibility of the police?

- (1) To protect the privileges of all citizens.  
(2) To maintain peace during extraordinary circumstances.  
(3) To ensure peace among citizens by safeguarding individual rights.  
(4) To check violent activities of citizens.

**Directions (156-162):** In the following questions, out of the four alternatives, choose the one which can be substituted for the given words/sentence.

**156.** A study of ancient things.

- (1) Physiology (2) Archaeology  
(3) Ethnology (4) Zoology

**157.** A person who deserves all praise.

- (1) Detestable (2) lovable  
(3) Despicable (4) laudable

**158.** One who is skillful

- (1) Disciplined (2) diligent  
(3) Different (4) dexterous

**159.** One who runs away from justice or the law.

- (1) Smuggler (2) Criminal  
(3) Fugitive (4) Thief

**160.** Of one's own free will.

- (1) mandatory (2) obligatory  
(3) voluntary (4) compulsory

**161.** One who is too careless to plan for the future.

- (1) imprudent (2) impractical  
(3) impotent (4) improvident

**162.** One who has long experience.

- (1) novice (2) expert  
(3) veteran (4) practitioner

**Directions (163-167):** In the following questions, some part of the sentences have errors and some are correct. Find out which part of a sentence has an error. The number of that part is the answer. If a sentence is free from error, your answer is No error.

**163.** Who do you think I met?

- (1) Who (2) No error  
(3) do you think (4) I met?

**164.** Just outside my house are a polyground for school boys and girls.

- (1) Just outside my house (2) Are a playground  
(3) No error (4) For school boys and girls

**165.** He can be a basketball player since he is tall like a mule.

- (1) He can be (2) he is tall like a mule.  
(3) No error (4) a basketball player since

**166.** It is not advisable to take heavy luggages while on a journey.

- (1) to take heavy luggages (2) while on a journey.  
(3) No error (4) It is not advisable

**167.** A bird in the tree is worth two in the bush.

- (1) A bird in the tree (2) two in the bush.  
(3) No error (4) is worth

**Directions (168-170):** In the following questions, choose the word opposite in meaning to the given word.

**168.** Placid

- (1) Urgent (2) dull  
(3) Moving (4) stormy

**169.** VACILLATION

- (1) Steadfastness (2) relief  
(3) Inoculation (4) remorse

**170.** Effeminacy

- (1) Aggressiveness (2) attractiveness  
(3) Manliness (4) boorishness

**Directions (171-180):** In the following questions, a sentence/part of the sentence is printed in *bold*. Below are given alternatives to the bold sentence/ part of the sentence, which may improve the sentence. Choose the correct alternative. In case no improvement is needed, your answer is No Improvement.

**171.** If I **will get** an opportunity, I shall attend the seminar.

- (1) get (2) got  
(3) No Improvement (4) shall get

**172.** Both the teams **played the game fairly**.

- (1) No Improvement (2) played a fairly the game  
(3) played fairly the game (4) fairly played the game

**173.** She could not help **but laugh**.

- (1) but laughing (2) laughter  
(3) No Improvement (4) laughing

**174.** We met yesterday, **haven't we?**

- (1) didn't we? (2) No Improvement  
(3) hadn't we? (4) isn't it ?

**175.** I **took my mother some grapes** when she was in hospital.

- (1) I took for my mother some grapes.  
(2) I brought my mother some grapes  
(3) I took some grapes for my mother  
(4) No Improvement

**176.** The others **shook** their heads and made vague noises of approval.

- (1) Hung (2) turned around  
(3) No Improvement (4) nodded

**177.** She **insisted on** she was innocent.

- (1) insisted on that (2) No Improvement  
(3) insisted that (4) insisted with

**178.** The world is **being faced with** a crises

- (1) Confronted (2) in front of  
(3) No Improvement (4) facing

**179.** You must **endure** what you cannot cure.

- (1) acdept (2) suffer  
(3) prevail (4) No Improvement

**180.** He does not laugh, **nor he smiles**.

- (1) nor he does smile (2) neither he does smile  
(3) nor does he, smile (4) No Improvement

**Directions (181-182):** In the following questions, four words are given in each question, out of which only one word is correctly spelt. Find the correctly spelt word.

**181.** (1) Deffusion (2) Defusion  
(3) Diffussion (4) Diffusion

**182.** (1) circumlocution (2) Circumlocation  
(3) Circumloucien (4) Circumlocution

**Directions (183-187):** In the following questions, four alternatives are given for the Idiom/ Phrase printed in bold in the sentence. Choose the alternative which best expresses the meaning of the Idiom/Phrase.

**183.** Instead of keeping his promise of helping me with office work, he just **left me high and dry**.

- (1) Left me without a drop of water  
(2) Left me in a state of anger  
(3) Left me alone to do the work  
(4) Left me feeling like a fool

**184.** Unless you **make amends for** the loss, nobody is prepared to excuse you.

- (1) improve (2) confess  
(3) compensate (4) pay debt

**185.** Before the report reached the authority, media **spilled the beans**.

- (1) Hinted at the consequences.  
(2) Dropped the charges  
(3) Spilled the content of the package  
(4) Revealed the secret information

**186.** Amit said to Rekha, “Don’t make a mountain out of a mole hill.”

- (1) Exaggerate a minor problem
- (2) Attempt an impossible task
- (3) Create problems
- (4) Start looking for mole hills in mountains.

**187.** His friend turned out to be **snake in the grass**.

- (1) Cowardly and burtal
- (2) A hidden enemy
- (3) An unreliable and deceitful person
- (4) Low and mean

**Directions (188—190):** In the following questions, out of the four alternatives, choose the one which best expresses the meaning of the given word.

**188.** PERUSE

- |            |            |
|------------|------------|
| (1) Read   | (2) Argue  |
| (3) Follow | (4) Reduce |

**189.** SPUME

- |          |            |
|----------|------------|
| (1) Spit | (2) poison |
| (3) Lava | (4) foams  |

**190.** BOARD

- |             |               |
|-------------|---------------|
| (1) Food    | (2) Furniture |
| (3) Lodging | (4) Frame     |

**Directions (191-195):** In the following questions, you have a brief passage with 5 questions following the passage. Read the passage carefully and choose the best answer to each question out of the four alternatives.

**PASSAGE**

Journalists argue over functions of a newspaper. I feel that a provincial paper’s purpose is not only to present and project the news objectively and imaginatively, but to help its readers to express themselves more effectively, canalizing their aspirations, making more articulate their demands. A newspaper should reflect the community it serves –warts and all.

When the mirror is held to society it reveals neglect, injustice, ignorance or complacency. It should help to eradicate them. It would be pretentious to think that a newspaper can change the course of world affairs – but at the local limit it can exert influence, it can probe, it can help get things done. The individual’s voice must not be stifled. Instead, the readers should be encouraged to express their opinions, fears, hopes, and their grievances on this platform.

**191.** How can a newspaper influence local affairs?

- (1) By focusing on world affairs.
- (2) By influencing public opinon through half truths.
- (3) By encouraging the readers to accept their grievances.
- (4) By proving into the ills of society and rallying support for change.

**192.** How can the readers air their grievances?

- (1) By writing to journalists.
- (2) By supporting the local newspaper
- (3) By writing to their local newspaper
- (4) By being complacent

**193.** In this passage the writer highlights the fact that:

- (1) Journalists differ in their opinion on the function of a newspaper
- (2) A newspaper should reflect the community it serves.
- (3) A newspaper should only concentraite on local affairs.
- (4) Newspaper can eradicate injustice

**194.** The expression “warts and all” in the passage means:

- (1) Hopes and fears
- (2) With no attempt to conceal blemishes ad and inadequacies
- (3) The community’s problems
- (4) The reader’s grievances

**195.** What is the main purpose of a newspaper?

- (1) Encourage the readers to be pretentious.
- (2) Project news objectively and imaginatively.
- (3) To present facts in a bluntway
- (4) Exert influence on the individuals.

**Directions (196-200):** In the following 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 as your answer.

**196.** The police fired on the mob when they \_\_\_\_\_.

- |                    |                  |
|--------------------|------------------|
| (1) Turned violent | (2) fizzled out  |
| (3) Became abusive | (4) turned noisy |

**197.** He has the full facts \_\_\_\_\_ but is deliverately hiding them.

- |                      |                       |
|----------------------|-----------------------|
| (1) Up his sleeve    | (2) under his sleeves |
| (3) Upon his sleeves | (4) in his sleeves    |

**198.** The appearance of the city \_\_\_\_\_ day by day.

- |                 |                  |
|-----------------|------------------|
| (1) Changed     | (2) is changing  |
| (3) Had changed | (4) could change |

**199.** When the morning \_\_\_\_\_ the murder was discovered.

- |              |              |
|--------------|--------------|
| (1) Arrived  | (2) came     |
| (3) Occurred | (4) happened |

**200.** The smell of the Sea called \_\_\_\_\_ memories of her childhood.

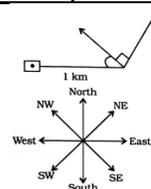
- |         |          |
|---------|----------|
| (1) For | (2) back |
| (3) Up  | (4) on   |

**ANSWER KEY**

Qns.	Ans.								
1	4	41	3	81	4	121	3	161	4
2	1	42	4	82	2	122	2	162	3
3	1	43	2	83	1	123	2	163	1
4	4	44	1	84	3	124	2	164	2
5	4	45	1	85	4	125	1	165	2
6	1	46	3	86	2	126	3	166	1
7	2	47	4	87	4	127	4	167	1
8	2	48	1	88	2	128	4	168	4
9	1	49	4	89	4	129	3	169	1
10	1	50	3	90	2	130	1	170	3
11	3	51	1	91	4	131	3	171	1
12	1	52	3	92	4	132	1	172	2
13	4	53	2	93	4	133	2	173	3
14	4	54	4	94	4	134	4	174	1
15	4	55	1	95	2	135	3	175	3
16	1	56	2	96	4	136	4	176	4
17	2	57	1	97	2	137	1	177	3
18	4	58	3	98	4	138	3	178	4
19	3	59	1	99	2	139	2	179	4
20	3	60	4	100	4	140	2	180	3
21	4	61	1	101	3	141	3	181	4
22	4	62	2	102	3	142	4	182	1
23	2	63	1	103	4	143	2	183	3
24	3	64	1	104	3	144	2	184	3
25	1	65	2	105	3	145	4	185	4
26	3	66	1	106	2	146	2	186	1
27	4	67	4	107	4	147	2	187	3
28	2	68	2	108	4	148	1	188	1
29	1	69	1	109	3	149	2	189	4
30	1	70	2	110	2	150	2	190	1
31	3	71	2	111	2	151	3	191	4
32	3	72	3	112	4	152	4	192	3
33	4	73	2	113	2	153	2	193	2
34	3	74	2	114	4	154	2	194	4
35	1	75	3	115	2	155	2	195	4
36	1	76	2	116	3	156	2	196	1
37	3	77	3	117	4	157	4	197	1
38	4	78	1	118	1	158	4	198	2
39	2	79	3	119	4	159	3	199	1
40	3	80	2	120	2	160	3	200	3

**HINTS**

- (4) None of the assumptions is implicit in the statement.
- (1) Neither Inference I nor II follows. Both the Premises are Universal Negative (E-type). No conclusion/Inference follows from the two Negative Premises.
- (1)



- (4)

B  $\xrightarrow{+17}$  S

E  $\xrightarrow{+17}$  V

I  $\xrightarrow{+17}$  Z

D  $\xrightarrow{+20}$  X

5. (4) PERU is a name of South American country.
6. (1) The number 1331 is a perfect cube number.  
 $11 \times 11 \times 11 = 1331$
7. (2) Legislator and Mayor are elected representatives of people. Governor is appointed by the President. Lawyer is a person who pleads in the court.
8. (2) Except the number 120, all other numbers follow the pattern  $x^2 + 1$   
 $37 = (6)^2 + 1$   
 $145 = (12)^2 + 1$   
 $50 = (7)^2 + 1$   
 But,  $120 = 11 \times 11 - 1$
9. (1) Except parallel, all other terms are related with angles.
10. (1) The product of outer four numbers is equal to the central number.  
 First Figure  
 $1 \times 3 \times 4 \times 5 = 60$   
 Second Figure  
 $6 \times 7 \times 1 \times 2 = 84$   
 Third Figure  
 $3 \times 10 \times 3 \times 1 = 90$
11. (3) First arrangement  
 $6 + 4 + 3 + 1 + 5 + 0 = 19$   
 $\Rightarrow 19 \times 7 = 133$   
 Second arrangement  
 $2 + 5 + 3 + 4 + 6 + 8 = 28$   
 $\Rightarrow 28 \times 7 = 196$   
 Third arrangement  
 $1 + 5 + 7 + 3 + 4 + 2 = 22$   
 $\Rightarrow 22 \times 7 = 154$
12. (1) First Figure  
 $2 \times 2 \times 3 = 12$   
 Second Figure  
 $2 \times 3 \times 5 = 30$   
 Third Figure  
 $5 \times 1 \times (-1) = -5$   
 Fourth Figure  
 $4 \times 3 \times (-1) = -12$
13. (4)  $4 \times 4 \times 4 = 64$   
 $7 \times 7 \times 7 = 343$   
 $11 \times 11 \times 11 = 1331$
14. (4) First Row  
 $40 + 30 = 72$   
 And,  $\frac{72}{6} = 12$   
 Second Row  
 $30 + 24 = 54$   
 And,  $\frac{54}{6} = 9$

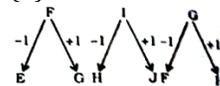
Third Row

$54 + ? = 90$

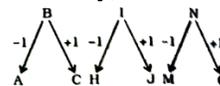
$\Rightarrow ? = 90 - 54 = 36$

And,  $\frac{90}{6} = 15$

15. (4)



Similarly,



16. (1) Garbage is domestic waste material; Similarly, Gangue is waste material of ore.

17. (2)  $6 \times (6 + 1)$

$\Rightarrow 6 \times 7 = 42$

Similarly,

$7 \times (7 + 1)$

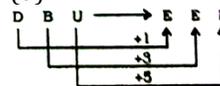
$\Rightarrow 7 \times 8 = 56$

18. (4)  $12 \times \frac{12}{2} = 72$

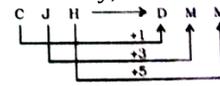
Similarly,

$8 \times \frac{8}{2} = 32$

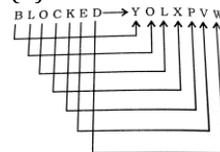
19. (3)



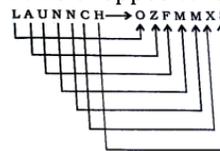
Similarly,



20. (3)



Pairs of opposite letters.



21. (4) Six dots are on the face adjacent to one dot, three dots, four dots and five dots. So, two dots lie opposite six dots. If we rotate the first dice downward two times, we get the second dice. So, five dots like opposite three dots.

22. (4) There is only one 'G' in the given word. Therefore, the word DIGGING cannot be formed.

BOOKSINDING  $\rightarrow$  DINING

BOOKBINDING  $\rightarrow$  BONDING

BOOKBINDING  $\rightarrow$  DOING

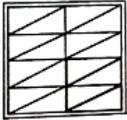
23. (2)



24. (3)



25. (1)



26. (3) The zodiac sign Virgo comes at the sixth place.  
The number of players in a side in volleyball game = 6  
A six is the highest score on a ball in the game of cricket.  
Extra sensory perception is referred to as sixth sense.

27. (4) Reverse order of words:

(2) Ordeum



(1) Odium

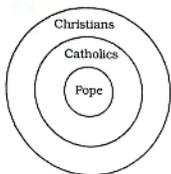


(4) Odious

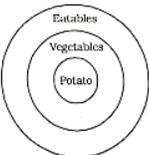


(3) Occulist

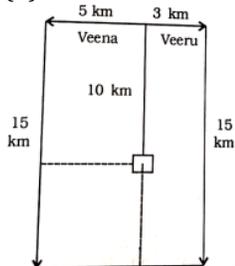
28. (2) Pope is the highest authority of any stream of Christianity. Catholics represent one of the groups of Christians.



29. (1) Potato comes under the class vegetables. Vegetables are eatables.

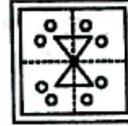


30. (1)



Required distance = (5 + 3) km. = 8 km.

31. (3)



32. (3) Arrangement of words as per dictionary:

2. Hake



1. Hale



3. Halt



5. Ham



4. Hamlet

33. (4) HOST → HOT

POST → POT

COST → COT

LOST → LOT

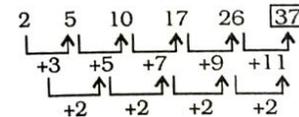
STOP → TOP

34. (3) SHEELA / SHEE LA / SHEELA / SHEELA

35. (1) 1 2 3 4 / 1 2 3 4 / 1 2 3 4 / 1 2 3 4

36. (1) a b a b a b / a b a b a b

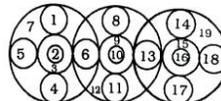
37. (3)



38. (4)



39. (2)

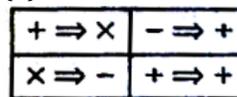


40. (3)



All the components of question figure are present in the Answer Figure (3)

41. (3)



$$16 \div 64 - 8 \times 4 + 2 = ?$$

$$\Rightarrow ? = 16 + 64 \div 8 - 4 \times 2$$

$$\Rightarrow ? = 16 + 8 - 8 = 16$$

42. (4) A → < → ≥

B → ≠ → <, <

C → ≠ → ≤

D → >  
 E → <  
 F → =  
 4Y F 3X → 4Y = 3X  
 3X F 6Z → 3x = 6Z  
 $X = \frac{4Y}{3} = 2Z$

$Y = \frac{3}{4}X$   
 $\frac{4}{3}Y = 2Z$   
 $\Rightarrow Z = \frac{2}{3}Y$

Option (1)

2Y D 3Z

$\Rightarrow 2y > 3z$

$\Rightarrow 2y > 3 \times \frac{2}{3}Y$

$\Rightarrow 2Y \not> 2Y$

Option (2)

2Y < 3Z

$\Rightarrow 2Y < 3Z$

$\Rightarrow 2Y < 3 \times \frac{2}{3}Y$

$\Rightarrow 2Y < 2Y$

Option (3)

4Y B 5Z

$\Rightarrow 4Y > 5Z$  or  $4Y < 5Z$

$\Rightarrow 4Y > 5 \times \frac{2}{3}Y$  or  $4Y < 5 \times \frac{2}{3}Y$

$\Rightarrow 4Y > \frac{10}{3}Y$  or  $4Y < \frac{10}{3}Y$

Option (4)

2Y F 3Z

$\Rightarrow 2Y = 3Z$

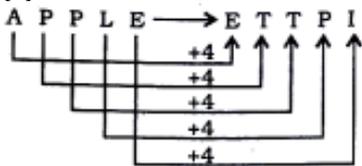
$\Rightarrow 2Y = 3 \times \frac{2}{3}Y$

$\Rightarrow 2Y = 2Y$

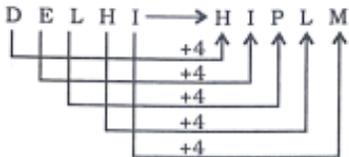
43. (2) Only daughter of women's father means the women herself. Therefore, the man is the son of that woman.

44. (1) The colour of clear sky is blue. Here blue has been called sky.

45. (1)

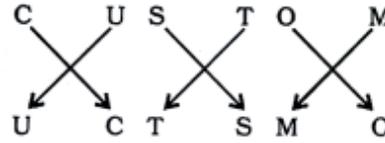


Similarly,

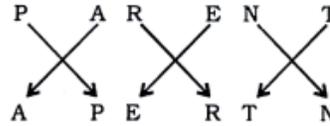


46. (3) The required region should be common to all the three diagrams. Such region is marked '5'.

47. (4)



Similarly,



48. (1) E → 55, 66, 77, 88, 99

A → 01, 14, 22, 30, 43

G → 02, 10, 23, 31, 44

L → 57, 65, 78, 89, 96

Option	E	A	G	L	E
(1)	99	01	44	96	77
(2)	66	43	44	78	88
(3)	55	14	14	78	66
(4)	88	22	31	89	76

49. (4)

1 2 3 4 5 6 7 8

F R A C T I O N

It has been coded as:

1 8 3 6 5 4 7 2

F N A I T C O R

Similarly,

1 2 3 4 5 6 7 8 9 10 11 12

Q U A N T I T A T I V E

It would be coded as:

1 12 3 10 5 8 7 6 9 4 11 2

Q E A I T A T I T N V U

50. (3)

L A T H P E E N → E L E P H A N T

T A R → R A T

F E F E O C → C O F F E E

T I C R E C K → C R I C K E T

51. (1) ∵ π radian = 180°

$$\therefore \frac{22}{9} \text{ radian} = \frac{180}{\pi} \times \frac{22}{9}$$

$$= \frac{180}{22} \times \frac{22 \times 7}{9} = 140^\circ \text{ ----(i)}$$

According to the question,

$$A + B = 140^\circ$$

$$\text{and, } A - B = 36^\circ \text{ ..... (ii)}$$

On adding,

$$2A = 176^\circ \Rightarrow A = \frac{176}{2} = 88^\circ$$

From equation (i),

$$\therefore 88^\circ + B = 140^\circ$$

$$\Rightarrow B = 140^\circ - 88^\circ = 52^\circ$$

52. (3) p = 99 (Given)

$$\text{Expression} = p(p^2 + 3p + 3)$$

$$= p^3 + 3p^2 + 3p$$

$$= p^3 + 3p^2 + 3p + 1 - 1$$

$$= (p + 1)^3 - 1$$

$$= (99 + 1)^3 - 1 = (100)^3 - 1$$

$$= 1000000 - 1 = 999999$$

53. (2)

54. (4) Expenditure on food : savings  
 $= 120^\circ : 60^\circ = 2 : 1$

55. (1)  $\therefore 70^\circ - 54^\circ = \text{Rs. } 1600$

$$\therefore 16^\circ \equiv \text{Rs. } 1600$$

$$\therefore 1^\circ \equiv \frac{1600}{16} = \text{Rs. } 100$$

$$= \text{Rs. } 12000$$

56. (2)  $\therefore 360^\circ \equiv \text{Rs. } 36000$

$$\therefore 1^\circ \equiv \frac{36000}{360} = \text{Rs. } 100$$

$$\therefore 60^\circ \equiv 60 \times 100 = \text{Rs. } 6000$$

$\therefore$  Annual savings

$$= \text{Rs. } (6000 \times 12)$$

$$= \text{Rs. } 72000$$

57. (1) Co-ordinates of origin = (0, 0)

These co-ordinates satisfy the equation  $2x - 3y = 0$

58. (3) Sum of all angles of a triangle =  $180^\circ$

$$\therefore x + 15^\circ + \frac{6x}{5} + 6^\circ + \frac{2x}{3} + 30^\circ = 180^\circ$$

$$\Rightarrow x + \frac{6x}{5} + \frac{2x}{3} + 51^\circ = 180^\circ$$

$$\Rightarrow \frac{15x + 18x + 10x}{15} = 180^\circ - 51^\circ = 129^\circ$$

$$\Rightarrow 43x = 129^\circ \times 15$$

$$\Rightarrow x = \frac{129 \times 15}{43} = 45^\circ$$

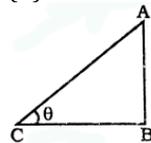
$\therefore$  the angle of triangle are :

$$x + 15^\circ = 45^\circ + 15^\circ = 60^\circ$$

$$= \frac{6 \times 45}{5} + 6^\circ = 60^\circ \text{ and } \frac{2x}{3} + 30^\circ = \frac{2 \times 45}{3} + 30^\circ = 60^\circ$$

It is an equilateral triangle.

59. (1)



A = Position of kite

AC = length of string

AB = 75 metre

$$\cot \theta = \frac{8}{15}$$

$$\therefore \operatorname{cosec} \theta = \sqrt{1 + \cot^2 \theta}$$

$$= \sqrt{1 + \left(\frac{8}{15}\right)^2} = \sqrt{1 + \frac{64}{225}}$$

$$= \sqrt{\frac{225+64}{225}} = \sqrt{\frac{289}{225}} = \frac{17}{15}$$

$$\therefore \sin \theta = \frac{15}{17}$$

From  $\triangle ABC$

$$\sin \theta = \frac{AB}{AC}$$

$$\Rightarrow \frac{15}{17} = \frac{75}{AC}$$

$$\Rightarrow AC \times 15 = 17 \times 75$$

$$\Rightarrow AC = \frac{17 \times 75}{15} = 85 \text{ metre}$$

60. (4) Let total marks in the exam be x.

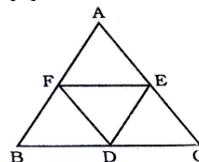
According to the question,

$$\frac{x \times 36}{100} = 190 + 35 = 225$$

$$\Rightarrow x \times 36 = 225 \times 100$$

$$\Rightarrow x = \frac{225 \times 100}{36} = 625$$

61. (1)



D and E are midpoints of BC and AC respectively.

$\therefore DE \parallel BA \rightarrow DE \parallel BF$

$FE \parallel BD$

DF is the diagonal of parallelogram BDEF.

$\therefore$  Area of  $\triangle BDF =$  Area of  $\triangle DEF$

Similarly

DE is the diagonal of parallelogram DCEF.

$\therefore$  Area of  $\triangle DCE =$  Area of  $\triangle DEF$

$\therefore \triangle BDF = \triangle DCE = \triangle AFE$

$= \triangle DEF$

$\therefore$  On adding

$$4 \times \triangle DEF = \triangle ABC$$

Parallelogram BDEF

$$= 2 \times \triangle DEF = \frac{1}{2} \times \triangle ABC$$

Quadrilateral CAFD =  $\triangle ABC - \triangle BDF$

$$= \triangle ABC - \frac{1}{4} \triangle ABC$$

$$= \frac{3}{4} \times \triangle ABC$$

$\therefore$  Required ratio

$$= \frac{1}{2} \times \triangle ABC : \frac{3}{4} \triangle ABC = 2 : 3$$

62. (2) According to the question,  $(4 \times 8)$  men +  $(6 \times 8)$

women  $\equiv (2 \times 8)$  men +  $(6 \times 8)$  women  $\rightarrow 4$  men + 6

women  $\equiv 2$  men + 9 women

$$\Rightarrow (4 - 2) \text{ men} \equiv (9 - 6) \text{ women}$$

$$\Rightarrow 2 \text{ men} \equiv 3 \text{ women}$$

$$\therefore 4 \text{ men} + 6 \text{ women} \equiv 12 \text{ women}$$

$$\therefore M_1 D_1 = M_2 D_2$$

$$\Rightarrow 12 \times 8 = 18 \times D_2$$

$$\Rightarrow D_2 = \frac{12 \times 8}{18} = \frac{16}{3} = 5 \frac{1}{3} \text{ days}$$

63. (1)  $x^3 + 27x^2 + 243x + 631$

$$= x^3 + 3 \cdot x^2 \times 9 + 3x \cdot 9^2 + 9^3 - 9^3 + 631$$

$$= (x + 9)^3 - 729 + 631$$

$$= (2 + 9)^3 - 98$$

$$= 113 - 98 = 1331 - 98 = 1233$$

64. (1) Radius of sphere = r units

According to the question,

$$\frac{4}{3} \pi r^3 = 4 \pi r^2$$

$$\Rightarrow r = 3 \text{ units}$$

$\therefore$  Diameter =  $2 \times 3 = 6$  units

65. (2) Correct sum of marks obtained by the student

$$= 88 \times 6 - 86 + 68$$

$$528 - 86 + 68 = 510$$

$$\therefore \text{Correct average} = \frac{510}{6} = 85$$

66. (1) Required average runs

$$= \frac{60+80}{2} = \frac{140}{2} = 70$$

The required cricketer is M.S. Dhoni.

67. (4) the required cricketer is Cheteshwar Pujara.

∴ Required average runs

$$= \frac{70+10}{2} = \frac{80}{2} = 40$$

68. (2) Required total score

$$= 60 + 50 + 70 + 30 = 210$$

69. (1) Required average score

$$= \frac{80+50+10+20}{4} = \frac{160}{4}$$

$$= 40$$

70. (2) Let the number of x.

According to the question,

$$\frac{3x}{4} - \frac{x}{6} = 7$$

$$\Rightarrow \frac{9x-2x}{12} = 7$$

$$\Rightarrow 7x = 12 \times 7$$

$$\Rightarrow x = \frac{12 \times 7}{7} = 12$$

$$\therefore \frac{5x}{3} = \frac{5}{3} \times 12 = 20$$

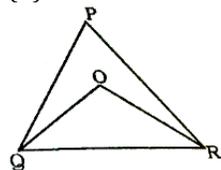
71. (2) A's 2 days's work = B's 3 days'

∴ Time taken by A = 8 days

∴ Time taken by B =  $\frac{8}{2} \times 3$

$$= 12 \text{ days}$$

72. (3)



$$\angle ROQ = 96^\circ$$

In  $\Delta OQR$

$$\angle OQR + \angle ORQ + \angle QOR = 180^\circ$$

$$\Rightarrow \frac{1}{2} \angle PQR + \frac{1}{2} \angle PRQ + 96^\circ = 180^\circ$$

$$\Rightarrow \frac{1}{2} (\angle PQR + \angle PRQ)$$

$$= 180^\circ - 96^\circ = 84^\circ$$

$$\Rightarrow \angle PQR + \angle PRQ = 2 \times 84^\circ$$

$$\therefore \angle QPR = 180^\circ - 168^\circ = 12^\circ$$

73. (2)  $x = \frac{1}{\sqrt{2}+1}$

$$= \frac{1}{\sqrt{2}+1} \times \frac{\sqrt{2}-1}{\sqrt{2}-1} = \frac{\sqrt{2}-1}{2-1}$$

$$= \sqrt{2} - 1$$

$$\therefore x + 1 = \sqrt{2} - 1 + 1$$

$$= \sqrt{2}$$

74. (2) Vertices of parallel to piped

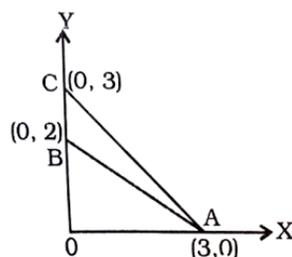
$$= u = 8$$

$$\text{Edges} = e = 12$$

$$\text{Surfaces} = f = 6$$

$$\therefore u - e + f = 8 - 12 + 6 = 2$$

75. (3)



$x = 0 \rightarrow$  Equation of y - axis Putting  $x = 0$  in  $2x + 3y = 6$

$$0 + 3y = 6 \rightarrow y = 2$$

∴ co-ordinate of point of intersection on y - axis

$$= (0, 2)$$

Again, putting  $y = 0$ ,  $x = 3$

∴ Point of intersection on x - axis = (3, 0)

In  $x + y = 3$

Putting  $x = 0$ ,  $y = 3$

And on putting  $y = 0$ ,  $x = 3$

∴ Required area

$$= \Delta OAC - \Delta OAB$$

$$= \frac{1}{2} \times 3 \times 3 - \frac{1}{2} \times 3 \times 2$$

$$= \frac{9}{2} - \frac{6}{2} = \frac{3}{2}$$

$$= 1 \frac{1}{2} \text{ sq. units}$$

76. (2)  $5x + 9y = 5$

On cubing both sides,

$$(5x)^3 + (9y)^3 + 3 \times 5x \times 9y (5x + 9y) = (5)^3$$

$$[\because (a+b)^3 = a^3 + b^3 + 3ab(a+b)]$$

$$\Rightarrow 125x^3 + 729y^3 + 135xy \times 5 = 125$$

$$\Rightarrow 120 + 135 \times 5xy = 125$$

$$\Rightarrow 135 \times 5xy = 125 - 120 = 5$$

$$\Rightarrow xy = \frac{5}{135 \times 5} = \frac{1}{135}$$

77. (3) Let x be added to each term. According to the

$$\text{question, } \frac{2+x}{5+x} = \frac{5}{6}$$

$$\Rightarrow 12 + 6x = 25 + 5x$$

$$\Rightarrow 6x - 5x = 25 - 12$$

$$\Rightarrow x = 13$$

78. (1)  $\sin^2 22^\circ + \sin^2 68^\circ + \cot^2 30^\circ$

$$= \sin^2 22^\circ + \sin^2 (90^\circ - 22^\circ) + (\sqrt{3})^2$$

$$= \sin^2 22^\circ + \cos^2 22^\circ = 3$$

$$[\because \sin^2 \theta + \cos^2 \theta = 1]$$

$$= 1 + 3 = 4$$

79. (3)  $2 \sin^2 \theta + 3 \cos^2 \theta$

$$= 2 \sin^2 \theta + 2 \cos^2 \theta + \cos^2 \theta$$

$$= 2 (\sin^2 \theta + \cos^2 \theta) + \cos^2 \theta$$

$$= 2 + \cos^2 \theta$$

∴ Minimum value =  $2 + 0 = 2$  because  $\cos^2 \theta \geq 0$

80. (2)

81. (4) Let the radius of the base of conical tent be r metre and its height be h metre.

$$\therefore \text{Area of base} = \pi r^2$$

$$= 16 \times 5 = 80 \text{ ..... (i)}$$

$$\text{Volume} = \frac{1}{3} \pi r^2 h$$

$$= 5 \times 100 \text{ cu. metre ..... (ii)}$$

On dividing equation (ii) by (i),  $\frac{1}{3} \frac{\pi r^2 h}{\pi r^2} = \frac{5 \times 100}{80}$

$$\Rightarrow \frac{h}{3} = \frac{25}{4}$$

$$\Rightarrow h = \frac{75}{4} = 18.75 \text{ metre.}$$

82. (2) Let  $A = 4x$  and  $B = 5x$ .

According to the question,

$$(5x)^2 - (4x)^2 = 81$$

$$\Rightarrow 25x^2 - 16x^2 = 81$$

$$\Rightarrow 9x^2 = 81 \Rightarrow x^2 = 9$$

$$\Rightarrow x = \sqrt{9} = 3$$

$$\therefore A = 4x = 4 \times 3 = 12$$

83. (1) Angles of triangle =  $2x^\circ$ ,  $3x^\circ$  and  $5x^\circ$  (let)

$$\therefore 2x^\circ + 3x^\circ + 5x^\circ = 180^\circ$$

$$\Rightarrow 10x^\circ = 180^\circ$$

$$\Rightarrow x^\circ = \frac{180}{10} = 18^\circ$$

$$\text{Angles of triangle} = 2x = 2 \times 18 = 36^\circ,$$

$$3x = 3 \times 18 = 54^\circ$$

$$5x = 5 \times 18 = 90^\circ,$$

Hence, it is a right angled triangle.

84. (3) 4 men  $\equiv$  8 women

$$\Rightarrow 1 \text{ man} \equiv 2 \text{ women}$$

$$\therefore 6 \text{ men} + 12 \text{ women}$$

$$\equiv 12 \text{ women} + 12 \text{ women}$$

$$\equiv 24 \text{ women}$$

$$\therefore M_1 D_1 = M_2 D_2$$

$$\Rightarrow 8 \times 15 = 24 \times D_2$$

$$\Rightarrow D_2 = \frac{8 \times 15}{24} = 5 \text{ days}$$

85. (4)  $A = P \left(1 + \frac{R}{100}\right)^T$

$$\Rightarrow 12100 = P \left(1 + \frac{10}{100}\right)^2$$

$$\Rightarrow 12100 = P \left(\frac{11}{10}\right)^2$$

$$\Rightarrow 12100 = P \times \frac{121}{100}$$

$$\Rightarrow P = \frac{12100 \times 100}{121} = \text{Rs. } 10000$$

86. (2) C.P. of each book = Rs. 1 (left).

$$\therefore \text{C.P. of 60 books} = \text{Rs. } 60$$

Their S.P. = Rs. 100

$$\therefore \text{Gain percent}$$

$$= \frac{100-60}{60} \times 100$$

$$= \frac{200}{3} = 66\frac{2}{3}\%$$

87. (4) Single equivalent discount for discount of 10% and 20%

$$= \left(20 + 10 - \frac{20 \times 10}{100}\right)\%$$

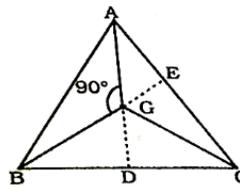
$$= (30 - 2)\% = 28\%$$

Single equivalent discounts for discounts of 28% and 25%

$$= \left(28 + 25 - \frac{28 \times 25}{100}\right)\%$$

$$= (53 - 7)\% = 46\%$$

88. (2)



$$AD = 9 \text{ cm.}$$

$$\therefore AC = \frac{2}{3} \times 9 = 6 \text{ cm.}$$

$$BE = 12 \text{ cm.}$$

$$\therefore BC = \frac{2}{3} \times 12 = 8 \text{ cm.}$$

$$\angle AGB = 90^\circ$$

$\therefore$  From  $\triangle ABG$ ,

$$AB = \sqrt{AG^2 + BG^2}$$

$$= \sqrt{6^2 + 8^2} = \sqrt{36 + 64}$$

$$= \sqrt{100} = 10 \text{ cm.}$$

89. (4)  $\tan(4\theta - 50^\circ) = \cot(50^\circ - \theta)$

$$\Rightarrow \tan(4\theta - 50^\circ)$$

$$= \tan(90^\circ - (50^\circ - \theta))$$

$$\Rightarrow 4\theta - 50 = 90^\circ - (50^\circ - \theta)$$

$$\Rightarrow 4\theta - 50^\circ = 90^\circ - 50^\circ + \theta$$

$$\Rightarrow 4\theta - 50^\circ = 40^\circ + \theta$$

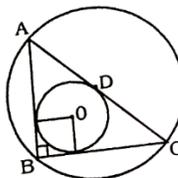
$$\Rightarrow 4\theta - \theta = 40^\circ + 50^\circ$$

$$\Rightarrow 3\theta = 90^\circ$$

$$\Rightarrow \theta = \frac{90^\circ}{3} = 30^\circ$$

90. (2) Here,  $3^2 + 4^2 = 5^2$

It is a right angled triangle.



Radius of circum circle =  $C_2$

$$= \frac{5}{2} \text{ cm. because}$$

$AC =$  Diameter of circle

Semi-perimeter of  $\triangle ABC$  ( $s$ )

$$= \frac{3+4+5}{2} = 6 \text{ cm}$$

$$\text{Area of } \triangle ABC = \frac{1}{2} \times 3 \times 4 = 6 \text{ sq. cm.}$$

$$\therefore \text{In-radius} = \frac{\Delta}{s} = \frac{6}{6} = 1 \text{ cm.}$$

$$\therefore \frac{\text{Area of } C_1}{\text{Area of } C_2} = \frac{\pi \times r^2}{\pi \times \left(\frac{5}{2}\right)^2}$$

$$= \frac{1}{\frac{25}{4}} = \frac{4}{25}$$

91. (4) Speed of train = 90 kmph

$$= \left(90 \times \frac{5}{18}\right) \text{ m/sec.}$$

$$= 25 \text{ m/sec.}$$

When a train crosses a post. It covers a distance equal to its own length.

$$\therefore \text{Required time} = \frac{\text{Distance}}{\text{Speed}}$$

$$= \frac{180}{25} = 7.2 \text{ seconds}$$

92. (4) Single equivalent discount for 40% and 30%

$$= (40 + 30 - \frac{40 \times 30}{100})\%$$

$$= (70 - 12)\% = 58\%$$

Single equivalent discount for 45% and 20%

$$= (45 + 20 - \frac{45 \times 20}{100})\%$$

$$= (65 - 9)\% = 56\%$$

Let the marked price be Rs. x.

According to the question,

$$x \times (58 - 56)\% = 12$$

$$\Rightarrow \frac{x \times 2}{100} = 12$$

$$\Rightarrow x = \frac{1200}{2} = \text{Rs. } 600$$

93. (4)  $5 \sin \theta = 3$

$$\Rightarrow \sin \theta = \frac{3}{5}$$

$$\text{Expression} = \frac{\sec \theta - \tan \theta}{\sec \theta + \tan \theta}$$

$$= \frac{\frac{1}{\cos \theta} - \frac{\sin \theta}{\cos \theta}}{\frac{1}{\cos \theta} + \frac{\sin \theta}{\cos \theta}} = \frac{\frac{1 - \sin \theta}{\cos \theta}}{\frac{1 + \sin \theta}{\cos \theta}}$$

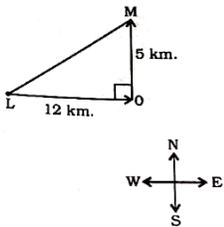
$$= \frac{1 - \sin \theta}{1 + \sin \theta} = \frac{1 - \frac{3}{5}}{1 + \frac{3}{5}} = \frac{5 - 3}{5 + 3}$$

$$= \frac{2}{8} = \frac{1}{4}$$

94. (4) time =  $\frac{\text{Distance}}{\text{Speed}}$

$$= \frac{1050}{75} = 14 \text{ hours}$$

95. (2)



From  $\Delta LOM$

$$LM = \sqrt{LO^2 + OM^2}$$

$$= \sqrt{12^2 + 5^2} = \sqrt{144 + 25}$$

$$= \sqrt{169} = 13 \text{ km.}$$

96. (4) Discount percent = x% (let).

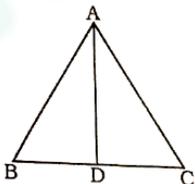
According to the question  $\frac{975 \times x}{100}$

$$= 975 - 897$$

$$\Rightarrow \frac{975x}{100} = 78$$

$$\Rightarrow x = \frac{78 \times 100}{975} = 8\%$$

97. (2)



$$AD = 12\sqrt{3} \text{ cm.}$$

$$AB = 2x \text{ cm. (let)}$$

$$BD = xc \text{ cm.}$$

From  $\Delta ABD$ ,

$$AD = \sqrt{AB^2 - BD^2}$$

$$= \sqrt{(2x)^2 - x^2}$$

$$= \sqrt{4x^2 - x^2} = \sqrt{3x^2} = \sqrt{3}x$$

$$\therefore \sqrt{3}x = 12\sqrt{3}$$

$$\Rightarrow X = 12 \text{ cm.}$$

$$\therefore AB = 2x = 2 \times 12 = 24 \text{ cm.}$$

$$\therefore \text{Area of } \Delta ABC = \frac{\sqrt{3}}{4} \times \text{side}^2$$

$$= \frac{\sqrt{3}}{4} \times 24 \times 24$$

$$= 144\sqrt{3} \text{ sq. cm.}$$

98. (4) Sum of first n odd natural

Numbers =  $n^2 = (20)^2 = 400$

$$\therefore \text{Required average} = \frac{400}{20} = 20$$

99. (2)

100. (4)  $\sec \theta + \tan \theta = p$  ..... (i)

$$\therefore \sec^2 \theta - \tan^2 \theta = 1$$

$$\Rightarrow (\sec \theta + \tan \theta) (\sec \theta - \tan \theta) = 1$$

$$\Rightarrow \sec \theta - \tan \theta = \frac{1}{p} \text{ .....(ii)}$$

On adding both the equations,  $2 \sec \theta = p + \frac{1}{p}$

$$\Rightarrow \sec \theta = \frac{1}{2} \left( p + \frac{1}{p} \right)$$



# CGL

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## Scope in LIC AAO

Recently Life Insurance Corporation of India has released a notification for the recruitment of Assistant Administrative Officer for the year 2016. This vacancy has created quite a buzz in the students. We have constantly been receiving queries about the Roles and Responsibilities of AAO.



भारतीय जीवन बीमा निगम  
LIFE INSURANCE CORPORATION OF INDIA  
Assistant Administrative Officer

In fact, many students wanted to know whether it is better than a Bank PO. Well the answer to this question depends from person to person and everyone has their own priorities. LIC is one of the pioneer organisation in the insurance sector and one of the largest NBFCs. So friends, this article covers every aspect that one should know before joining LIC as AAO.

### What is AAO

AAO is the Assistant Administrative Officer. AAO can be posted anywhere in India where the company. AAO is the Head of the Department which they were allotted at the time of Joining. The name itself suggests that the role of AAO is administrative and they need to run their respective departments with other staff members. Other staff members include Assistants and Higher Grade Assistants. A person Joining as AAO is a Class I officer and this is the entry level officer job in Insurance Sector.

### What are the Departments in LIC

Just like any other organisation, LIC has different departments which deals with their respective issues. The departments include:

- i. Claim
- ii. New Business
- iii. Sales
- iv. Accounts
- v. Policy Servicing
- vi. Office Servicing

The above is the list of departments that one gets allotted once selected in LIC.

### What can be the Future Prospects

Every organisation has different ranks/designation in the hierarchy of the organisational structure. The promotion in LIC will be from time to time and there is no certification like JAIIB/CAIIB in insurance sector. So, what you need to do is

wait for your turn to get the promotion after certain period of time. Below are the designations that one gets after getting promotion from AAO. Click on the below image to enlarge.



### Payment Benefits and Other Emoluments

As per the notification, the basic salary of the AAO is Rs. 17240/-. The total in hand salary of AAO is Rs. 39,815/-. Before you decide anything, we would like to tell you that Payment Revision is pending and after revision the in hand salary will be Rs. 47,048/-. Apart from these, there is a discussion going on for 5 days working in the organisation. So, this becomes another reason to join the organisation.

So friends, no need to have a second thought for this kind of job. This might be an opportunity knocking your door. The exam will be in the month of March and you have a lot of time to prepare for the exam. This kind of opportunity comes once in an year and this is the time to go for it.

# LIC AAO- PRACTICE SET

## REASONING

**Directions (1-5):** 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.

**1. Statements:**

- a. No anil are jaya.                      b. All anil are aniket.  
c. All aniket are sunil.

**Conclusions:**

- I. All sunil are anil.                      II. Some jaya are not sunil.  
III. Some aniket are not jaya.        IV. All anil are sunil.  
1) All follow                              2) Only II, III and IV follow  
3) Only I, III and IV follow        4) Only III and IV follow  
5) None of these

**2. Statements: a.** All meena are payal.

- b. No rahul are payal. c. Some bikki are meena.

**Conclusions:**

- I. Some payal are bikki.                II. Some bikki are not rahul.  
III. No meena are rahul.  
IV. Some bikki are not meena.  
1) II follow                              2) Only I, II and III follow  
3) Only II, III and IV follow        4) Only II and III follow  
5) None of these

**3. Statements: a.** Some swati are vandy.

- b. All vandy are sikha.                c. All sikha are gopal.

**Conclusions:**

- I. All vandy are gopal. II. Some swati are gopal.  
III. Some sikha are swati.  
IV. Some gopal are not vandy.  
1) All follow                              2) Only I, II and III follow  
3) Only II, III and IV follow        4) Only I and III follow  
5) None of these

**4. Statements: a.** No vidushi are gunet.

- b. All santosh are vidushi.            c. All sweta are santosh.

**Conclusions:**

- I. Some vidushi are not santosh.  
II. Some gunet are not vidushi.  
III. All santosh are sweta.  
IV. Some santosh are not sweta.  
1) None follows                        2) Only I, II and III follow  
3) Only I, II and IV follow        4) Only either III or IV follows  
5) Only II and either III or IV follows.

**5. Statements: a.** Some mango are orange.

- b. No orange are tiger.                c. No orange are lion.

**Conclusions:**

- I. No tiger are lion.                    II. Some tiger are lion.  
III. Some mango are not lion.

**IV.** Some mango are not tiger.

- 1) All follow                              2) Only I, III and IV follow  
3) Only II, III and IV follow  
4) Only II and IV follow              5) None of these

**Directions (6-10):** Study the following information carefully and answer the questions given below.

World Cup is being organised by India. Different teams are participating in the World Cup. Seven teams which are participating are – Pakistan, Australia, Srilanka, India, Kenya, South Africa and West Indies. They will be playing there matches at different places, namely Delhi, Ranchi, Chennai, Nagpur, Chandigarh and Mumbai, but not necessarily in the same order, on different days of the week, starting from Monday.

- Pakistan will be playing at Ranchi, but neither on Friday nor on Monday.
  - The host country will be playing on Thursday at Nagpur.
  - There is a gap of one day between Pakistan and India match.
  - South Africa will be playing the match before West Indies but after Kenya at Cuttack on Wednesday.
  - West Indies will be playing on the last day of the week.
  - Australia will be playing at Mumbai.
  - No match will be played at Delhi on Monday.
  - The match at Chandigarh will be played on the last day of the week.
  - The match at Chennai will be played on Tuesday.
  - No match will be played at Mumbai on Tuesday and Friday.
- 6.** Australia will be playing the match on which day of the week?  
1) Friday                                  2) Tuesday                              3) Saturday  
4) Wednesday                        5) Monday
- 7.** Which team will be playing the match between Thursday and Saturday?  
1) West Indies                        2) Srilanka                              3) India  
4) Kenya                                5) Pakistan
- 8.** Which of the following combinations is true?  
1) India – Thursday - Nagpur  
2) Kenya – Wednesday - Delhi  
3) West Indies – Saturday - Chandigarh  
4) Srilanka – Monday - Ranchi  
5) Australia – Friday – Chennai
- 9.** Which team will be playing in Chennai?  
1) Australia                              2) India                                    3) Kenya  
4) South Africa                        5) West Indies
- 10.** Which of the following combinations is true?  
1) Australia-Tuesday    2) South Africa-Sunday  
3) Kenya-Thursday    4) Australia-Monday  
5) None of these

**Directions (11-15):** Study the following information carefully and answer the questions given below.

Eight players—Hashim Amla, De Villiers, Dale Steyn, JP Duminy, Imran Tahir, Morne Morkel, David Miller and Dean Elgar are sitting in three lines L1, L2 and L3. And they are in three different categories, either batsman or bowler or all rounder. In each line at least two and at most three players are sitting there. And at least two players are in each category but not more than three.

De Villiers and Dale Steyn are in different lines but not in line L2, and both are in same categories. Dean Elgar and David Miller are in same line and in same categories, but not all rounders. JP Duminy and Imran Tahir are in different lines but not in line L1 and in different categories but not all rounder. Hashim Amla is in Line L2 and JP Duminy is not in same line as in Hashim Amla. Both players of line L2 are bowlers. Morne Morkel is all rounder and not in line L1. From three all rounder two are line in L3. Morne Morkel and Dale Steyn are in same line and there are three batsmen.

11. Who are batsmen among these eight players?
  - 1) De Villiers, JP Duminy, Morne Morkel
  - 2) David Miller, JP Duminy, De Villiers
  - 3) De Villiers, David Miller, Dean Elgar
  - 4) Dean Elgar, David Miller, Dale Steyn
  - 5) JP Duminy, Dean Elgar, David Miller.
12. In which line David Miller and JP Duminy are sitting?
  - 1) L2 and L3                      2) L1 and L2                      3) L1 and L3
  - 4) both in L3                      5) Can't be determined
13. Which two are in same categories and in same line?
  - 1) Morne Morkel and De Villiers
  - 2) Dean Elgar and JP Duminy
  - 3) David Miller and De Villiers
  - 4) Dale Steyn and Morne Morkel
  - 5) Imran Tahir and JP Duminy
14. In which category and line Imran Tahir is there?
  - 1) Bowler—L2                      2) Bowler—L3                      3) Batsman—L2
  - 4) Batsman—L3                      5) Can't be determined
15. In which categories 3 players are there?
  - 1) Bowlers and all rounders                      2) Batsman and all rounders
  - 3) Bowlers and batsman                      4) Can't be determined
  - 5) None of these

**Directions (16-20)** Study the following information carefully and answer the questions given below.

A word arrangement Machine, when given a particular input, rearranges it following a particular rule. The following is the illustration of the input and the steps of rearrangement.

- |                 |  |
|-----------------|--|
| <b>Input</b>    | we again 36 early 17 morning in day 7 11 |
| <b>Step I</b>   | again we 36 early 17 morning in day 7 11 |
| <b>Step II</b>  | again 36 we early 17 morning in day 7 11 |
| <b>Step III</b> | again 36 early we 17 morning in day 7 11 |
| <b>Step IV</b>  | again 36 early 7 we 17 morning in day 11 |
| <b>Step V</b>   | again 36 early 7 in we 17 morning day 11 |
| <b>Step VI</b>  | again 36 early 7 in day we 17 morning 11 |
| <b>Step VII</b> | again 36 early 7 in 17 day we morning 11 |

- Step VIII** again 36 early 7 in 17 day 11 we morning  
**Step IX** again 36 early 7 in 17 day 11 morning we  
 Step IX is the last step.

16. If the following is the 11th step of an input what will be 7th step?
 

**Step II** After 89 she 38 wins 11 Olympic 22 the 7

  - (1) after 89 she 7 the 22 Olympic 11 wins 38
  - (2) after 89 Olympic she 38 wins 11 22 the 7
  - (3) after 89 Olympic 7 she 38 the wins 11 22
  - (4) after 89 Olympic 7 she 38 the 11 wins 22
  - (5) None of the above
17. Which of the following is the last step for the Input 'eat 9 fast icecream 22 3 umbrella cat 5'?
  - (1) cat eat 9 fast 5 icecream 22 umbrella 3
  - (2) eat 22 icecream 3 umbrella 9 cat 5 fast
  - (3) eat 22 umbrella 3 icecream 9 cat 5 fast
  - (4) eat 22 icecream 3 umbrella 5 cat 9 fast
  - (5) None of the above
18. Which step will be the last step for the Input 'elephant 17 free open 41 27 danger 15'?
  - (1) IV                                      (2) V                                      (3) VI
  - (4) VII                                      (5) None of these
19. Which word/number will be at 4<sup>th</sup> from the left in step V for the given input in above question?
  - (1) 41                                      (2) danger                                      (3) open
  - (4) 15                                      (5) None of these
20. Which word/number will be 3<sup>rd</sup> to the right of '41' in step IV for the given input in Q. 18?
  - (1) open                                      (2) danger                                      (3) 15
  - (4) 17                                      (5) None of these

**Directions (21-25)** In the questions given below, certain symbols are used with the following meanings.

- P@Q means P is neither equal to nor smaller than Q.  
 P×Q means P is not smaller than Q.  
 P—Q means P is neither greater nor smaller than Q.  
 P÷Q means P is neither greater than nor equal to Q.  
 P+Q means P is not greater than Q.  
 P©Q P is not equal to Q.

Now in each of the following questions, assuming the given statements to be true, find which of the two conclusions I and II given below them is/are definitely true.

- Give answer**
- (1) If only conclusion I is true                      (2) If only conclusion II is true
  - (3) either conclusion I or II is true
  - (4) If neither conclusion I nor II is true
  - (5) If both conclusions I and II are true
21. **Statements** J — O, T + O, T©Y, E×J  
**Conclusions** I. E+T                      II. E©T
  22. **Statements** T÷R, P@A, R + A, L — T  
**Conclusions** I. L÷P                      II. A@L
  23. **Statements** T©O, O©P, P—A, A × Z  
**Conclusions** I. P©T                      II. O©A
  24. **Statements** D×E, S ÷ E, S — X, M@S

**Conclusions** I. D@M II. D+M

**25. Statements** A+P, A@T, T-N, N × S

**Conclusions** I. P×S II. P+S

**Directions (26-28):** In each question below is given a statement followed by two courses of action numbered I and II. A course of action is a step or administrative decision to be taken for improvement, follow-up or further action in regard to the problem, policy etc on the basis of the information given in the statement. You have to assume everything in the statement to be true. Then decide which of the two given suggested courses of action logically follows for pursuing. Give answer :

- 1) if only I follows.      2) if only II follows.  
3) if either I or II follows.    4) if neither I nor II follows.  
5) if both I and II follow.

**26. Statement:** Taking advantage of loopholes in service rules and protection from political authorities, a large number of government employees have been doing a "disappearing act" by remaining absent from work for prolonged periods after availing simple leave for a brief period.

**Courses of action:**

- I. All such employees should be shown the door immediately.  
II. All the erring employees should be deprived of pension and other such benefits.

**27. Statement:** There has been more than one accident on each day of the tenure of Railway minister X. 60% of accidents have been caused by human error and 20% due to inadequate expansion of railway lines.

**Courses of action:**

- I. New trains should not be introduced in an overburdened system.  
II. New technology should be introduced and provision for this should be made in the budget in this regard.

**28. Statement:** Proliferating computer graveyards have become a major threat for human health.

**Courses of action:**

- I. Major computer firms should be requested to create a common facility to collect and recycle e-waste.

II. Efforts should be made to follow the guidelines issued by the government in reprocessing of computer waste.

**Directions (29-30):** Study the following information carefully and answer the questions given below:

The centre reportedly wants to continue providing subsidy to consumers for cooking gas and kerosene for five more years. This is not good news from the point of view of reining in the fiscal deficit. Mounting subventions for subsidies means diversion of savings by the government from investment to consumption, raising the cost of capital in the process.

The government must cut expenditure on subsidies to create more fiscal space for investments in both physical and social infrastructure. It should outline a plan for comprehensive reform in major subsidies including petroleum, food and fertilizers and set goals.

**29.** Which of the following is a **conclusion** which can be drawn from the facts stated in the above paragraph?

- (1) Subsidy provided by the government under various heads to the citizen increases the cost of capital  
(2) Govt. is unable to withdraw subsidies provided to various items  
(3) Govt. subsidy on kerosene is purely a political decision  
(4) Govt. does not have enough resources to continue providing subsidy on petroleum products  
(5) None of these

**30.** Which of the following is an **assumption** which is implicit in the facts stated in the above paragraph?

- (1) People in India may not be able to pay more for petroleum products  
(2) Many people in India are rich enough to buy petroleum products at market cost  
(3) Govt. may not be able to create more infrastructural facilities if present level of subsidy continues for a longer time  
(4) Govt. of India has sought assistance from international financial organizations for its infrastructural projects  
(5) None of these

### QUANTITATIVE APTITUDE

**31.** The circumference of a circle is equal to the side of a square whose area measures 407044 sq cm. What is the area of the circle?

- (1) 22583.2 sq. m.      (2) 32378.5 sq. m. (3) 41263.5 sq. m.  
(4) 39483.4 sq. m.      (5) Cannot be determined

**32.** 5 men are working to complete a work in 15 days. After five days, 10 women are accompanied by them to complete the work in next 5 days. If the work is to be done by women only then when could the work be over, if 10 women have started it?

- (1) 10 days      (2) 18 days      (3) 15 days  
(4) 12 days      (5) None of these

**33.** In an examination, it is required to get 296 of the total maximum aggregate marks to pass. A student gets 259 marks and is declared failed. The difference of marks obtained by the student and that required to pass is 5%. What are the maximum aggregate marks a students can get?

- (1) 690      (2) 780      (3) 740  
(4) 760      (5) None of these

**34.** Ram mixes 15 kg of sugar purchased at the rate of Rs. 8.00 per kg with 25 kg of sugar purchase at the rate of Rs. 10.00 per kg. At what rate per kg should Ram sell the mixture to get a profit of Rs. 3 per kg?

- (1) Rs. 11.00      (2) Rs. 11.25      (3) Rs. 12.25

- (4) Rs. 12.50 (5) None of these  
 35. If A can complete a job in 10 days and along with B he can complete the same job in 6 days, how much of the job

- remains to be completed, if both work for 4 days and A alone works for two more days?  
 (1)  $\frac{2}{15}$  (2)  $\frac{1}{5}$  (3)  $\frac{1}{3}$   
 (4)  $\frac{1}{15}$  (5) None of these

Directions (36-40): Study the table carefully to answer the questions that follow

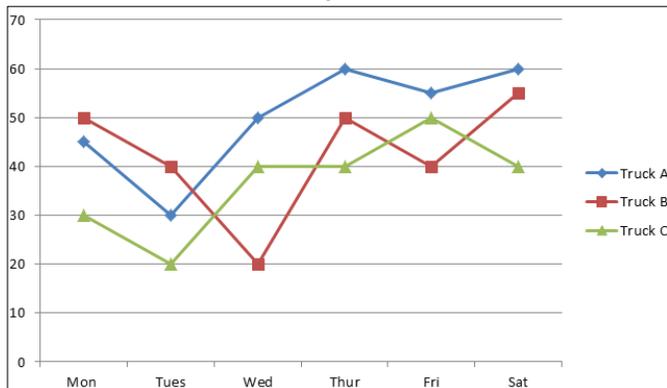
Percentage of Marks Obtained by Different Students in Different Subjects

Students	Subjects Marks						
	Hindi (100)	English (150)	Maths (75)	Physics (150)	Chemistry (150)	Biology (75)	IT (50)
Amit	67	88	92	88	58	60	98
Ruchi	65	78	68	70	64	72	76
Kanchan	89	66	76	76	72	68	76
Prashant	88	80	72	68	62	64	72
Mrinal	78	64	76	74	68	80	78
Kunal	60	86	88	74	94	76	84
Diksha	74	92	96	66	86	88	96

36. How many marks did Kunal get in all the subjects together?  
 (1) 592 (2) 558 (3) 634  
 (4) 606 (5) None of these
37. What are the average marks obtained by all students together in Chemistry?  
 (1) 98 (2) 112 (3) 88  
 (4) 124 (5) None of these
38. How many students have scored the highest marks in more than one Subject?  
 (1) Four (2) Three (3) Two  
 (4) One (5) None of these
39. Marks Obtained by Ruchi in Biology are what per cent of marks obtained by Kanchan in the same subject? (rounded off to two digits after decimal)  
 (1) 94.44 (2) 105.88 (3) 113.13  
 (4) 86.24 (5) None of these
40. Who has scored the highest marks in all the subjects together?  
 (1) Diksha (2) Mrinal (3) Ruchi  
 (4) Prashant (5) None of these
41. If the distance travelled by Truck A and Truck B on Saturday was the same, what was the respective ratio of the time taken by Truck A to that taken by Truck B to travel that distance?  
 (1) 6 : 7 (2) 13 : 19 (3) 11 : 12  
 (4) Cannot be determined (5) None of these
42. If the distance travelled by Truck B on Thursday was 846 kms, what was the time taken by it to travel that distance?  
 (1) 16 hrs 55 min 12 sec (2) 16 hrs 12 min  
 (3) 15 hrs 6 min 4 sec (4) Cannot be determined  
 (5) None of these
43. What is the average speed to Truck A metre/Second for all the days together?  
 (1) 180 (2)  $13\frac{8}{9}$  (3) 120  
 (4)  $12\frac{6}{7}$  (5) None of these
44. Average speed of Truck C is approximately what per cent of average speed of Truck B over the days?  
 (1) 63 (2) 74 (3) 95  
 (4) 86 (5) 69
45. What is the per cent increase in speed in Truck C on Friday from the previous day?  
 (1) 15 (2) 28 (3) 20  
 (4) 18 (5) None of these
46. Aalam sold two vehicles for Rs. 46000 each. If he gains 10% on the first and loses 10% on another, then what is his gain or loss per cent in this transaction?  
 (1) 2% loss (2) 1% profit (3) 1% loss  
 (4) 2% profit (5) None of these
47. A committee of 3 members is to be selected out of 3 men and 2 women. What is the probability that the committee has at least one woman?  
 (1)  $\frac{1}{20}$  (2)  $\frac{9}{20}$  (3)  $\frac{9}{10}$   
 (4)  $\frac{1}{20}$  (5) None of these

Directions : (41-45): Study the following graph carefully to answer the questions that follow

Speed (in km/hr) of three Trucks on Different Routes on Different Days of the Week



48. The ages of Ranjana and Rakhi are in the ratio of 15 : 17 respectively. After 6 years, the ratio of their ages will be 9 : 10. What will be the age of Ranjana after 6 years?  
 (1) 40 years (2) 30 years (3) 34 years  
 (4) 36 years (5) None of these
49. The simple interest accrued on an amount of Rs. 20000 at the end of 3 years is Rs. 7200. What would be the compound interest accrued on the same amount at the same rate in the same period?  
 (1) Rs. 8342.36 (2) Rs. 8098.56 (3) Rs. 8246.16  
 (4) Rs. 8112.86 (5) None of these
50. Ninad, Vikas and Manav enter into a partnership. Ninad invests some amount at the beginning. Vikas invests double the amount after 6 months and Manav invests thrice the amount invested by Ninad after 8 months. They earn a profit of Rs. 45000 at the end of the year. What is Manav's share in the profit?  
 (1) Rs. 25000 (2) Rs. 15000 (3) Rs. 12000  
 (4) Rs. 9000 (5) None of these

**Directions (51-55) :** What should come in place of the question mark (?) in the following number series ?

51. 1548 516 129 43 ?  
 (1) 11 (2) 10.75 (3) 9.5  
 (4) 12 (5) None of these
52. 949 189.8 ? 22.776 11.388 6.8328  
 (1) 48.24 (2) 53.86 (3) 74.26  
 (4) 56.94 (5) None of these
53. 121 144 190 259 ? 466

- (1) 351 (2) 349 (3) 374  
 (4) 328 (5) None of these
54. 14 43.5 264 ? 76188  
 (1) 3168 (2) 3176 (3) 1587  
 (4) 1590 (5) None of these
55. 41 164 2624 ? 6045696  
 (1) 104244 (2) 94644 (3) 94464  
 (4) 102444 (5) None of these

**Directions (56-60) :** What approximate value will come in place of the question-mark (?) in the following questions ? (You are not expected to calculate the exact value.)

56.  $465 \times 84 + 765 \times 86 - 211 \times 99 = ?$   
 (1) 84000 (2) 10800 (3) 83000  
 (4) 85000 (5) 86000
57.  $151.1\% \text{ of } 151.1 + 151.1 = ?$   
 (1) 380 (2) 400 (3) 350  
 (4) 420 (5) 440
58.  $2001 \times 473 \div 1001 - 245 = ?$   
 (1) 650 (2) 700 (3) 950  
 (4) 850 (5) 1000
59.  $\sqrt{2400} - \sqrt{1220} + \sqrt{440} = ?$   
 (1) 59 (2) 35 (3) 44  
 (4) 25 (5) 30
60.  $\frac{501}{58} \times \frac{291}{101} \div \frac{31}{155} = ?$   
 (1) 140 (2) 125 (3) 95  
 (4) 85 (5) 110

**ENGLISH LANGUAGE**

**Directions (61-100):** Pick out the most effective word from the given words to fill in the blanks to make the sentence meaningfully complete.

61. Vision is usually .....most effectively when many different.....are used.  
 (a) developed, manifestations  
 (b) adapted, organizations (c) communicated, vehicles  
 (d) exhibited, forms (e) described, thought
62. People who have been through difficult, painful and not very.....change efforts often end up.....both pessimistic and angry conclusions.  
 (a) successful, drawing (b) meaningful, projecting  
 (c) reliable, evolving (d) strong, following  
 (e) challenging, lamenting
63. The human mind is never .....; it advances or it.....  
 (a) absolute, diminishes (b) dynamic, stops  
 (c) perfect, disintegrates (d) stationary, retrogrades  
 (e) happy, decomposes
64. If misery is the effect of ill-fortune, it ought to be pitied, if of .....to be.....

- (a) virtue, criticized (b) clamity, revered  
 (c) virtue, protected (d) vice, revered  
 (e) virtue, revered
65. It would be impossible for us to continue living in this world if each of us.....exactly what fate had in .....for him.  
 (a) follow, plan (b) appreciate, strategy  
 (c) design, anticipation (d) visualize, hidden  
 (e) knew, store
66. It is the .....of selfishness for man, who fully .....in their own case the great advantages of good education, to deny these advantages to women.  
 (a) parody, demand (b) height, appreciate  
 (c) height, assimilate (d) degree, appreciate  
 (e) level, advance
67. The learner should be .....to take a small first step, one that will provide immediate success and .....the learning.  
 (a) encouraged, reinforce (b) forced, organise  
 (c) directed, reorganize (d) cautioned, reinforce  
 (e) encouraged, acknowledge

68. His death.....more tributes than have been paid at the .....of any other human being in history.

- (a) brought, passing (b) directed, helm  
(c) delivered, description (d) invited, living  
(e) acknowledged, perpetuate

69. Only with executive.....can the organization concentrate its energies on .....competitive advantage over time.

- (a) position, embarking (b) development, directing  
(c) contingent, fabricating (d) commitment, sustaining  
(e) satisfaction, moulding

70. All the performances of human art, at which we look with praise or wonder, are..... of the restless.....of perseverance.

- (a) manifestations, pronouncement  
(b) projections, component (c) instances, force  
(d) proofs, humanity (e) visions, future

**Directions (71-75):** Read each sentences 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 (e). (Ignore error of punctuation, if any)

71. This laboratory of physics is (a)/ not only equipped with (b)/ all state-of-the-art instruments (c)/ but also with outstanding physicists. (d) / No error (e)

72. No method of making (a)/ other people agree to (b)/ your view-point is (c) as effective as this method. (d)/ No error (e).

73. I was pretty sure that (a)/ he would support my views (b)/ for changing the age-old (c) and static structure of our organization. (d)/ No error (e).

74. I did not like his (a)/ comments on my paper (b)/ but I had no alternative (c) as I had agreed to keep quiet. (d)/ No error (e).

75. The report is candid in admitting (a)/ that the investment by the government (b)/ in health and family planning (c) have been eroded considerably. (d)/ No error (e).

**Directions (76-80):** In each of the questions below four sentences are given which are denoted by A, B, C, D. by using all the four sentences you have to frame a meaningful paragraph. The correct order of the sentences is your answer. Choose from the five alternatives the one having the correct order of the sentences.

76. A. It was with this invincible sprite that Netaji opposed Wavell's offer.

B. Japan's surrender is not Indi's Surrender," he said.

C. The revolutionary spirit of Netaji was never dampened even after the surrender of Japan.

D. He knew that a war of liberation demanded great spirit, great sacrifice, courage and patience.

- (a) BCDA (b) BCAD (c) CBAD

- (d) DCBA (e) CBDA

77. A. But all work is not education.

B. In India a majority of our people do hard work, strenuous physical work, but all are not educated.

C. It aims at concrete and objective realization of the ideas and is of great educative value.

D. "Work" is that activity of man which has a definite objective.

- (a) DCAB (b) BCDA (c) BACD  
(d) DBCA (e) CBAD

78. A. Hari Prasand Nanda is one such person who worked his way to the top from the scratch.

B. A few of them had a spark of proven adventure and their initiative, dedication and sincerity brought them spectacular success.

C. The partition India into India and Pakistan made a number of migrants to India penniless.

D. He rose to become a first-generation entrepreneur with the second largest complex to his credit.

- (a) ADBC (b) ADCB (c) CBAD  
(d) CBDA (e) BCDA

79. A. They think that India will disintegrate like the Soviet Union or Yugoslavia.

B. What will be the exact shape of India in 2000 A.D. can only be a matter of surmise.

C. On the contrary, the blind patriots foresee a very bright future for India.

D. The prophets of doom say that the future of India is doomed.

- (a) BCDA (b) BDAC (c) DABC  
(d) DBAC (e) BCAD

80. A. I wish I had more time, so that I could visit the odd nooks and corners of India.

B. And yet I have not seen many parts of the country we love so much and seek to serve.

C. Our own country is a little world by itself with an infinite variety and places for us to discover.

D. I have travelled a great deal in this country and I have grown in years.

- (a) DCBA (b) DBCA (c) ADBC  
(d) CDBA (e) CBAD

**Directions (81-90):** 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 words.

Although John Wisdom's writings in philosophy show clearly the influence of Wittgenstein, they nevertheless also display....(81)....originality. Despite the ....(82)....and difficulty of his style, a careful reading of Wisdom is seldom....(83).... He is a unique kind of genius in philosophy. This essay is an

excellent example of Wisdom's repeated attempts to....(84)....the ultimate bases of philosophical perplexity. A great deal of time Wisdom is....(85)....interested in finding out why metaphysicians feel....(86)....to utter such strange sentences eg. "Time is unreal", "There are no material things", etc. According to Wisdom, such sentences are both false (and perhaps meaningless) and yet....(87) Even more than Wittgenstein, Wisdom has stressed the "therapeutic" conception of philosophy, a view that comes out clearly in this essay where he emphasizes the analogy between philosophical and neurotic distress....(88)....them with other kinds of problems.

The reader who is interested in gaining a fuller....(89)....with Wisdom's thought is referred to his famous article "Gods in Philosophy and Psycho-analysis". Other Minds is Wisdom's most....(90) discussion of a single topic and in many ways his finest work.

81. (a) concise (b) virtual (b) marked  
(d) limited (e) relative
82. (a) individuality (b) novelty (c) originality  
(d) complexity (e) creativity
83. (a) unprofitable (b) useful (c) advantageous  
(d) unreliable (e) durable
84. (a) jettison (b) delimit (c) augment  
(d) fortify (e) explore
85. (a) admirably (b) primarily (c) inadvertently  
(d) reluctantly (e) happily
86. (a) depressed (b) confirmed (c) alluded  
(d) compelled (e) adapted
87. (a) illuminating (b) damaging (c) confusing  
(d) critical (e) unreliable
88. (a) compelling (b) associating (c) contrasting  
(d) describing (e) advocating
89. (a) comparison (b) analysis (c) agreement  
(d) elaboration (e) acquaintance
90. (a) projected (b) sustained (c) prolonged  
(d) prolific (e) attributed

**Directions (91-100):** Read the following passage carefully and answer the questions given below It. Certain words are given in bold to help you locate them while answering some of the questions.

Management is a set of processes that can keep a complicated system of people and technology running smoothly. The most important aspects of management include planning, budgeting, organizing, staffing, controlling and problem-solving. Leadership is a set of processes that creates organizations in the first place or adapts them to significantly changing circumstances. Leadership defines what the future should look like, aligns people with that vision and inspires them to make it happen despite the obstacles. This distinction is absolutely crucial for our purposes here:

Successful transformation is 70 to 90 percent leadership and only 10 to 30 percent management. Yet for historical reasons, many organization today don't have much leadership. And almost everyone thinks about the problems here as one of managing change.

For most of this century, as we created thousands and thousands of large organizations for the first time in human history, we didn't have enough good managers to keep all those bureaucracies functioning. So many companies and universities developed management programmes, and hundreds and thousands of people were encouraged to learn management on the job and they did. But, people were taught little about leadership. To some degree, management was emphasized because it's easier to teach than leadership. But even more so, management was the main item on the twentieth century agenda because that's what was needed. For every entrepreneur or business builder who was a leader, we needed hundreds of managers to run their ever growing enterprises.

Unfortunately for us today, this emphasis on management has often been institutionalized in corporate cultures that discourage employees from learning how to lead. Ironically past success in usually the key ingredient in producing this outcome. The syndrome, as I have observed it on many occasions, goes like this: success creates some degree of market dominance which in turn produces much growth. After a while keeping the ever larger organization under control becomes the primary challenge. So attention turns inward, and managerial competencies are **nurtured**. With a strong emphasis on management but not on leadership, bureaucracy and an inward focus take over. But with continued success, the result mostly of market dominance, the problem often goes unaddressed and an unhealthy arrogance begins to evolve. All of these characteristics then make any transformation effort much more difficult.

Arrogant managers can over-evaluate their current performance and competitive position, listen poorly, and learn slowly. Inwardly focused employees can have difficulty seeing the very forces that present threats and opportunities. Bureaucratic cultures can **smother** those who want to respond to shifting conditions. And the lack of leadership leaves no force inside these organizations to break out of the morass.

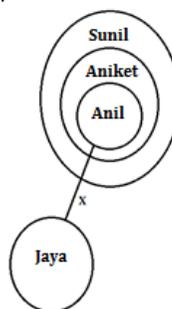
91. Why, according to the author, is a distinction between management and leadership crucial?
- (a) Leaders are reactive whereas managers are proactive.  
(b) Organisations are facing problem of not getting good managers.  
(c) Organisations are pursuing the strategy of statusquo.

- (d) In today's context, organizations need leaders much more than managers in transforming them.  
 (e) None of these
92. Why did companies and universities develop programmes to prepare managers in such a large number?  
 (a) Companies and universities wanted to generate funds through these programmes.  
 (b) A large number of organizations were created and needed managers in good number.  
 (c) Organisations did not want to spend their scarce resources in training managers.  
 (d) Organisations wanted to create communication network through trained managers.  
 (e) None of these
93. Which of the following statements is NOT TRUE in the context of the passage?  
 (a) Bureaucratic culture can smother those who want to respond to changing conditions?  
 (b) Leadership produces change and has the potential to establish direction.  
 (c) Pressure on managers comes mostly from within.  
 (d) Leadership centres on carrying out important functions such as planning and problem-solving.  
 (e) Managers believe that they are the best and that their idiosyncratic traditions are superior.
94. Which of the following is not the characteristic of bureaucratic culture?  
 (a) Managers listen poorly and learns slowly.  
 (b) Managerial competencies are nurtured.  
 (c) Employees clearly see the forces that present threats and opportunities.  
 (d) Prevalence of unhealthy arrogance.  
 (e) Managers tend to stifle initiative and innovation.
95. Which of the following is SIMILAR in meaning to the word 'smother' as used in the passage?  
 (a) suppress (b) encourage (c) instigate  
 (d) criticize (e) attack
96. How has the author defined management?  
 (a) It is the process of adapting organizations to changing circumstances.  
 (b) It is the system of aligning people with the directions it has taken.  
 (c) It refers to creating a vision to help direct the change effort.  
 (d) Creating better performance through customer orientation.  
 (e) None of these
97. Management education was emphasized in the management programmes because

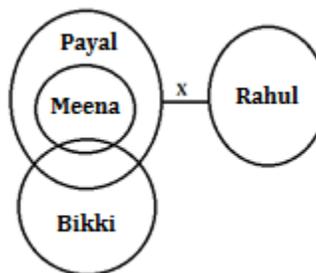
- (a) establishing direction was the main focus of organizations.  
 (b) motivating employees was thought to be done by managers.  
 (c) strategies for producing change was the main focus of organizations.  
 (d) organizations wanted to create powerful guiding coalition.  
 (e) management was the main item of agenda in organizations.
98. What is the historical reason for many organizations not having leadership?  
 (a) A view that leaders are born, they are not made.  
 (b) Leaders lack managerial skills and organizations  
 (c) Leaders are weak in carrying out traditional functions of management.  
 (d) Leaders allow too much complacency in organizations.  
 (e) None of these
99. In the passage management is equated with  
 (a) organisation (b) leadership  
 (c) organizational vision  
 (d) bureaucracy (e) managerial training
100. Which fo the following is **SIMILAR** in meaning to the word 'nurtured' as used in the passage?  
 (a) created (b) developed (c) thwarted  
 (d) surfaced (e) halted

**Solutions**

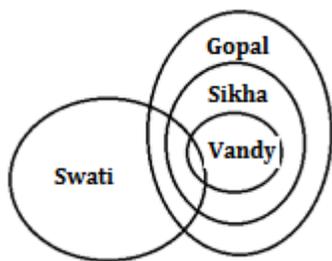
1. (4)



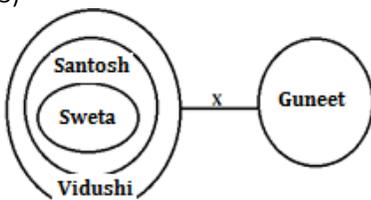
2. (2)



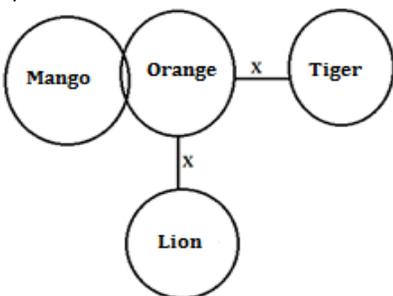
3. (2)



4. (5)



5. (5)



(6-10)

Team	Venue	Day
Pakistan	Ranchi	Saturday
India	Nagpur	Thursday
South Africa	Cuttack	Wednesday
West Indies	Chandigarh	Sunday
Australia	Mumbai	Monday
Srilanka	Delhi	Friday
Kenya	Chennai	Tuesday

- 6. (5)
- 7. (2)
- 8. (1)
- 9. (3)
- 10. (4)

(11-15) :

Batsman = BT, Bowler = BW, All rounder = AR

L <sub>1</sub>	L <sub>2</sub>	L <sub>3</sub>	Name	BT	BW	AR
X	✓	X	Hashim Amla	X	✓	X
✓	X	X	De Villiers	X	X	✓
X	X	✓	Dale Steyn	X	X	✓
X	X	✓	JP Duminy	✓	X	X
X	✓	X	Imran Tahir	X	✓	X
X	X	✓	Morne Morkel	X	X	✓
✓	X	X	David Miller	✓	X	X
✓	X	X	Dean Elgar	✓	X	X

- 11. (5) JP Duminy, Dean Elgar, David Miller
- 12. (3) L<sub>1</sub> and L<sub>3</sub>

- 13. (4) Dale Steyn and Morne Morkel
- 14. (1) Bowler – L<sub>2</sub>
- 15. (2) Batsman and all rounder

(16-20)

Word arrangement machine first arranges words having first letter vowel in alphabetical order, after that words having first letter consonant will be arranged in alphabetical order. Alternately the numbers are chosen such that → greatest, lowest, 2<sup>nd</sup> greatest, 2<sup>nd</sup> lowest and so on.

16. (3)

Step II :- after 89 she 38 wins 11 Olympics 22 the 7

Step III :- after 89 olympic she 38 wins 11 22 the 7

Step IV :- after 89 olympic 7 she 38 wins 11 22 the

Step V :- after 89 olympic 7 she 38 the wins 11 22

17. (2) eat 22 ice-cream 3 umbrella 9 cat 5 fast

18. (3)

Input :- elephant 17 free open 41 27 danger 15

Step 1 :- elephant 41 17 free open 27 danger 15

Step 2 :- elephant 41 open 17 free 27 danger 15

Step 3 :- elephant 41 open 15 17 free 27 danger

Step 4 :- elephant 41 open 15 danger 17 free 27

Step 5 :- elephant 41 open 15 danger 27 17 free

Step 6 :- elephant 41 open 15 danger 27 free 17

19. (4)

20. (2)

(21-25)

> → @

≥ → X

= → -

< → ÷

≤ → +

© → #

21. (4)

22. (5)

23. (2)

24. (3)

25. (4)

(26-28)

26. (4) I is not advisable because of two reasons. First, it is not prudent to take action against all such employees because there may be some employees who are on leave for genuine reasons. Second, a proper enquiry must be made and a notice should be sent to such employees in this regard. Taking hasty action does not seem judicious. In other words, course of action I is a harsh one hence not advisable. Course of action II is also not advisable on similar grounds.

27. (5) I is advisable because it will reduce the menace of accidents by putting a check on the load on rail lines. II is also advisable because upgradation and introduction of new technology will ensure more safety to a great extent.

28. (5) Both I and II are advisable. Efforts made by major firms collaboratively will be pragmatic approach.

Hence I is advisable. II is also advisable because this will reduce the menace up to some extent.

**(29-30)**

**29.** (4) Govt. does not have enough resources to continue providing subsidy on petroleum products.

**30.** (1) People in India may not be able to pay more for petroleum products.

**31.** (2)  $\therefore$  Area of square,  $x^2=407044$

$$X = 638 \text{ cm}$$

$$\therefore \text{Circumference of circle} = 2\pi R$$

$$2\pi R = 638$$

$$R = 101.5$$

$$\text{Area of circle} = \pi R^2$$

$$= \frac{22}{7} \times (101.5)^2$$

$$= 32378.5$$

**32.** (1) Let 1 woman complete the work in 'n' days alone.

$$\text{Now, Remained work} = 1 - \frac{10 \times 5}{5 \times 15} = \frac{2}{3}$$

Therefore,

$$\frac{5 \times 5}{5 \times 15} + \frac{10 \times 5}{n} = \frac{2}{3}$$

$$\frac{50}{n} = \frac{2}{3} - \frac{1}{3} = \frac{1}{3}$$

$$\therefore n = 150$$

Now, to finish the remained  $\frac{2}{3}$  part by 10 women only.

$$\text{They will take} = \frac{150 \times 2}{3 \times 10} = 10 \text{ days.}$$

**33.** (3) Let the maximum marks be x

According to the question

$$5\% \text{ of } x = 296 - 259$$

$$\frac{x \times 5}{100} = 37$$

$$X = 740$$

**34.** (5) Total weight of the mixture =  $15 + 25 = 40 \text{ kg}$ .

Total cost price of the mixture

$$= (15 \times 8 + 25 \times 10) = 120 + 250 = 370$$

$$\text{C.P of mixture per kg} = \frac{370}{40} = 9.25$$

**35.** (1) Work done by (A+B) in 4 days and A alone in 2 days

$$= \frac{1}{6} \times 4 + \frac{1}{10} \times 2 = \frac{13}{15}$$

$$\therefore \text{Remaining work} = 1 - \frac{13}{15} = \frac{2}{15}$$

**36.** (4) Total marks =  $60\% \text{ of } 100 + 86\% \text{ of } 150 + 88\% \text{ of } 75$

$$+ 74\% \text{ of } 150 + 94\% \text{ of } 150 + 76\% \text{ of } 75 + 84\% \text{ of } 50$$

$$= 606$$

**37.** (5) Required average marks

$$= \frac{58+64+72+62+68+94+86}{7} \times \frac{150}{100}$$

$$= \frac{507}{4} \times \frac{150}{100} = 108$$

**38.** (3) Two— Amit and Diksha

**39.** (2) Required % =  $\frac{72 \times 100}{68} = 105.88\%$

**40.** (1) Diksha

**41.** (3) If the distance travelled be x km

$$\text{Then, required ratio} = \frac{x}{60} : \frac{x}{55} = 55 : 60 = 11 : 12$$

**42.** (1) Required time =  $\frac{846}{50}$  hrs.

16 hrs 55 min 12 sec.

$$\mathbf{43.} \text{ (2) Average speed} = \frac{45+30+50+60+55+60}{6}$$

$$= 50 \times \frac{5}{18} = 13\frac{8}{9} \text{ m/sec.}$$

$$\mathbf{44.} \text{ (4) Average speed B} = \frac{50+40+20+50+40+55}{6}$$

$$= \frac{255}{6}$$

$$\text{Average speed C} = \frac{30+20+40+40+50+40}{6}$$

$$= \frac{220}{6}$$

$$\text{Required \%} = \frac{220}{6} \times \frac{6}{255} \times 100$$

$$= 86\% \text{ (approx)}$$

$$\mathbf{45.} \text{ (5) Req\%} = \frac{50-40}{40} \times 100 = \frac{1000}{40} = 25\%$$

**46.** (3) When each of the two commodities is sold at the same price and a profit of x% is made on the first and a loss of x% is made on the second, then there is always loss and the value is given by  $\frac{(\% \text{ value})^2}{100}$ .

Here, % value = 10

$$\therefore \text{Required answer} = \frac{(10)^2}{100} = 1\% \text{ loss.}$$

$$\mathbf{47.} \text{ (3) Required probability} = \frac{{}^2C_1 \times {}^3C_2 + {}^2C_2 \times {}^3C_1}{{}^5C_3}$$

$$= \frac{(2 \times 3 + 1 \times 3)}{10} = \frac{9}{10}$$

**48.** (4) Let the present age of Ranjana and Rakhi be 15x and 17x

$$\frac{15x + 6}{17x + 6} = \frac{9}{10}$$

$$X = 2$$

$\therefore$  Age of Ranjana after 6 years

$$= 15 \times 2 + 6 = 36 \text{ years.}$$

**49.** (2) S.I. = 7200

$$R = \frac{S.I \times 100}{P \times T} = \frac{7200 \times 100}{20,000 \times 3} = 12\%$$

$$C.I = 20000 \left[ \left( 1 + \frac{12}{100} \right)^3 - 1 \right]$$

$$= 8098.56$$

**50.** (2) Let the investment of Ninad = x

$\therefore$  investment of Vikas = 2x

$\therefore$  investment of Manav = 3x

$\therefore$  Ratio of them investment

$$= x \times 12 : 2x \times 6 : 3x \times 4$$

$$= 12x : 12x : 12x = 1 : 1 : 1$$

$$\therefore \text{Manav's share} = \frac{1}{3} \times 45000$$

$$= 15,000$$

**51.** (2); Series is  $\div 3, \div 4, \div 3, \div 4 \dots \dots$

**52.** (4); Series is  $+0.2, \times 0.3, \times 0.4$

**53.** (1); Series is  $+23, +(23 \times 2), +(23 \times 3), \dots \dots$

**54.** (5); Series is  $\times 3 + 1.5, \times 6 + 1.5, \times 2, \times 12 + 1.5 \times 4, \dots \dots$

**55.** (3); Series is  $\times 2^2, \times 4^2, \times 6^2, \times 8^2, \dots \dots$

**56.** (1)

**57.** (1)

**58.** (2)

**59.** (2)  $49 - 35 + 21 = 35$

**60.** (2)

**61.** (d); 'exhibited, forms' is the correct use.

- Exhibited** means to show, make visible or apparent.  
**Forms** means a particular way in which a thing exists or appears.
62. (a); 'successful, drawing' is the correct use.  
**Successful** means accomplishing a desired aim or result.
63. (d); 'stationary, retrogrades' is the correct use.  
**Stationary** means not moving or not intended to be moved.  
**Retrogrades** means a degenerate person.
64. (e); 'virtue, reversed' is the correct use.  
**Virtue** means a good and moral quality.  
**Revered** means to have great respect for something.
65. (e); 'knew, store' is the correct use.  
'to have in store for someone' means to happen in future.
66. (b); 'height, appreciate' is the correct use.  
**Appreciate** means to recognize the full worth of.
67. (a); 'encouraged, reinforce' is the correct use.  
**Encouraged** means to give support, confidence, or hope to (someone).  
**Reinforce** means to strengthen or support (an object or substance).
68. (a); 'brought, passing' is the correct use.  
**Brought** means cause (someone or something) to be in a particular state or condition.
69. (d); 'commitment, sustaining' is the correct use.  
**Commitment** means the state or quality of being dedicated to a cause, activity, etc.  
**Sustaining** means to keep in existence; maintain, continue, or prolong.
70. (c); 'instances, force' is the correct use.  
**Instances** means an example or single occurrence of something.  
**Force** means to make (someone) do something.
71. (b); Change 'not only equipped' to 'equipped not only' as 'not only... but also' is a conjunction which is used to join nouns, pronouns etc but as far as adjective are concerned, it joins two desirable adjective.
72. (a); Add 'other' after 'no' as no will be followed by other if one is compared with all others of same variety.
73. (c); Change 'for' to 'on'.
74. (e); No error
75. (d); Change 'have' into 'has' as subject 'the subject' which is singular is followed by singular subject 'has'.
76. (e); CBDA  
77. (a); DCAB  
78. (c); CBAD  
79. (b); BDAC  
80. (d); CDBA  
81. (c)  
82. (d)  
83. (a)  
84. (e)
85. (b)  
86. (d)  
87. (a)  
88. (b)  
89. (e)  
90. (d)  
91. (d); "This distinction is absolutely crucial for our purposes here: Successful transformation is 70 to 90 percent leadership and only 10 to 30 percent management".  
92. (b); "For most of this century, as we created thousands and thousands of large organizations for the first time in human history, we didn't have enough good managers to keep all those bureaucracies functioning".  
93. (d); "Management is a set of processes that can keep a complicated system of people and technology running smoothly. The most important aspects of management include planning, budgeting, organizing, staffing, controlling and problem-solving".  
94. (c); "Inwardly focused employees can have difficulty seeing the very forces that present threats and opportunities. Bureaucratic cultures can smother those who want to respond to shifting conditions".  
95. (a); **Smother** means is to overwhelm or suffocate. So, suppress is the word which is similar in meaning to it.  
96. (e); "Management is a set of processes that can keep a complicated system of people and technology running smoothly".  
97. (e); "But even more so, management was the main item on the twentieth century agenda because that's what was needed".  
98. (e)  
99. (d)  
100. (b); **Nurtured**  
Meaning- help or encourage the development of. So, developed is the word which is similar in meaning to it.


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## What to do for getting Good Score in IBPS SO ?

Dear Readers,

IBPS Clerk is over now and all eyes are on Specialist Officer. The paper is just few weeks away and most of you must be thinking of scoring good in Professional Knowledge section. But friends, we hope that you still remember that there are other sections as well where you can take the lead. This article will show you the way to score good in all sections but professional knowledge section.

Let us start with Reasoning which proved to be the toughest in the IBPS PO exam.

### Reasoning Ability:

The past experiences say that Never Leave It Up To Reasoning Only. Yes friends, IBPS PO Mains exam proved that Reasoning can also become very tough if IBPS wishes. The paper level was quite high and those who panicked couldn't handle the pressure and that became the reason for their rejection. Though this much level is not expected in Specialist Officer, but who knows, what might come in the exam.

This section will have minimum 3-4 puzzles, with questions on Syllogisms, Direction Sense, Coding Decoding, Inequalities, Logical Reasoning and Data Sufficiency etc. This tests your mental aptitude and skills in attempting the questions. If practised properly, this might become scoring one. Below are the topics that you should target for Specialist Officer Reasoning section.

- i. Classification
- ii. Coding-Decoding
- iii. Direction and Distance
- iv. Ordering and ranking
- v. Syllogism
- vi. Blood relations
- vii. Sitting arrangement/Puzzle
- viii. Arrangement and pattern
- ix. Classification/Analogy
- x. Mathematical Inequalities
- xi. Coded Inequalities
- xii. Logical Reasoning

### English Language:

This section has the special feature and no one can be 100% sure about the attempts in this section. What you need to target is to score safe and move forward. This strategy is proved to be the best. If you indulge yourself in this section then this might cost you more time. The topics covered in this sections are:

1. Reading Comprehension
2. Vocabulary
3. Synonyms & Antonyms
4. Sentence Completion
5. Error Detection
6. Para-Jumbles
7. Cloze Test

### Quantitative Aptitude:

This section is one of the sections, that has been quite constant for a while. This is the section which is the most time consuming one in the exam. The approach should be different for this section. You have to chose easy questions first and then go for the tough ones. Don't go for all the questions as you have sectional cut-off to clear. Manage your time accordingly and you will be through. The good thing to start with is the DI. And then quadratic equations would be a good choice. and then go for the rest.

- i. Simplification
- ii. HCF & LCM
- iii. Number series
- iv. Problems based on numbers
- v. Data Interpretation
- vi. Speed Time And Distance
- vii. Percentage, Average
- viii. Ratio and Proportion
- ix. Profit and loss
- x. Simple interest and Compound interest
- xi. Time and Work
- xii. Probability
- xiii. Number Series
- xiv. Permutation and Combination

So friends, the gist of the above can be taken as Go With The Easy One first.



- II. J is the son of P. P is the brother of N. N is K's wife.
12. On which floor of the building does G stay? (The building has five floors 1, 2, 3, 4, 5.)
- I. Only the even-numbered floors are occupied and G does not stay on the second floor.
- II. G does not stay on odd-numbered floor.
13. How many days did Raju take to complete his assignment?
- I. Mohit correctly remembers that Raju took more than 3 days but less than 9 days to complete his assignment.
- II. Mina correctly remembers that Raju took more than 7 days but less than 11 days to complete his assignment.
14. How is the word 'GATES' coded in the code language?
- I. 'BRICK' is coded as 'LDJSC' and 'PIN' is coded as 'OJQ'.
- II. 'WATER' is coded as 'SFUBX' and 'DISH' is coded as 'ITJE'
15. Among A, B, C and D, which school has the highest number of students?
- I. School A has fewer students than school D.
- II. School C has fewer students than school D.
16. The economy grew by 4.7 per cent in the quarter ending December, which was slightly better than the average of 4.6 per cent during the first half of the year.
- Which of the following **assumptions** is implicit in the above statement? (An assumption is something supposed or taken for granted.)
- 1) Growth figures are released quarterly.
  - 2) Eight core industries grew by just 1.6%.
  - 3) There is an unexpected measure of uncertainty in the decision making.
  - 4) Export grew at a slower pace during the three months up to January.
  - 5) GDP growth will figure prominently in the General Elections.
17. It is astounding that 81.4 crore voters are eligible to exercise their franchise through 9.13 lakh polling stations and 10 crore more voters have joined the ranks of voters since the election five years ago.
- Which of the following can be **inferred** from the above situation?
- 1) The Election Commission deserves applause for being incharge of a complex service.
  - 2) The Election Commission must be given credit for the voteshare increase in the recently held elections.
  - 3) All the parties will gain in their vote share with the increase in number.
  - 4) The Election Commission plays a vital role in the India political system.
  - 5) None of these
18. Most of pre-poll surveys show that in this election Congress-led UPA alliance will get a maximum of 100 seats.
- Which of the following is the best **reason** for the above mentioned assertion?
- 1) This election will have corruption and mis-governance as major issues and people will vote against the last ten years of misgovernance by the Congress.
  - 2) People will vote for the UPA as the claimed they have done tremendous work in the last ten years.
  - 3) Congress gradually forgot the aam aadmi and moved towards safeguarding the interests of the corporate world.
  - 4) The Congress could not control corruption in the last ten years.
  - 5) Inflation could not be controlled by the UPA government in the last years and that impacted aam aadmi very badly.
19. The entrance of AAP (Aam Aadmi Party) has given a new ray of hope to the Indian political system.
- Which of the following **courses of action** should best be taken?
- 1) The AAP's chef, Arvind Kejriwal, is an honest man and people should repose a lot of faith in him.
  - 2) A lot of scams during the UPA tenure have given a ray of hope to the Indian people.
  - 3) The AAP should promise to set up an independent anti-corruption agency to investigate corruption cases in the capital.
  - 4) The party should be given a fair chance of contesting the elections.
  - 5) None of these
20. By fixing a deadline of one year from the date of framing of charges for the completion of trial involving the members of parliament and legislative assemblies, the Supreme Court has once again intervened effectively to give some credibility to the idea of cleaning the polity.
- Which of the following can be **concluded** from the above passage?
- 1) This will help in reducing the scourge of criminalization of politics.
  - 2) The latest order will help address this problem by empowering the trial court to refuse routine adjournments.
  - 3) To implement the guidelines, the government must set up more speedy trial courts, which will help them deliver justice in time.
  - 4) The steps taken by the apex court will help choose the best people from their constituency and make the Indian democratic system free from criminalisation.
  - 5) None of these

**Directions (21-25):** Study the following information to answer the given questions:

A word and number arrangement machine when given an input line of words and numbers rearranges them following a particular rule. The following is an illustration of input and rearrangement.

(All numbers in these questions are two digit numbers)

**Input: 16 today 32 waiting 21 are 11 people 46 bus 66 long**

**Step I: 16 today 32 waiting 21 11 people 46 bus 66 long are**

**Step II:** 16 today 32 waiting 21 people 46 bus 66 long 11 are  
**Step III:** 16 today 32 waiting 21 people 46 66 long bus 11 are  
**Step IV:** today 32 waiting 21 people 46 66 long 16 bus 11 are  
**Step V:** today 32 waiting people 46 66 21 long 16 bus 11 are  
**Step VI:** today 32 waiting 46 66 people 21 long 16 bus 11 are  
**Step VII:** today waiting 46 66 32 people 21 long 16 bus 11 are  
**Step VIII:** waiting 46 66 today 32 people 21 long 16 bus 11 are  
**Step IX:** waiting 66 46 today 32 people 21 long 16 bus 11 are  
**Step X:** 66 waiting 46 today 32 people 21 long 16 bus 11 are  
**Step X** is the last Step of the arrangement of the above input as the intended arrangement is obtained.

Now, answer the questions based on the following input:

**Input: 23 you 13 wake 81 me 43 before 72 go 34 up**

**21.** Which of these words /numbers would be fourth (from left side) in Step IV for the input?

- (1) me (2) 43 (3) 81  
 (4) wake (5) None of these

**22.** The following stands for which step of the rearrangement?  
**you wake 81 43 72 34 up me 23 go 13 before**

- (1) Step IX (2) Step IV (3) Step VI  
 (4) Step V (5) None of these

**23.** Which of the following would be Step II for the above input?

- (1) 23 you wake 81 me 43 72 34 up go 13 before  
 (2) 23 you 13 wake 81 me 43 72 go 34 up before  
 (3) 23 you wake 81 me 43 72 go 34 up before 13  
 (4) 23 you wake 81 me 43 72 go 34 up 13 before  
 (5) None of these

**24.** How many Steps would be needed to complete the rearrangement for the above input?

- (1) X (2) XI (3) VIII  
 (4) VII (5) None of these

**25.** Which of the following would be the last but one step for the input?

- (1) you 81 72 wake up 43 34 me 23 go 13 before  
 (2) you 81 72 wake 43 up 34 me 23 go 13 before  
 (3) you wake 81 72 43 up 34 me 23 go 13 before  
 (4) 81 you 72 wake 43 up 34 me 23 go 13 before  
 (5) None of these

**Directions (26-30):** In each question below, there are two or 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 variance with commonly known facts and then decide which of the given conclusions logically follow(s) from the given statements.

**26. Statements:**

All dell are acer. Some acer are hp.

**Conclusions**

**I.** Some dell are hp. **II.** All hp are acer.

**III.** Some acer are dell. **IV.** No acer are dell.

- (1) I and II follow (2) II and III follow  
 (3) I and III follow (4) II and IV follow  
 (5) None of these

**27. Statements:**

Some turquoise are red. All red are pink.

**Conclusions**

**I.** Some turquoise are pink. **II.** Some pink are turquoise.

**III.** Some pink are red. **IV.** All pink are red.

- (1) I, II and III follow (2) II, III and IV follow  
 (3) I, III and IV follow (4) I, II and IV follow  
 (5) All follow

**28. Statements:**

Some neeraj are panda. All panda are cat.

**Conclusions**

**I.** Some neeraj are cat. **II.** No neeraj are cat.

**III.** All cat are panda. **IV.** All neeraj are cat.

- (1) I and III follow (2) Either II or IV follows  
 (3) only I follows. (4) Either I or III follows  
 (5) None of these

**29. Statements:**

Some cartoons are lazy. No lazy are tomy.

**Conclusions**

**I.** Some cartoon are not tomy. **II.** Some cartoon are tomy.

**III.** Some tomy are not cartoon.

**IV.** Some tomy are cartoon.

- (1) I and III follow (2) Only I follows  
 (3) Either I or II and III follow  
 (4) Either III or IV and I follow  
 (5) Either I or II and either III or IV follow

**30. Statements:**

Some meena are tina. No neena is meena.

**Conclusions**

**I.** Some tina are not neena. **II.** All tina are neena.

**III.** Some neena are not tina. **IV.** All neena are tina.

- (1) I and III follow (2) Only I follows  
 (3) Only III follows (4) I and either III or IV follow  
 (5) III and either I or II follow

**Directions (31-35):** Study the following statement carefully and answer the given questions.

In a certain code

'arti favourite sweets kaju' is written as 'pi li si xi',

'saurabh iron man kaju' is written as 'ti pi hi chi',

'favourite man iron arti' is written as 'ti chi si xi'

'sweets iron favourite dangerous' is written as 'xi ni chi li'.

**31.** What is the code for 'iron'?

- 1) xi 2) chi 3) pi  
 4) ti 5) ni

**32.** 'chi xi pi hi' could be a code for which of the following?

- 1) Favourite iron saurabh kaju  
 2) saurabh iron man kaju  
 3) sweets iron Favourite dangerous  
 4) can't be determined  
 5) None of these

**33.** What does 'xi' stand for?

- 1) arti 2) man 3) Favourite  
 4) iron 5) None of these

34. Which of the following may represent 'Favourite dangerous kaju'?

- 1) hi li pi                      2) pi xi li                      3) xi ni si  
4) pi ni xi                      5) None of these

35. What is the code for 'dangerous'?

- 1) ni                              2) ti or ni                      3) si or ni  
4) Can't be determined      5) None of these

**Directions (36-40):** In each question below is given a statement followed by two courses of action numbered I and II. A course of action is a step or administrative decision to be taken for improvement, follow-up or further action in regard to the problem, policy etc. on the basis of the information given in the statement. You have to assume everything in the statement to be true. Then, decide which of the two given suggested courses of action logically follows for pursuing.

**Give answer**

- (1) If only I follows                      (2) If Only II follows  
(3) If either I or II follows              (4) If neither I nor II follows  
(5) If both I and II follow

36. **Statement** A phone was received at the district control office from an anonymous person that there was a deadly bomb in the secretariat.

**Courses of action**

- I. Bomb defusing squad should be sent immediately.  
II. The authority should not give any heed to this type of hoax.

37. **Statement** The hygienic condition of the city X is not good. Polythenes and garbage are littered all over.

**Courses of action**

- I. The hygienic condition of the city X is a problem which has been persisting over a long time and can't be improved immediately.  
II. NGOs and Nagar Nigam should start a cleanliness movement.

38. **Statement** Rajdhani Express was derailed while crossing a bridge near city Y. This resulted in loss of life and property.

**Courses of action**

- I. An investigation committee should be set up to look into the matter related to the accident.  
II. Proper action should be taken against the accused.

39. **Statement** There is great fear among people that a neighbouring country X will drop an atom bomb on India within 24.

**Courses of action**

- I. India should take initiative, drop atom bombs and destroy the atomic centres of country X.  
II. The President of India should talk to his counterpart of country X.

40. **Statement:** The epidemic of porno websites is spreading in India and thus harming Indian youths by degrading their moral and ethical values.

**Courses of action**

- I. Cabin facilities should not be given to Internet users.  
II. Porno sites should not be allowed to be free sites.

**Directions (41-45):** Study the following information to answer the given questions.

There are eight captains, namely Ponting, Dhoni, Pollard, Smith, Brendon, Malinga, Afridi and Kevin, sitting around a circular table, facing the centre but not necessarily in the same order. Each of them is from a different cricket team, viz Australia, South Africa, Bangladesh, New Zealand, West Indies, Sri Lanka, India and Pakistan.

Pollard and Brendon are immediate neighbour of each other. Neither Pollard nor Brendon is an immediate neighbour of either Dhoni or the captain of Sri Lanka. The captain of India sits second to right of Smith, who is the captain neither of Sri Lanka nor of West Indies. Malinga sits second to the right of the captain of Sri Lanka. The captain of West Indies is an immediate neighbour of the captain of Sri Lanka. Two people sit between the captain of West Indies and Dhoni. Afridi and the captain of New Zealand are immediate neighbours of each other. Dhoni is not the captain of New Zealand. Only one person sits between Pollard and the captain of Australia. Kevin sits third to the left of the captain of Bangladesh. The captain of South Africa sits second to the left of the captain of Pakistan.

41. Who among the following sit exactly between Dhoni and the captain of West Indies?

- 1) Ponting and the captain of India  
2) Pollard and Brendon  
3) Kevin and Ponting  
4) Pollard and the captain of New Zealand  
5) Afridi and Malinga

42. Who among the following is the captain of Australia?

- 1) Pollard                      2) Smith                      3) Brendon  
4) Malinga                      5) Afridi

43. Four of the following five are alike in a certain way based on the given arrangement and thus form a group. Which is the one that does not belong to that group?

- 1) Kevin-Captain of Sri Lanka  
2) Dhoni-Captain of Pakistan  
3) Pollard-Captain of Bangladesh  
4) Afridi-Captain of India  
5) Smith-Captain of Australia

44. Who among the following sits second to the left of the captain of India?

- 1) Smith                      2) Captain of Australia  
3) Brendon                      4) Both 1) and 2)  
5) Captain of Bangladesh

45. Which of these statements is/are correct?

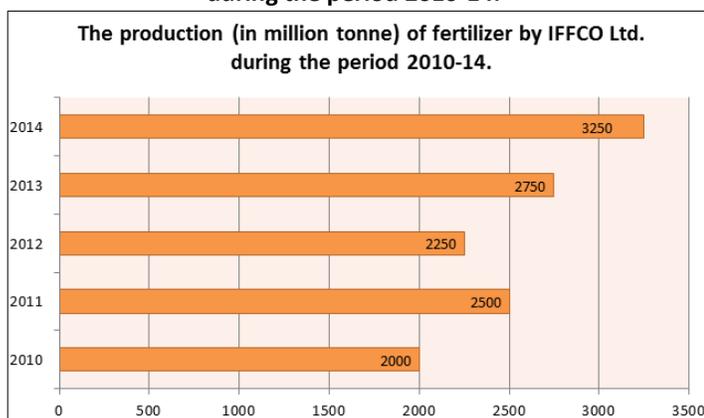
- 1) Brendon is the captain of South Africa.  
2) Pollard is the captain of Bangladesh.  
3) Afridi is the captain of West Indies.  
4) All 1), 2) and 3)  
5) None of these



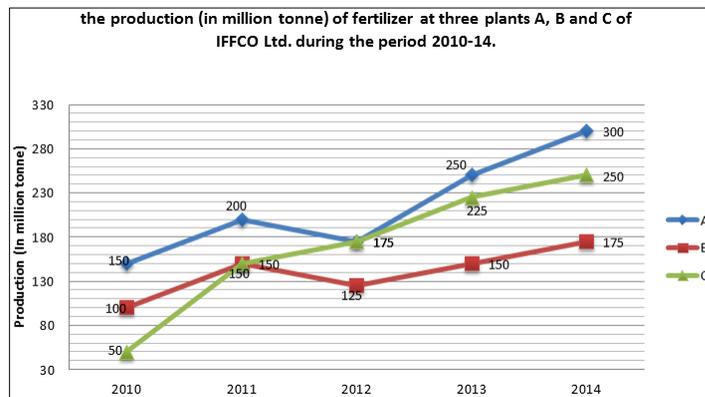
57. If C's income in 2008 was Rs. 369000 what was the per cent profit in that particular years?  
 (a) 23% (b) 28% (c) 26%  
 (d) 19% (e) 33%
58. What is the respective ratio between the total expenditure of all the businessmen together in 2005 and total expenditure of all the given businessmen given together in 2007?  
 (a) 12 : 11 (b) 52 : 45 (c) 8 : 7  
 (d) 45 : 50 (e) 16 : 13
59. If the per cent profit earned by all the given businessmen together in 2006 was 45%, what was the total income (in Rs. thousand) of the all given businessman together in that particular year?  
 (a) 1820 (b) 1680 (c) 1640  
 (d) 1780 (e) 1740
60. Expenditure of businessmen A increased by what per cent from 2004 to 2008?  
 (a)  $12\frac{8}{13}\%$  (b)  $120\frac{1}{3}\%$  (c)  $108\frac{6}{13}\%$   
 (d)  $118\frac{2}{3}\%$  (e)  $115\frac{5}{13}\%$
61. What is the average expenditure (in Rs. thousand) of businessman B among all the given years together?  
 (a) 426 (b) 422 (c) 434  
 (d) 448 (e) 438
62. If expenditure of business A, B, C increased by 5%, 6% and 12% from 2008 to 2009, then what was the total expenditure (in Rs. thousand) of A, B and C in 2009?  
 (a) 1293 (b) 1417 (c) 1401  
 (d) 1381 (e) 1453

**Directions (63-66): Answer the questions on the basis of the information given below.**

**The production (in million tonne) of fertilizer by IFFCO Ltd. during the period 2010-14.**



**The line graph shows the production (in million tonne) of fertilizer at three plants A, B and C of IFFCO Ltd. during the period 2010-14.**



63. What is the percentage increase in the production of fertilizer by IFFCO Ltd. From 2012 to 2014?  
 (a) 22.22% (b) 34.44% (c) 44.44%  
 (d) 48.22% (e) 27.58%
64. For which year is the ratio of the production of fertilizer at plant B to the total production of fertilizer by IFFCO Ltd. the highest?  
 (a) 2010 (b) 2011 (c) 2012  
 (d) 2013 (e) None of these
65. The total production of fertilizer by all given three plants of IFFCO Ltd. is what per cent of the total production of fertilizer by IFFCO Ltd. In 2013?  
 (a) 20% (b) 32.42% (c) 28.72%  
 (d) 22.72% (e) None of these
66. For which year during the period 2010-14 is the absolute difference in the production of fertilizer at plant A and plant C the lowest?  
 (a) 2010 (b) 2011 (c) 2012  
 (d) 2013 (e) None of these

**Directions (67-70): Study the following information carefully and answer the questions.**

Mr. Hansraj is facing a decision problem. He has excellent training products but is not sure about the demand for his products. He wants to setup a training centre to provide training programmes of Sr. executive, Jr. Executive and non-executive level.

His financial advisor Mr. Altamas told him that, if he wants to setup a non-executive level training centre, the total cost would be on two counts. He first would be a fixed cost which is Rs. 2 lakh per annum besides; it would also entail a variable cost of training per candidate. This would be Rs. 1000 per candidate trained.

He further estimated that, if a training centre is setup for conducting Jr. Executive and non-executive level training programmes, the total fixed cost would be Rs. 3.2 lakh per annum and the cost of training per candidate will be Rs. 750.

Mr. Altamas motivates Mr. Hansraj to setup a combined training centre for Sr. executive, Jr. Executive and non-executive, the fixed cost of which is Rs. 5 lakh per annum and the cost of providing training per candidate is Rs. 500.

67. What would be the volume that Mr. Hansraj should train, where he would be indifferent between setting up a non-executive level and Jr. Executive level training centre?  
 (a) 495 (b) 490 (c) 480  
 (d) 475 (e) 485
68. What would be the volume that Mr. Hansraj should train where he would be indifferent between setting up a training centre for Jr. Non-executive level and Sr., Jr. and non-executive level?  
 (a) 710 (b) 720 (c) 730  
 (d) 740 (e) 750
69. What would be the volume that Mr. Hansraj should train, where he could be indifferent between setting up a training centre for non-executive and for all three categories?  
 (a) 450 (b) 500 (c) 550  
 (d) 600 (e) 700
70. Assume that Mr. Hansraj shares the same vision that Mr. Altamas has and setup a training centre for all three categories. In the first year, he manages to train 1200 candidates at Rs. 1250 per candidate. What would be his profit?  
 (a) Rs. 3.2 lakh (b) Rs. 3.6 lakh (c) Rs. 4 lakh  
 (d) Rs. 4.4 lakh (e) Rs. 4.5 lakh
- Directions (71-75):** What should come in place of question mark (?) in the following number series?
71. 66 64.5 60.8 54.9 47.79 38.66 27.51 ?  
 1) 16.44 2) 15.54 3) 14.34  
 4) 13.24 5) 12.14
72. 4 104 1320 12204 85876 ?  
 1) 419380 2) 429880 3) 439780  
 4) 449580 5) None of these
73. 24.5 32.2 39.9 47.6 55.3 ?  
 1) 59.9 2) 59.7 3) 58.3  
 4) 57.7 5) 56.7
74. 15 18 39.6 134.64 753.984 ?  
 1) 6235.385 2) 6336.280 3) 6563.620  
 4) 6785.856 5) None of these
75. 1 2 5 10 17 28 41 58 ?  
 1) 67 2) 69 3) 73  
 4) 75 5) 77
- Directions (76-80):** In the following questions two equations numbered I and II are given. You have to solve both the equations and—
- Give answer**  
 (1) if  $x > y$  (2) if  $x \geq y$   
 (3) if  $x < y$  (4) if  $x \leq y$   
 (5) if  $x = y$  or the relationship cannot be established
76. I.  $\sqrt{1225x} + \sqrt{4900} = 0$  II.  $(81)^{1/4}y + (343)^{1/3} = 0$
77. I.  $\frac{18}{x^2} + \frac{6}{x} + \frac{12}{x^2} = \frac{8}{x^2}$  II.  $y^3 + 9.68 + 5.64 = 16.95$
78. I.  $\frac{(2)^2 + (11)^3}{x^2} = x^2$  II.  $4y^3 = -(589 \div 4) + 5y^3$
79. I.  $12x^2 + 11x + 12 = 10x^2 + 22x$  II.  $13y^2 - 18y + 3 = 9y^2 - 10y$
80. I.  $(x^{7/5} \div 9) = 169 \div x^{3/5}$  II.  $y^{1/4} \times y^{1/4} \times 7 = 273 \div y^{1/2}$
81. Mr. X invested a certain amount in Debit and Equity funds in the ratio of 4 : 5 respectively. At the end of one year, he earned a total dividend of 30% on his investment. After one year he reinvested the amount including dividend in the ratio of 6 : 7 in Debt and Equity Funds. If the amount reinvested in Equity Funds was Rs. 94,500, what was the original amount invested in Equity Funds?  
 (a) Rs. 75,000 (b) Rs. 81,000 (c) Rs. 60,000  
 (d) Rs. 65,000 (e) None of these
82. Inside a square plot a circular garden is developed which exactly fits in the square plot and the diameter of the garden is equal to the side of the square plot which is 28 metre. What is the area of the space let out in the square plot after developing the garden?  
 (a) 98 m<sup>2</sup> (b) 146 m<sup>2</sup> (c) 84 m<sup>2</sup>  
 (d) 168 m<sup>2</sup> (e) None of these
83. Amit and Sujit together can complete an assignment of Data entry in 5 days. Sujit's speed is 80% of Amit's speed and the total key depressions in the assignment are 5,76,000. What is Amit's speed in key depressions per hour if they work for 8 hours a day?  
 (a) 4800 (b) 6400 (c) 8000  
 (d) 7200 (e) None of these
84. Profit earned by an organization is distributed among officers and clerks in the ratio of 5 : 3 respectively. If the number of officers is 45 and the number of clerks is 80 and the amount received by each officer is Rs. 25,000, what was the total amount of profit earned?  
 (a) Rs. 22 lakh (b) Rs. 18.25 lakh  
 (c) Rs. 18 lakh (d) Rs. 23.25 lakh (e) None of these
85. A shopkeeper labeled the price of his articles so as to earn a profit of 30% on the cost price. He then sold the articles by offering a discount of 10% on the labeled price. What is the actual percent profit earned in the deal?  
 (a) 18% (b) 15% (c) 20%  
 (d) Cannot be determined (e) None of these
86. The compound interest earned by Suresh on a certain amount at the end of two years at the rate of 8 p.c.p.a. was Rs. 1,414.4. What was the total amount that Suresh got back at the end of two years in the form of principal plus interest earned?  
 (a) Rs. 9,414.4 (b) Rs. 9,914.4 (c) Rs. 9,014.4  
 (d) Rs. 8,914.4 (e) None of these
87. 4 men can complete a piece of work in 2 days. 4 women can complete the same piece of work in 4 days whereas 5 children can complete the same piece of work in 4 days. If 2 men, 4 women and 10 children work together, in how many days can the work be completed?  
 (a) 1 days (b) 3 days (c) 2 days  
 (d) 4 days (e) None of these
88. Ms. Deepti Jain invests 11% of her monthly salary, i.e., Rs. 5,236 in Fixed Deposits. Later she invests 19% of her monthly salary on Life Insurance Policies; also she invests

another 7% of her monthly salary on Mutual Funds. What is the total annual amount invested by Ms. Deepti Jain?

- (a) Rs. 2, 11,344 (b) Rs. 17,612 (c) Rs. 1, 05,672  
(d) Rs. 35,224 (e) None of these

89. A sum of money is divided among A, B, C and D in the ratio of 2 : 3 : 7 : 11 respectively. If the share of C is Rs. 2,755 more than the share of A, then what is the total amount of money of B and D together?

- (a) Rs. 4,408 (b) Rs. 5,510 (c) Rs. 6,612  
(d) Rs. 7,714 (e) None of these

90. A shopkeeper 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

**Directions (91-95):** the following questions are accompanied by three statements I, II and III. You have to determine which statement/statements is/are sufficient to answer the questions.

91. What is the two-digit number?

- I. The number obtained by interchanging the digits is more than the original number by 9.  
II. Sum of the digits is 7.

III. Difference between the digits is 1.

- (A) I and III only (B) I and II only  
(C) II and III only (D) All I, II and III

(E) Question cannot be answered even with the information in all the three statements.

92. What is Sudha's present salary?

- I. The salary increases every year by 15%  
II. Her salary at the time of joining was Rs. 10,000  
III. She had joined exactly 5 years ago.

- (A) II and III only (B) I and II only  
(C) All I, II and III (D) I and III only

(E) None of the above

93. What is the speed of the train?

- I. The train crosses 300 metres long platform in 21 seconds.  
II. The train crosses another stationary train of equal length in 192 seconds.  
III. The train crosses a signal pole in 9 seconds.

- (A) Only I and II  
(B) Only II and either I or III  
(C) Only I and either II or III  
(D) Only III and either I or II

(E) None of the above

94. The cost of carpeting a rectangular Hall will be how much?

- I. Perimeter of a rectangle is 60 m.  
II. Angle between width and hypotenuse is 30°.  
III. The cost of carpeting the surface floor is Rs. 125 per square metre.

- (A) Only I and II  
(B) Only II and III  
(C) Only I and III or only II and III  
(D) Question cannot be answered even with information in all three  
(E) All the three statements I, II and III together are necessary for answering the question.

95. How much marks was obtained by Mukesh in Geography?

I. The average marks obtained by Mukesh in English, History and Geography were 65.

II. The difference between the marks obtained by Mukesh in English and History was 15.

III. The total marks obtained by Mukesh in Geography and Mathematics were 140.

- (A) All I, II and III together are required  
(B) Only I and III are required  
(C) Only II and III are required  
(D) Even with all I, II and III together, the answer cannot be determined  
(E) Any two of I, II and III are sufficient.

**Directions (96-100):** What will come in place of the question mark (?) in the following questions?

96.  $\sqrt{11449} \times \sqrt{6241} - (54)^2 = \sqrt{?} + (74)^2$

- (a) 3844 (b) 3721 (c) 3481  
(d) 3638 (e) None of these

97.  $[(3\sqrt{8} + \sqrt{8}) \times (8\sqrt{8} + 7\sqrt{8})] - 98 = ?$

- (a)  $2\sqrt{8}$  (b)  $8\sqrt{8}$  (c) 382  
(d) 386 (e) None of these

98.  $3463 \times 295 - 18611 = ? + 5883$

- (a) 997091 (b) 997071 (c) 997090  
(d) 999070 (e) None of these

99.  $\frac{28}{65} \times \frac{195}{308} + \frac{39}{44} + \frac{5}{26} = ?$

- (a)  $\frac{1}{3}$  (b) 0.75 (c)  $\frac{1}{2}$   
(d)  $\frac{1}{2}$  (e) None of these

100.  $(23.1)^2 + (48.6)^2 - (39.8)^2 = ? + 1147.69$

- (a)  $(13.6)^2$  (b)  $\sqrt{12.8}$  (c) 163.84  
(d) 12.8 (e) None of these

### ENGLISH LANGUAGE

**Directions (101-110):** Read the passage given below and answer the questions that follow based on the information given in the passage.

Right through history, imperial powers have clung to their possessions to death. Why, then, did Britain in 1947 give up the

jewel in its crown, India? The independence struggle exposed the hollowness of the white man's burden. Provincial self-rule since 1935 paved the way for full self-rule. Churchill resisted independence, but the Labour Government of Atlee was anti-imperialist by ideology. Finally, the Royal Indian Navy Mutiny in

1946 raised fears of a second Sepoy Mutiny, and convinced British waverers that it was safer to withdraw gracefully. But politico-military explanations are not enough. The basis of empire was always money. The end of empire had much to do with the fact that British imperialism had ceased to be profitable. World War II left Britain victorious but deeply indebted, needing Marshall Aid and loans from the World Bank. This constituted a strong financial case for ending the no longer-profitable empire.

Empire building is expensive. The US is spending one billion dollar a day in operations in Iraq that fall well short of full scale **imperialism**. Through the centuries, empire building was costly, yet constantly undertaken because it promised high returns. The investment was in armies and conquest. The returns came through plunder and taxes from the conquered. No immorality was attached to imperial loot and plunder. The biggest conquerors were typically revered (hence titles like Alexander the Great, Akbar the Great, and Peter the Great). The bigger and richer the empire, the more the plunderer was admired. This mindset gradually changed with the rise of new ideas about equality and governing for the public good, ideas that culminated in the French and the American Revolutions. Robert Clive was impeached for making a little money on the side, and so was Warren Hastings. The white man's burden came up as a new moral rationale for conquest. It was supposedly for the good of the conquered. This led to much muddled **hypocrisy**. On the one hand, the empire needed to be profitable. On the other hand, the white man's burden made brazen loot impossible.

An additional factor deterring loot was the 1857 Sepoy Mutiny. Though crushed, it reminded the British vividly that they were a tiny ethnic group who could not rule a gigantic subcontinent without the support of important locals. After 1857, the British stopped annexing one princely state after another, and instead treated the princes as allies. Land revenue was fixed in absolute terms, partly to prevent local unrest and partly to promote the notion of the white man's burden. The empire **proclaimed** itself to be a protector of the Indian peasant against exploitation by Indian elites. This was denounced as hypocrisy by nationalists like Dadabhai Naoroji in the 19th century, who complained that land taxes led to an enormous drain from India to Britain. Objective calculations by historians like Angus Maddison suggest a drain of perhaps 1.6 percent of Indian Gross National Product in the 19th century.

But land revenue was more or less fixed by the Raj in absolute terms, and so its real value diminished rapidly with inflation in the 20th century. By World War II, India had ceased to be a profit centre for the British Empire. Historically, conquered nations paid taxes to finance **fresh** wars of the conqueror. India itself was asked to pay a large sum at the end of World War I to help repair Britain's finances.

But, as shown by historian Indivar Kamtekar, the independence movement led by Gandhiji changed the political landscape, and made mass-taxation of India increasingly

difficult. By World War II, this had become politically impossible. Far from taxing India to pay for World War II, Britain actually began paying India for its contribution of men and goods. Troops from white dominions like Australia, Canada and New Zealand were paid for entirely by these countries, but Indian costs were shared by the British government. Britain paid in the form of non-convertible sterling balances, which mounted swiftly. The conqueror was paying the conquered, undercutting the profitability on which all empire is founded. Churchill opposed this, and wanted to tax India rather than owe it money.

But he was overruled by Indian hands, who said India would resist payment, and paralyze the war effort. Leo Amery, Secretary of State for India, said that when you are driving in a taxi to the station to catch a life-or-death train, you do not loudly announce that you have doubts whether to pay the fare. Thus, World War II converted India from a **debtor** to a creditor with over one billion pound in sterling balances. Britain, meanwhile, became the biggest debtor in the world. It's not worth ruling over people who are afraid to tax.

**101.** Which of the following was NOT a reason for the emergence of the 'white man's burden' as a new rationale for empire building in India?

- 1) The emergence of the idea of the public good as an element of governance.
- 2) The decreasing returns from imperial loot and increasing costs of conquest.
- 3) The weakening of the immorality attached to an emperor's looting behaviour.
- 4) A growing awareness of the idea of equality among peoples.
- 5) None of these

**102.** Which of the following best expresses the main purpose of the author?

- 1) To present the various reasons that can lead to the collapse of an empire and the granting of independence to the subjects of an empire.
- 2) To point out the critical role played by the 'white man's burden' in making a colonizing power give up its claims to native possessions.
- 3) To highlight the contradictory impulse underpinning empire building which is a costly business but very attractive at the same time.
- 4) To illustrate how erosion of the financial basis of an empire supports the granting of independence to an empire's constituents.
- 5) None of these

**103.** What was the main lesson the British learned from the Sepoy Mutiny of 1857?

- 1) That the local princes were allies, not foes.
- 2) That the land revenue from India would decline dramatically.
- 3) That the British were a small ethnic group.

- 4) That India would be increasingly difficult to rule. The Princeton Review CAT sample paper 13  
5) None of these

**104.** Which of the following best captures the meaning of the 'white man's burden', as it is used by the author?

- 1) The British claim to a civilizing mission directed at ensuring the good of the natives.  
2) The inspiration for the French and the American Revolutions.  
3) The resource drain that had to be borne by the home country's white population.  
4) An imperative that made open looting of resources impossible.  
5) None of these

**105.** Why didn't Britain tax India to finance its World War II efforts?

- 1) Australia, Canada and New Zealand had offered to pay for the Indian troops.  
2) India had already paid a sufficiently large sum during World War I.  
3) It was afraid that if India refused to pay, Britain's war efforts would be jeopardised.  
4) The British empire was built on the premise that the conqueror pays the conquered.  
5) None of these

**Directions (106-108):** Choose the word which is opposite in meaning to the word printed in bold as used in the passage.

**106. Proclaim**

- 1) declare                      2) clarion                      3) trumpet  
4) predicate                    5) deny

**107. debtor**

- 1) loanee                        2) drawee                      3) mortgagor  
4) defaulter                    5) mortagagee

**108. hypocrisy**

- 1) glibness                      2) phoniness                    3) honesty  
4) quackery                      5) deceit

**Directions (109-110):** Choose the word which is most similar in meaning to the word printed in bold as used in the passage

**109. imperialism**

- 1) development                2) quackery                      3) underprogress  
4) failure                        5) None of these

**110. fresh**

- 1) new                            2) old                              3) medium  
4) light                            5) None of these

**Directions (111-120):** Read the passage given below and answer the questions that follow based on the information given in the passage.

The Global Nutrition Report (GNR) and India Health Report on Nutrition, 2015 (IHR), offer a critical analysis of the state of nutrition in India. The first report, the India Health Report: Nutrition 2015(IHR), provides easy-to-understand, State-wise data dashboards that give a comprehensive view of nutrition and its determinants. It looks at disparities in these outcomes

and their multiple determinants across geographical regions, socio-economic classes, and demographic groups to help identify strategic choices for policy-making at the State level.

In turn, GNR assesses progress in reducing malnutrition for all 193 countries. It concludes that while India is on track to meeting only two of the eight global targets on nutrition, it has significantly improved its nutrition performance in the past 10 years. GNR notes that there has been a big increase in the number of countries on track to meet global nutrition targets, and encourages countries, including India, to establish specific and time-bound targets for malnutrition reduction that are consistent with the new Sustainable Development Goals. Together, these reports paint several pictures about India, a data-poor country. They portray one of great progress in improving nutrition across India; stunting among children, a marker of the most **persistent** types of malnutrition, has declined rapidly in the last ten years. And this decline has been faster than in many other countries. But as we dig deeper, there are **diverse** pictures about the life conditions of Indian children — positive stories about children's lives and futures in Goa, Kerala, Manipur and Tamil Nadu, but dismal ones in Bihar, Jharkhand and Uttar Pradesh. What cannot be debated is the reality of deep, systemic inequality; of inequality in the circumstances that children are born into, that they live and grow in. For those of us who are worried about India's economic growth, these are also pictures of inequality that point to how well these children will be able to contribute to India's economic growth and their own prosperity. Their poor nutrition stunts more than their bodies. It stunts their well-being, and, consequentially, that of their home States and their nation. Two other things, both related to inequality, stand out as well in the data. First, the data point to tremendous variability across States in delivering what should be universal, rights-based and already **mandated** health and nutrition services. For example, sample this for intra-State disparity. Food provided by the Integrated Child Development Services reaches barely 1 in 5 children in Uttar Pradesh but over 90 per cent in Odisha. Less than 33 per cent of children in Nagaland are fully immunised; in Goa, it is more than 90 per cent. Close to 80 per cent defecate in the open in Odisha; barely 2 per cent do so in Kerala. Why?

These are disparities across States that operate in the same national framework, and there is, let's face it, no good reason for this other than an inability or an unwillingness to invest in changing ground realities, for everyone and everywhere. This is not an insurmountable challenge and it's certainly an area where States can, if they want it, make dramatic change in short timeframes. Examples abound from within India. The data in the reports show that, clearly, the **imperative** for introspection, and looking within for solutions was never clearer. No child should go without basic health care, food security and things like water and a toilet. Indeed, no adult should either. No society should **condone** such inequalities in the basics. And no society has progressed without addressing these basics.

- 111.** What are the disparities that states are facing in the national framework?  
 I. Health and nutrition services  
 II. Variable food services  
 III. Inequality in education  
 1. III                                      2. II & III                                      3. I & II  
 4. I, II & III                                      5. None of the above
- 112.** The Global Nutrition Report focuses mainly on the  
 1. Sustainable Development Goals  
 2. Comprehensive view of nutrition and its determinants  
 3. India's economic growth  
 4. Intra-State variability  
 5. Progress in reducing malnutrition
- 113.** Which of the following would be the suitable title?  
 1. State of nutrition in India    2. Global nutrition targets  
 3. Nutrition and its determinants  
 4. Progressive India                      5. Inequality: A big challenge
- 114.** According to author what is the biggest challenge that India is facing?  
 1. Reducing progress in malnutrition  
 2. Inability to invest in education and health services  
 3. Unwillingness and inability to invest in basic facilities  
 4. High global nutrition targets  
 5. None of these
- 115.** What is NOT TRUE according to the above passage?  
 I. Food provided by ICDS reaches to only few children in UP.  
 II. Nearly 80 percent defecate in the open in West Bengal.  
 III. Less than 33 percent children in Nagaland are immunised.  
 1. III & II                                      2. I, II & III                                      3. I & II  
 4. I & III                                      5. II only
- Directions (116-118):** Choose the word which is most OPPOSITE in meaning of the word printed in bold as used in the passage.
- 116. Persistent**  
 1. assiduous                                      2. Unrelenting                                      3. interrupted  
 4. fixed    5. dogged
- 117. Diverse**  
 1. varied    2. Assorted    3. separate  
 4. similar    5. distant
- 118. Mandate**  
 1. edict    2. Bidding    3. order  
 4. abide    5. breach
- Directions (119-120):** Choose the word which is most similar in meaning of the word printed in bold as used in the passage
- 119. Imperative**  
 1. trivial    2. Free    3. obligatory  
 4. avoidable    5. Assured
- 120. Condone**  
 1. condemn    2. Forbid    3. regard  
 4. forgive    5. censure
- Direction (121-125):** Which of the Phrases (1), (2), (3) and (4) given below each sentence should replace the phrase printed in bold type to make the sentence grammatically correct? If the sentence is correct as it is, mark (5) as the answer.
- 121.** The statement comes at a time when about 40, 000 delegates from across the world are present in Paris **to work out a plan** to contain global warming by limiting the rise in global temperatures.  
 (1) to work for a plan (2) to work for a planning  
 (3) to work as a plan                                      (4) to work at a plan  
 (5) No correction required
- 122.** What is happening in Chennai is the result **of what had happened** for 150 years in the developed world.  
 (1) of what has happened                                      (2) of what happened  
 (3) of what happening                                      (4) of what was happened  
 (5) No correction required
- 123.** The journey from a student of art to taking up art as a career is a tedious one where talent often remains unrecognized **due to lack of visible**.  
 (1) owing to lack of visibility  
 (2) because of lack of visibility  
 (3) due to lack of visibility                                      (4) due to visibility  
 (5) No correction required
- 124.** The crowd was brought under control by using force **but it took almost a five hours** to disperse the mob.  
 1. as it takes almost five hours  
 2. but it took nearly five hours  
 3. as it required almost five hours  
 4. but it take almost five hours  
 5. No correction required
- 125.** Now Amaravati **is all set for transformation to** a tourist destination with financial assistance from two central schemes.  
 1. is all set for transformation on  
 2. is all set for transformation into  
 3. is all set to transform to  
 4. is all set to transformation  
 5. No correction required
- Directions (126-130):** Each question below has two blanks, each blank indicating that something has been omitted. Choose the set of words for each blank that best fits the meaning of the sentence as a whole.
- 126.** Few professions can \_\_\_\_\_ the sheer variety and constant \_\_\_\_\_ of being a doctor.  
 1) like, struggle                                      2) share, enthusiast  
 3) match, challenge                                      4) draw, workload  
 5) justify, exception
- 127.** Many teachers \_\_\_\_\_ the lack of professional freedom as the \_\_\_\_\_ for leaving the job.  
 1) cited, reason                                      2) explained, force  
 3) claimed. Understanding                                      4) argued, culprit  
 5) believe, ground
- 128.** A public servant who is guilty will not \_\_\_\_\_ punishment and no \_\_\_\_\_ person will be punished.  
 1) be, sincere                                      2) flee, guilty

- 3) defend, common                      4) avoid, uninformed  
5) escape, innocent

129. The Reserve Bank of India will be \_\_\_\_ up an information technology subsidiary to \_\_\_\_\_ to regulation and supervision.

- 1) setting, improve                      2) making, advance  
3) giving, amend                         4) taking, boost  
5) filling, better

130. Unpredictable \_\_\_\_\_ of the child could not lead the consultants to any \_\_\_\_\_

- 1) performance, setting                2) belief, judgment  
3) operation, purpose                 4) behaviour, conclusion  
5) react, decision

**Direction (131 – 135):** Read each sentence to find out whether there is any grammatical error or idiomatic 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 (5). (Ignore errors of punctuation, if any.)

131. Your over-independent on 1)/ others even for 2)/ trivial matters may 3)/ prove disadvantageous. 4)/ No error 5)

132. People who are 1)/ fortunate enough to own 2)/ a personal library are always 3)/ held in high esteem by me. 4)/ No error 5)

133. A small loaf of bread 1)/ given with affection 2)/ is far superior to 3)/ a delicious dish served with indifference. 4)/ No error 5)

134. Everybody know 1)/ that his failure can 2) be attributed only 3)/ to his lack of practice 4.) No error 5)

135. Most of the popular tele-series 1)/ are not only illogical 2)/ in their story line 3)/ but also crude in their presentation. 4)/ No error 5)

**Direction (136-140):** Rearrange the following six sentences (A), (B), (C), (D), (E) and (F) in the proper sequence to form a meaningful paragraph; then answer the questions given below them.

(A) The group desired to enhance the learning experience in schools with an interactive digital medium that could be used within and outside the class-room.

(B) Then the teacher can act on the downloaded data rather than collect it from each and every student and thereby save his time and effort.

(C) Educator, decided the group engineers, all alumni of the Indian Institute of technology, when they founded Educator Technologies in August 2009.

(D) They can even take tests and submit them digitally using the same tablets and the teachers in turn can download the tests using the company's cloud services.

(E) With this desire they created a solution that digitizes school textbooks and other learning material so that students no longer need to carry as many books to school and back as before, but can access their study material on their touch-screen tablets.

(F) A mechanic works on motors and an accountant has his computer. Likewise, if a student has to work on a machine or device, what should it be called?

136. Which of the following sentences should be the SIXTH (LAST) after rearrangement?

- (1) A            (2) F            (3) E            (4) B            (5) D

137. Which of the following sentences should be the FOURTH after rearrangement?

- (1) A            (2) F            (3) E            (4) B            (5) C

138. Which of the following sentences should be the FIFTH after rearrangement?

- (1) A            (2) D            (3) C            (4) E            (5) C

139. Which of the following sentences should be the FIRST after rearrangement?

- (1) F            (2) D            (3) A            (4) C            (5) E

140. Which of the following sentences should be the THIRD after rearrangement?

- (1) A            (2) B            (3) D            (4) E            (5) F

**Directions (141-150) :** 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 paragraphs meaningfully complete.

India's (141) on global warming so far has been that some affluent countries would do what is needed and that the Indian contribution would be in the form of mere (142) to them to do something to reduce global warming; no talk of any (143) in India. For example, deforestation seems to be a free-for-all affair and reforestation, nobody's (144). In Tamil Nadu, a government once (145) that while laying State and National highways, 100 saplings would be planted and maintained for every tree felled. It remains a dream. Agencies have (146) to convert the tonnes of garbage we generate into a source of electricity. It's again inaction. Solar energy generation (147) the push it deserves. We only know how to light lakhs of oil lamps and burst crackers, in turn (148) air and noise pollution. What is the point of taking (149) in a global conference unless there is a blueprint of practical solutions and (150) by a leading nation in the subcontinent?

141. 1) stance                                      2) stand                                      3) favor

4) burden                                        5) conference

142. 1) appeals                                    2) appease                                    3) appearance

4) reconsideration                         5) range

143. 1.) success                                    2) movement                                3) progress

4) degree                                        5) pressure

144. 1) guilt                                        2) liability                                    3) competence

4) influence                                     5) responsibility

145. 1) promised                                    2) wished                                    3) confirmed

4) rejected                                        5) capacity

146. 1) controlled                                2) managed                                 3) committed

4) offered                                        5) extend

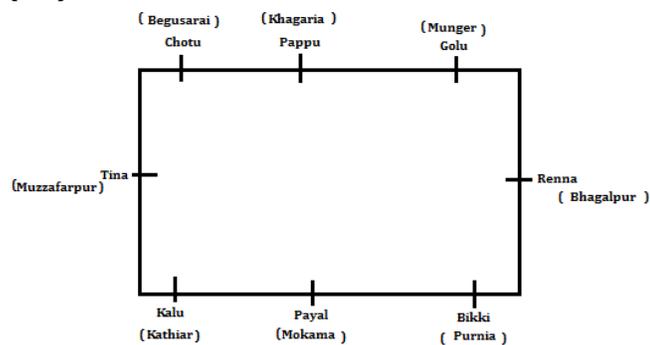
147. 1) needs                                        2) lacks                                        3) requires

4) provides                                      5) own

148. 1) maintaining 2) leading 3) causing  
 4) creating 5) affecting
149. 1) part 2) lives 3) participation  
 4) effect 5) away
150. 1) increased 2) ended 3) decreased  
 4) launched 5) initiated

**Solutions:**

(1-5) :



1. (4) 2. (2) 3. (1) 4. (1) 5. (4)

(6-10) :

Person	Gender	Company	Specialisation
A	Male	Career Power	Finance
B	Male/Female	Infosys	Marketing
C	Male	HCL	Engineer
D	Female	Career Power	HR
E	Male	HCL	Computer Specialist
F	Male	HCL	Marketing
G	Male/Female	Infosys	Finance
H	Male	Infosys	HR

6. (3) 7. (2) 8. (4) 9. (4) 10. (1)

(11-15) :

11. (2) Only Statement II is necessary to answer the question. J is nephew of K.
12. (1) I. Using I only we can determine that G stays on 4th floor.  
 II. Using II alone, we cannot determine if G stays on 2nd or 4th floor.
13. (5) I. Raju can take 4 to 8 days to complete the work.  
 II. Raju can take 8 to 10 days to complete the work.  
 Using both the statements together, we can determine that Raju took 8 days to complete the work.
14. (4) Codes of GATE cannot be found from any of the statement.
15. (4) Even by using both the statements together we cannot determine whether B has higher number of students or D.
16. (1) A quarter is the common denomination of the periods mentioned here.
17. (1) The passage points to the efforts taken by the Election commission in adding people's names in voter's lists.

18. (1) The passage points to the predicted collapse of UPA alliance in the General Election 2014.

19. (4)

20. (4) The passage talks about cleaning the Indian politics from criminalization choice (1) cannot be considered completely. But (4) can be considered as it substantiates the conclusion fully.

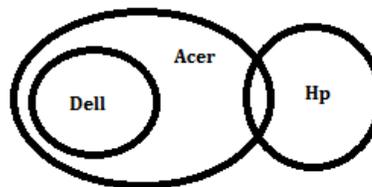
(21-25) :

**Input : 23 you 13 wake 81 me 43 before 72 go 34 up**

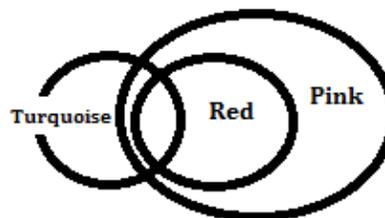
- Step I: 23 you 13 wake 81 me 43 72 go 34 up before  
 Step II: 23 you wake 81 me 43 72 go 34 up 13 before  
 Step III: 23 you wake 81 me 43 72 34 up go 13 before  
 Step IV: you wake 81 me 43 72 34 up 23 go 13 before  
 Step V: you wake 81 43 72 34 up me 23 go 13 before  
 Step VI: you wake 81 43 72 up 34 me 23 go 13 before  
 Step VII: you wake 81 72 43 up 34 me 23 go 13 before  
 Step VIII: you 81 72 wake 43 up 34 me 23 go 13 before  
 Step IX: 81 you 72 wake 43 up 34 me 23 go 13 before
21. (1) 22. (4) 23. (4) 24. (5) 25. (2)

(26-30) :

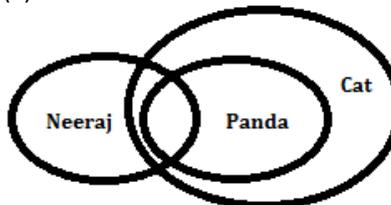
26. (5)



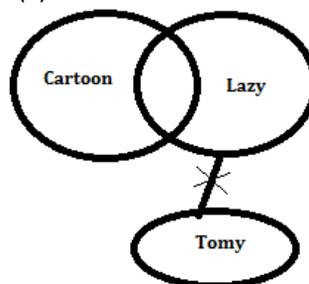
27. (1)



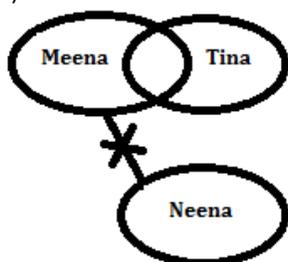
28. (3)



29. (4)



30. (4)



(31-35):

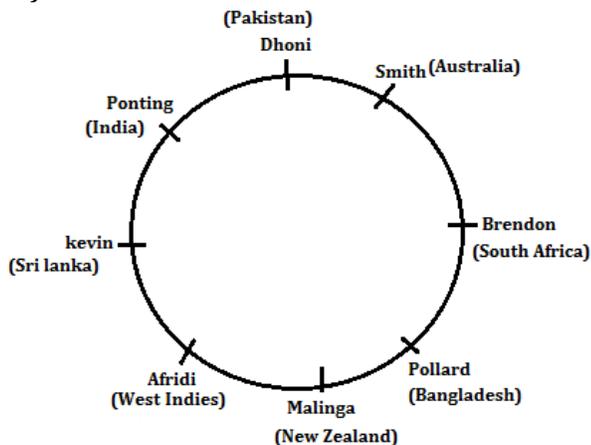
- Kaju → pi
- Favourite → xi
- Arti → si
- Sweets → li
- Iron → chi
- Man → ti
- Saurabh → hi
- Dangerous → ni

31. (2) 32. (1) 33. (3) 34. (4) 35. (1)

(36-40):

36. (1) I is advisable because it will be helpful in tackling the problem. II is not advisable because even an anonymous call can't be termed as a box without investigation and inspection.
37. (2) I is not a course of action. II is advisable because it will be helpful in reducing the problem.
38. (5) I and II follow
39. (4) I is not advisable because of several reasons. Firstly we are not sure whether the fear among the people is genuine. India should seek international support to mount a pressure on the neighbouring country to curb the menace. II is not advisable unless the veracity of bear becomes clear.
40. (4) I is not advisable because it will create problem regarding secrecy for internet users. II is not advisable.

(41-45):



41. (3) 42. (2) 43. (4) 44. (4) 45. (4)

(46-50):

Person	Colour						Floor							
	Blue	Green	Yellow	Sky Blue	Purple	Red	Pink	I	II	III	IV	V	VI	VII
Sakshi	x	x	x	✓	x	x	x	x	✓	x	x	x	x	x
Sonal	x	x	✓	x	x	x	x	x	x	x	✓	x	x	x
Siksha	✓	x	x	x	x	x	x	x	x	✓	x	x	x	x
Sapna	x	x	x	x	✓	x	x	✓	x	x	x	x	x	x
Nancy	x	x	x	x	x	✓	x	x	x	x	x	✓	x	x
Kavita	x	✓	x	x	x	x	x	x	x	x	x	x	x	✓
Neha	x	x	x	x	x	x	✓	x	x	x	x	x	✓	x

Person	Colour	Floor
Sakshi	Sky Blue	II
Sonal	Yellow	IV
Siksha	Blue	III
Sapna	Purple	I
Nancy	Red	V
Kavita	Green	VII
Neha	Pink	VI

46. (3)

47. (1)

48. (2)

49. (2)

50. (3)

51. (b); Total Population of Maharashtra and Odisha = 2250000 + 1136000 = 3386000

$$\begin{aligned} \text{Urban population of Maharashtra \& Odisha} &= 2250000 \times \frac{17}{28+17} + 1136000 \times \frac{5}{16} \\ &= 2250000 \times \frac{17}{45} + 355000 = 850000 + 355000 = 1205000 \end{aligned}$$

Therefore,

$$\text{Required percentage} = \left( \frac{1205000}{3386000} \times 100 \right) \% \approx 35.59\%$$

52. (b); Required percentage =  $\left( \frac{28-17}{28} \times 100 \right) \% = \left( \frac{11}{28} \times 100 \right) \% \approx 39\%$

53. (d); Total illiterate population of West Bengal, Odisha and Madhya Pradesh

$$\begin{aligned} &= \frac{11}{31} \times 2480000 + \frac{5}{16} \times 1136000 + \frac{1}{4} \times 1642000 \\ &= 880000 + 355000 + 410500 = 1645500 \end{aligned}$$

And total population of West Bengal, Odisha and Madhya Pradesh

$$= 2480000 + 1136000 + 1642000 = 5258000$$

Therefore,

$$\text{Required percentage} = \left( \frac{1645500}{5258000} \times 100 \right) \% = 31\%$$

54. (b); Number of graduates from Madhya Pradesh = 35% of  $\frac{3}{4}$  of 1642000

$$= \frac{35}{100} \times \frac{3}{4} \times 1642000 = 431025$$

Number of graduates from Uttarakhand = 44% of  $\frac{3}{4}$  of 248000

$$248000 = \frac{44}{100} \times \frac{3}{4} \times 248000 = 81840$$

Therefore, required difference = 431025 - 81840 = 349185

55. (c) Total number of graduates from Odisha, West Bengal and Maharashtra together  
 $= 38\% \text{ Of } \frac{11}{16} \text{ of } 1136000 + 42\% \text{ of } \frac{20}{31} \text{ of } 2480000 + 48\% \text{ of } \frac{5}{8} \text{ of } 2250000$   
 $= 296780 + 672000 + 675000 = 1643780$

56. (c); Total female population of Tamil Nadu and Jharkhand together  
 $= \frac{12}{25} \times 2050000 + \frac{9}{20} \times 960000$   
 $= 984000 + 432000 = 1416000$   
 Total male population of Tamil Nadu and Jharkhand together  
 $= \frac{13}{25} \times 2050000 + \frac{11}{20} \times 960000$   
 $= 1066000 + 528000 = 1594000$

Therefore,  
 Required ratio =  $1416000 : 1594000 = 708 : 797$

57. (a); Here, expenditure of C in 2008=Rs. 300000  
 Income of C in 2008=Rs. 369000  
 $\therefore$  Profit of C in 2008 =  $369000 - 300000 = \text{Rs. } 69000$   
 $\therefore$  Profit percentage =  $\frac{69000}{300000} \times 100\% = 23\%$

58. (b); Total expenditure of all businessmen together in the year 2005 =  $220 + 320 + 500 = 1040$   
 Total expenditure of all business together in the year 2007 =  $150 + 300 + 450 = 900$   
 $\therefore$  Required ratio =  $\frac{1040}{900} = \frac{52}{45} = 52 : 45$

59. (e); Given, profit percentage in year 2006=45%  
 Now,  $45 = \frac{\text{Profit}}{225+425+55} \times 100$

$45 = \frac{\text{Profit}}{1200} \times 100$   
 Profit =  $45 \times 12 = \text{Rs. } 540$  thousand

$\therefore$  Profit = Income - expenditure  
 Income = Profit + Expenditure  
 Income =  $\text{Rs. } (540 + 1200)$  thousand  
 $\therefore$  Income =  $\text{Rs. } 1740$  thousand

60. (e); Expenditure of businessman A in 2004=260  
 Expenditure of businessman A in 2008=560  
 $\therefore$  Percentage increase =  $\frac{560-260}{260} \times 100\% = \frac{300}{260} \times 100\%$   
 $= \frac{1500}{13}\% = 115\frac{5}{13}\%$

61. (c); Average expenditure of businessman B among all the given years together  
 $= \frac{370+500+550+300+450}{5} = \frac{2170}{5} = 434$

62. (c); Expenditure of businessman A in year 2009 =  $560 + 560 \times \frac{5}{100} = 560 + 25 = 588$   
 Expenditure of businessmen B in year 2009 =  $450 + 450 \times \frac{6}{100}$   
 $= 450 + 27 = 477$   
 Expenditure of businessman C in year 2009 =  $300 + 300 \times \frac{12}{100} = 300 + 36 = 336$   
 $\therefore$  Total expenditure of all three businessmen in year 2009 =  $588 + 477 + 336 = 1401$

63. (c) Required percentage increase =  $\frac{3250-2250}{2250} \times 100$

$$= \frac{1000}{2250} \times 100 = 44.44\%$$

64. (b); Ratio for the year  
 2010,  $\frac{100}{2000} = 0.05$   
 2011,  $\frac{150}{2500} = 0.06$   
 2012,  $\frac{125}{2250} = 0.055$   
 2013,  $\frac{150}{2750} = 0.054$   
 2014,  $\frac{175}{3250} = 0.053$

Hence, it is highest for 2011.

65. (d); Total production of all given three plants in 2013 =  $250 + 150 + 255 = 625$  million tonne

$$\therefore \text{Required percentage} = \frac{625}{2750} \times 100 = 22.72\%$$

66. (c); By visualization, it is 0 (zero), i.e. lowest for 2012.

67. (c); Let  $x$  be the volume. So, the cost of training of  $x$  candidates in both of these should be the same for indifference between the two options  
 i.e.  $2 \text{ lakh} + 1000x = 3.2 \text{ lakh} + 750x$   
 $250x = 1.2 \text{ lakh}$

$$\therefore x = \frac{120000}{250} = 480$$

68. (b); Let  $x$  be the value, then,  
 $3.2 \text{ lakh} + 750x = 5 \text{ lakh} + 500x$   
 $250x = 1.8 \text{ lakh}$   
 $\therefore x = 720$

69. (d); Let  $x$  be the volume. Then,  
 $2 \text{ lakh} + 1000x = 5 \text{ lakh} + 500x$   
 $500x = 3 \text{ lakh}$   
 $\therefore x = 600$

70. (c); Total sales =  $1200 \times 1250 = 15$  lakh  
 Total cost (for all 3 levels) =  $5 + 500 \times 1200 = \text{Rs. } 11$  lakh  
 $\therefore$  Profit = Total sales - Total cost  
 $= 15 - 11 = \text{Rs. } 4$  lakh

71. (3) the pattern of series is:

$$\begin{aligned} 66 - 1.5 &= 64.5 \\ 64.5 - 3.7 &= 60.8 \\ 60.8 - 5.9 &= 54.9 \\ 54.9 - 7.11 &= 47.79 \\ 47.79 - 9.13 &= 38.66 \\ 38.66 - 11.15 &= 27.51 \\ \mathbf{27.51 - 13.17} &= \mathbf{14.34} \end{aligned}$$

Digit of before decimal and after decimal both are increased by 2 digit.

72. (2) The pattern of series is:

$$\begin{aligned} (4 + 2^2) \times 13 &= 104 \\ (104 + 4^2) \times 11 &= 1320 \\ (1320 + 6^2) \times 9 &= 12204 \\ (12204 + 8^2) \times 7 &= 85876 \\ \mathbf{(85876 + 10^2) \times 5} &= \mathbf{429880} \end{aligned}$$

73. (5) The pattern of series is:

$$\begin{aligned} 7 \times 3.5 &= 24.5 \\ 7 \times 4.6 &= 32.2 \end{aligned}$$

$$7 \times 5.7 = 39.9$$

$$7 \times 6.8 = 47.6$$

$$7 \times 7.9 = 55.3$$

$$7 \times 8.10 = 56.7$$

74. (4) The pattern of series is:

$$15 \times 1 = 15$$

$$15 \times 1.2 = 18$$

$$18 \times 2.2 = 39.6$$

$$39.6 \times 3.4 = 134.64$$

$$134.64 \times 5.6 = 753.984$$

$$753.984 \times 9.0 = 6785.856$$

75. (5) The pattern of series is:

$$1 + 1 = 2$$

$$2 + 3 = 5$$

$$5 + 5 = 10$$

$$10 + 7 = 17$$

$$17 + 9 = 28$$

$$28 + 11 = 41$$

$$41 + 13 = 58$$

$$58 + 17 = 77$$

76. (1); I.  $\sqrt{1225x} + \sqrt{4900} = 0$

$$35x + 70 = 0$$

$$\therefore x = \frac{-70}{35} = -2$$

$$\text{II. } (81)^{\frac{1}{4}} * y + (343)^{\frac{1}{3}} = 0$$

$$3 * y + 7 = 0$$

$$\therefore y = \frac{-7}{3}$$

Hence,  $x > y$

77. (3); I.  $\frac{18}{x^2} + \frac{6}{x} + \frac{12}{x^2} = \frac{8}{x^2}$

$$18 + 6x + 12 = 8$$

$$\therefore 6x = 8 - 30 = -22$$

$$x = -\frac{11}{3}$$

$$\text{II. } y^3 + 9.68 + 5.64 = 16.95$$

$$\therefore y^3 = 16.95 - 15.32$$

$$\therefore y = \sqrt[3]{1.63}$$

$$= 1.1768 \approx 1.18$$

$$\therefore x < y$$

78. (5); I.  $x^2 = \frac{(2)^2 + (11)^3}{6} = \frac{4 + 1331}{6} = \frac{1335}{6} = \frac{445}{2}$

$$\therefore x = \pm \sqrt{\frac{445}{2}} \approx \pm 14.92$$

$$\text{II. } 4y^3 = -(589 \div 4) + 5y^3$$

$$\therefore 5y^3 - 4y^3 = \frac{589}{4} \Rightarrow y = \sqrt[3]{\frac{589}{4}} = 5.28$$

$\therefore$  Hence, No relation

79. (2); I.  $12x^2 + 11x + 12 = 10x^2 + 22x$

$$2x^2 - 11x + 12 = 0$$

$$(2x - 3)(x - 4) = 0$$

$$\therefore x = \frac{3}{2}, 4$$

$$\text{II. } 13y^2 - 18y + 3 = 9y^2 - 10y$$

$$4y^2 - 8y + 3 = 0$$

$$(2y - 1)(2y - 3) = 0$$

$$\therefore y = \frac{1}{2}, \frac{3}{2}$$

Hence,  $x \geq y$

80. (4); I.  $\frac{x^{\frac{7}{5}}}{9} = \frac{169}{x^{\frac{3}{5}}}$

$$x^{\frac{7+3}{5}} = 9 \times 169$$

$$x^2 = 9 \times 169$$

$$\therefore x = \pm 3 \times 13 = \pm 39$$

$$\text{II. } y^{\frac{1}{4}} \times y^{\frac{1}{4}} \times 7 = \frac{273}{y^{\frac{1}{2}}}$$

$$y^{\frac{1}{2}} \times y^{\frac{1}{2}} = \frac{273}{7}$$

$$\therefore y = 39$$

Hence,  $x \leq y$

81. (a); Let the amount in Equity funds in the original amount be Rs.  $5x$

$$\therefore \text{Profit at the end of 1st year} = 9x \times \frac{30}{100} = \text{Rs. } 2.7x$$

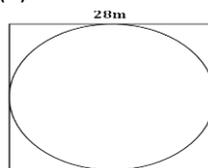
$$\therefore \text{Equity fund at the end of 1st year} = \frac{7 \times 11.7x}{13}$$

$$\therefore \frac{7 \times 11.7x}{13} = 94500$$

$$\therefore x = 15000$$

$\therefore$  Amount in Equity Funds in the original amount =  $15000 \times 5 = \text{Rs. } 75,000$

82. (d)



$$\text{Reqd. Area} = 28 \times 28 - \frac{22}{7} \times 14 \times 14$$

$$= 784 - 616$$

$$= 168 \text{ m}^2$$

83. (c); Let, Amit's speed is  $x$  key depression per hour.

$\therefore$  Sujit's speed per hour (key depressions) = 80% of  $x$

$$= \frac{8}{100} \times x = \frac{4x}{5}$$

As per questions,

$$\left(x + \frac{4x}{5}\right) \times 8 \times 5 = 576000$$

$$72x = 576000$$

$$x = 8000$$

84. (c); If the total amount earned be Rs.  $x$

$$\text{Then } \frac{5x}{8} = 45 \times 25000$$

$$\therefore x = \text{Rs. } 18 \text{ lakh}$$

85. (e); Let the C.P. be Rs.  $x$

$$\therefore \text{M.P.} = \text{Rs. } \frac{130x}{100}$$

$$\therefore \text{S.P.} = \frac{13x}{100} \times \frac{90}{100}$$

$$= \text{Rs. } \frac{117x}{100}$$

$$\therefore \% \text{profit} = \frac{\frac{117x}{100} - x}{x} \times 100 = 17$$

86. (b);  $\therefore 1414.4 = P \left[ \left(1 + \frac{8}{100}\right)^2 - 1 \right]$

$$= P \times (1.1664 - 1)$$

$$P = \frac{1414.4}{0.1664}$$

= Rs. 8500

∴ Amount = 8500 + 1414.4 = Rs. 9914.4

87. (a) As per question,

∴ Work of 2 men for 1 day =  $\frac{1}{4}$

Work of 4 women for 1 day =  $\frac{1}{4}$

Work of 10 children for 1 day =  $\frac{1}{2}$

∴ Work of (2 men+4 women+10 children) together for 1 day =  $\frac{1}{4} + \frac{1}{4} + \frac{1}{2} = 1$

∴ (2 men+ 4 women+ 10 children) together will complete the work in 1 day.

88. (a); Let the monthly salary of Ms. Deepti be Rs.  $x$

∴  $x \times \frac{11}{100} = 5236$

∴  $x = \frac{5236 \times 100}{11}$

=Rs. 47600

∴ Total annual amount invested

= 47600  $\left(\frac{11}{100} + \frac{19}{100} + \frac{7}{100}\right) \times 12$

= Rs. 17612 × 12

= Rs. 2,11,344

89. (d); Let the shares of A, B, C and D be Rs.  $2x$ ,  $3x$ ,  $7x$  and  $11x$  respectively.

∴  $7x - 2x = 2755$

∴  $x = \frac{2755}{5} = 551$

∴ Shares of B and D together =  $(3 + 11)x$

=  $14 \times 551$

= Rs. 7714

90. (b) Total CP =  $150 \times 250 + 2500 = 40,000$

Total SP = M.P. × 95% × 150 = 45,600

∴ Profit% =  $\frac{(45,600 - 40,000)}{40,000} \times 100 = 14\%$

91. (B) let decimal digit be 'x' and unit digit be 'y'

**From I.**  $10x + y + 9 = 10y + x$

$x + 1 = y$

**From II.**  $x + y = 7$

**From III.**

$x \sim y = 1$  or  $y \sim x = 1$

**Hence, by only I and II.** We get the answer.

92. (C) By combining all the three statements together, we can get the required answer.

93. (C) Let length of train be 'l' m. and speed be 'v' m/s

Now, From I.  $\frac{l+300}{v} = 21$

From II.  $\frac{l+l}{v} = 192 \rightarrow \frac{l}{v} = 96$

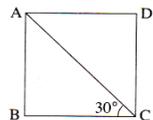
From III.  $\frac{l}{v} = 9$

Now, it is clear that we can get the value of 'l' and 'v' using

**Only I and either II or III.**

94. (E) From I.  $2(L + B) = 60$

$L + B = 30$  .... (i)



From II. In  $\triangle ABC$ ,

$\tan 30^\circ = \frac{L}{B}$

$\Rightarrow L : B = \sqrt{3} : 1$

**Combining statements I and II**, we can get the values of L and B, i.e.,

$L = 19m$ ,  $B = 11m$  (Approx.)

∴ Area of rectangle =  $19 \times 11 = 209 m^2$

**From III,**

Cost = Rs. 125 per  $m^2$

∴ All the three statements I, II and III together are necessary for answering the question.

95. (D) **From I.**

**Marks in (English + history + geography) =  $65 \times 3 = 195$**

**From II.**

English  $\sim$  history = 15

**From III.**

Marks of (Geography + Maths) = 140

Since, No relation between **Maths, history and English** is given nor we create from the given information.

Hence, all I, II and III together, the answer cannot be determined.

96. (b)  $\sqrt{?} + 74^2 = \sqrt{11449} \times \sqrt{6241} - 54^2$

$\sqrt{?} + 5476 = 107 \times 79 - 2916$

$\sqrt{?} = 8453 - 2916 - 5476$

$\sqrt{?} = 61$

hence,  $? = 61^2 = 3721$

97. (c)  $? = (3\sqrt{8} + \sqrt{8}) \times (8\sqrt{8} + 7\sqrt{8}) - 98$

$? = 4\sqrt{8} \times 15\sqrt{8} - 98$

$? = 60 \times 8 - 98 = 480 - 98 = 382$

98. (a);  $? = 5883 = 3463 \times 295 - 18611$

$? + 5883 = 1021585 - 18611$

∴  $? = 1002974 - 5883 = 997091$

99. (e)  $? = \frac{28}{65} \times \frac{195}{308} + \frac{39}{44} + \frac{5}{26}$

$= \frac{3}{11} + \frac{39}{44} + \frac{5}{26}$

$= \frac{156+507+110}{572} = \frac{773}{572} = 1 \frac{101}{286}$

100. (c)  $? + 1147.69 = (23.1)^2 + (48.6)^2 - (39.8)^2$

$? = 533.61 + 2361.96 - 1584.04 - 1147.69$

$? = 2895.57 - 2731.73$

$? = 163.84$

101. (2); Refer to the second paragraph of the passage.

102. (4); Refer to the last line of the first paragraph, the second paragraph and the last line of the passage.

103. (3); "Though crushed, it reminded the British vividly that they were a tiny ethnic group who could not rule a gigantic subcontinent without the support of important locals"

104. (1); "The white man's burden came up as a new moral rationale for conquest. It was supposedly for the good of the conquered"

105. (3); Refer to the fifth paragraph of the passage.

106. (5); **proclaim**

- Meaning-** to announce officially or publicly. So, deny is the word which is opposite in meaning to it.
107. (5); **debtor**  
**Meaning-** a person who owes a creditor. So, mortgagee is the word which is opposite in meaning to it.
108. (3); **hypocrisy**  
**Meaning-** pretending to have qualities or beliefs that you do not have. So, honesty is the word which is opposite in meaning to it.
109. (1); **imperialism**  
**Meaning-** a policy of extending your rule over foreign countries. So, development is the word which is similar in meaning to it.
110. (1); **fresh**  
**Meaning-** recently made, produced, or harvested. So, new is the word which is similar in meaning to it.
111. (3); Health and Nutrition services, Variable food services are the disparities that states are facing in the national framework.
112. (5); "GNR assesses progress in reducing malnutrition for all 193 countries"
113. (1); Read first two lines of the passage.
114. (3); "No good reason for this other than an inability or an unwillingness to invest in changing ground realities, for everyone and everywhere"
115. (5); "Food provided by the Integrated Child Development Services reaches barely 1 in 5 children in Uttar Pradesh but over 90 per cent in Odisha. Less than 33 per cent of children in Nagaland are fully immunized. Close to 80 per cent defecate in the open in Odisha".
116. (3); **Persistent**  
**Meaning:** continuing to exist or occur over a prolonged period. So, interrupted is the word which is opposite in meaning to it.
117. (4); **Diverse**  
**Meaning:** showing a great deal of variety. So, similar is the word which is opposite in meaning to it.
118. (5); **Mandate**  
**Meaning:** an official order or instruction to do something. So, breach is the word which is opposite in meaning to it.
119. (3); **Imperative**  
**Meaning:** of vital importance; crucial. So, obligatory is the word which is similar in meaning to it.
120. (4); **Condone**  
**Meaning:** To overlook, forgive, or disregard (an offense) without protest or censure. So, forgive is the word which is similar in meaning to it.
121. (5)
122. (1); Replace 'of what had happened' with 'of what has happened' as a sentence starts in present tense should stay in present tense.
123. (3); Replace 'due to lack of visible' with 'due to lack of visibility' as it conveys the proper meaning of the sentence.
124. (2); Replace 'but it took almost five hours' with 'but it took nearly five hours' as it makes sentence structure grammatically correct.
125. (2); Replace 'is all set for transformation to' with 'is all set for transformation into' as into is used to show a change in state.
126. (3); 'match, challenge' is the correct use.  
**Match-** a person or thing that is equal to another in quality or strength.  
**Challenge-** a call to someone to participate in a competitive situation or fight to decide who is superior in terms of ability or strength.
127. (1); 'cited, reason' is the correct use.  
**Cited-** refer to (a passage, book, or author) as evidence for.  
**Reason-** a cause, explanation, or justification for an action or event.
128. (5); 'escape, innocent' is the correct use.  
**Escape-** to break free, to get out of a situation you don't want to be in.  
**Innocent-** not guilty of a crime or offence.
129. (1); 'setting, improve' is the correct use.  
**Setting-** the place where something is positioned or where an event takes place.  
**Improve-** make or become better.
130. (4); 'behaviour, conclusion' is the correct use.  
**Behavior-** the way in which one acts or conducts oneself, especially towards others.  
**Conclusion-** the end or finish of an event, process, or text.
131. (1); 'Your over-dependence on' is the correct usage. As 'dependent' is an adjective, its noun form will be used as a subject.
132. (5); No error
133. (4); The word 'indifferently' has wrongly been used. It should be replaced with its noun form 'indifference'.
134. (1); 'Everybody' is a singular noun. Hence, the correct verb should be 'knows', not 'know'
135. (5); No error  
**For question (136-140);** The correct sequence to form meaningful paragraph is **FCAEDB**.
136. (4); B
137. (3); E
138. (2); D
139. (1); F
140. (1); A
141. (2)                      142. (1)                      143. (3)                      144. (5)
145. (1)                      146. (4)                      147. (2)                      148. (3)
149. (1)                      150. (5)

## IBPS SO-HR PRACTICE SET

1. According to Fiedler's Contingency Model of Leadership, which one of the following is a situational variable?
  - a. Leader " Member relationship
  - b. Organisational System
  - c. Degree of task structure
  - d. Leader's position power
  - e. None of the above
2. The right sequence of steps in Kurt Lewin's change procedure is
  - a. Unfreezing " Moving " Freezing
  - b. Moving " Unfreezing " Freezing
  - c. Unfreezing " Freezing " Moving
  - d. Freezing " Moving " Unfreezing
  - e. None of the above
3. Which of the following is not a traditional method of organizational development ?
  - a. Survey feedback
  - b. Sensitivity training
  - c. Process consultation
  - d. Managerial grid
  - e. None of the above
4. Characteristics of Industrial Relations do not include :
  - a. Industrial Relations are outcome of employment relationship in an industrial enterprise.
  - b. Industrial Relations promote the skills and methods of adjustment and co-operation with each other.
  - c. Industrial Relations create complex rules and regulations to maintain cordial relations.
  - d. Industrial Relations system creates an environment of distrust and conflict.
  - e. None of the above
5. Who are not the Actors of Industrial Relations?
  - a. Workers and their organizations
  - b. Employers and their organizations
  - c. Community and cultural associations
  - d. Government and the role of the State
  - e. None of the above
6. Which of the following is a machinery for settlement of industrial disputes ?
  - a. Indian Labour Conference
  - b. Joint Management Council
  - c. Industrial Tribunal
  - d. Standing Labour Committees
  - e. None of the above
7. Which approach to job design has key element called the task idea to job specialization?
  - (a) Engineering Approach
  - (b) Human Relations
  - (c) Socio technical Approach
  - (d) Job characteristics Approach
  - (e) None of these
8. Which of the following trends in the employment relations in the new economic era is not correct ?
  - a. Declining stability and security
  - b. Declining labour intensity
  - c. No shift from contract of service to contract of service
  - d. Declining mutual commitment
  - e. None of the above
9. Premature evaluation is a type of
  - a. semantic barrier
  - b. psychological barrier
  - c. organisational barrier
  - d. personal barrier
  - e. none of the above
10. Which of the following is not a feature of systems approach ?
  - a. A system is a combination of parts
  - b. Parts and sub-parts are related to one another
  - c. It is not necessary for a system to have a boundary
  - d. System transforms inputs into outputs
  - e. None of the above
11. Which of the following organizations is a two-dimensional structure ?
  - a. Functional structure
  - b. Matrix structure
  - c. Line structure
  - d. Divisional structure
  - e. None of the above
12. Where do the following activities fall in Kurt Lewin's model of change process ?
  - a. Unfreezing
  - b. Moving
  - c. Refreezing
  - d. None of the above
  - e. All of the above
13. The scope of industrial relations does not include
  - a. Employer and Employee relations
  - b. Employer and Trade Union relations
  - c. Employer, Employee and Trade Union relations.
  - d. Employer and Customer relations
  - e. None of the above
14. This is a barrier to advancement to the higher levels of the organisation for women and minorities-
  - (a) Iron Gate
  - (b) Glass ceiling
  - (c) Bench Mark
  - (d) Diversity Programme
  - (e) None of these
15. Which of the following is not an adjudication machinery under the Industrial Disputes Act ?
  - a. Labour Court
  - b. Court of Enquiry
  - c. Industrial Tribunal
  - d. National Tribunal
  - e. None of the above
16. As a result of the New Economic Policy which of the following has been badly affected ?
  - a. Trade Unions
  - b. Collective Bargaining
  - c. Strikes
  - d. All the above
  - e. None of the above
17. Which of the following is not a tripartite body ?
  - a. Indian Labour Conference
  - b. Joint Management Councils
  - c. Standing Labour Committee

- d. Wage Boards e. None of the above
18. Which of the following is not a part of the structure of Trade Union in India ?  
 a. Craft Union b. Industrial Union  
 c. Company Union d. Federations  
 e. None of the above
19. The basic function of trade union is  
 a. To protect and promote the interest of the workers  
 b. Acquiring the control of industry by workers  
 c. Imbibing sincerity and discipline in workers  
 d. To provide cultural and recreational facilities.  
 e. None of the above
20. Ravindra Verma was the Chairman of  
 a. Royal Commission on Labour  
 b. First National Commission on Labour  
 c. Second National Commission on Labour  
 d. Labour Investigation Committee  
 e. None of the above
21. Which of the following aims to check inter and intra union rivalry in India ?  
 a. The Trade Union Act  
 b. The Code of Discipline in Industry  
 c. The Inter Union Code of Conduct.  
 d. All the above  
 e. None of the above
22. \_\_\_\_\_ are consistent with recent efforts by companies to reduce costs, cut overhead, speed up decision making, increase flexibility, get closer to customers, and empower employees.  
 a. Wider spans of control b. Narrower spans of control  
 c. Matrix structures d. Simple structures  
 e. None of the above
23. Which of the following is not a function of human resource management ?  
 a. Planning b. Organising  
 c. Directing d. Accounting  
 e. None of the above
24. Moonlighting means  
 a. Working simultaneously in two organisations  
 b. Working under moonlight.  
 c. Working in the night.  
 d. Encouraging employee to improve productivity  
 e. None of the above
25. Which of the following is called a negative process ?  
 a. Recruitment b. Selection c. Induction  
 d. Performance Appraisal e. None of the above
26. The term "conjunction" is a state of relationship under which the parties, instead of offering their best, offer the least in the absence of which the relationship will break, is developed by  
 a. Ian Clegg b. Neil W Chamberlain  
 c. Kochan d. E Durkheim  
 e. None of the above
27. In ID Act, 1947, which one of the following is not a adjudication machinery:  
 a. Labour Court b. Industrial tribunal  
 c. National Tribunal d. Court of enquiry  
 e. None of the above
28. Which one of the following does not come under the scheme of workers' participation in management in 1975 & 1977?  
 a. Joint Management council  
 b. Shop Council c. Joint Council  
 d. Unit Council e. None of the above
29. The primary function of ILO is to formulate the international labour standards in the shape of  
 a. Convention only b. Recommendations only  
 c. Both a & b d. Either a or b  
 e. None of the above
30. The Bombay mill hands association under the president ship of N M Lokhande which is often referred to as the starting point of the Indian labour movement, was established in  
 a. 1878 b. 1879 c. 1890  
 d. 1891 e. None of the above
31. Which of the following is not regarded as trade union weapon?  
 a. Strike b. Check off c. Picketing  
 d. Boycott e. None of the above
32. Which of the following is not the long term objective of trade union?  
 a. Establishment of Socialist Society  
 b. Nationalization of industries  
 c. Parliament of proletariat  
 d. Higher wages & Short hours of work  
 e. None of the above
33. The first union led by Maniben Kara & Kamala Sinha (Two women) in india was  
 a. HMS b. INTUCc. AITUC  
 d. BMS e. None of these
34. According to factory act 1948, which of the following is correct?  
 a. 8 hours a day and 48 hours a week  
 b. 9 hours a day and 54 hours a week  
 c. 9 hours a day and 48 hours a week  
 d. 8 hours a day and 54 hours a week  
 e. None of the above
35. Which of the following benefits is not found under the employees state insurance act 1948?  
 a. Sickness Benefit b. Maternity benefit  
 c. Dependent's Benefit d. Children's allowances  
 e. None of the above
36. Which of the following is based on contributory principle?  
 a. Maternity benefit act 1961  
 b. ESI act 1948  
 c. Workmen's compensation act 1923  
 d. Old age pension scheme  
 e. None of the above

37. The Indian constitution is amended to incorporate which of the following provision?  
 a. Payment of bonus act  
 b. Workers participation in management  
 c. Provision of gratuity  
 d. None of the above e. Both a & b
38. Which of the following legislations makes provision of 240 days service equivalent to one year continuous service  
 a. The payment of wages act 1948  
 b. The ESI Act c. The industrial dispute act  
 d. The minimum wages act e. None of the above
39. Employment Exchanges (Compulsory notification of vacancies act 1959 and apprenticeship act 1961 represent which of the following types of labour legislation  
 a. Protective Legislation b. Social Security legislation  
 c. None of the above d. All of the above  
 e. Both a & b
40. An employer has submitted Draft Standing Orders to the certifying officer for certification. Which of the following will apply till the final certified standing orders become enforceable?  
 a. Nothing will apply b. Model Standing Orders  
 c. Certified Standing Order of similar organization in that locality  
 d. It will be decided by the employer  
 e. None of the above
41. There shall be delegation of authority in the welfare fields, either by election to committees, or by proper nomination, according to  
 a. Principle of Timeliness.  
 b. Principle of Accountability  
 c. Principle of Evaluation and Assessment  
 d. Principle of Responsibility  
 e. None of the above
42. The need for imparting necessary education to workers in India had been emphasised first by  
 a. The Royal Commission on Labour  
 b. The Indian Industrial Commission  
 c. The Labour Investigation Committee  
 d. None of the above  
 e. Both a & b
43. As per the Factories' Act, 1948, a crèche will be provided in Factories where more than  
 a. 30 unmarried women are employed  
 b. 30 married women are employed  
 c. 30 women are employed  
 d. None of the above  
 e. All of the above
44. Which of the following is an agency for providing labour welfare facilities in Factories?  
 a. Management b. Trade Union c. Government  
 d. NGO e. None of the above
45. Which of the following is not included under intra-mural labour welfare facilities ?  
 a. Canteen b. Crache c. Hospitals  
 d. Shelter, Rest rooms e. None of the above
46. Which of the following is not a characteristic of labour market ?  
 a. Same wage rate  
 b. More sellers than buyers  
 c. Heterogeneity in labour services  
 d. Limited mobility of labour  
 e. None of the above
47. Which of the following factors affect supply of labour ?  
 a. Population and Labour Force Participation Rate  
 b. Skill, Experience and Job Qualification  
 c. Mobility of Labour and Organization of Buyers and Sellers  
 d. All the above  
 e. None of the above
48. Which of the following cannot be said to be a type of wage differential ?  
 a. Occupational Wage Differential  
 b. Geographical Wage Differential  
 c. Inter-industry Wage Differential  
 d. National Wage Differential  
 e. None of the above
49. Fixing lower retirement age for workers will result in  
 a. increased supply of labour  
 b. reduced supply of labour  
 c. will have no effect on supply of labour  
 d. all of the above  
 e. None of the above
50. Which of the following industries lead to seasonal unemployment ?  
 a. Sugar industry b. Construction industry  
 c. Ice-cream industry d. All the above  
 e. None of the above

**Answer Key**

Q.	Ans.								
1	b	11	b	21	d	31	b	41	b
2	a	12	e	22	a	32	d	42	a
3	c	13	d	23	d	33	c	43	c
4	d	14	b	24	a	34	c	44	a
5	c	15	b	25	d	35	d	45	c
6	c	16	d	26	d	36	b	46	c
7	a	17	b	27	d	37	b	47	d
8	c	18	d	28	a	38	c	48	d
9	b	19	a	29	c	39	b	49	a
10	c	20	c	30	c	40	d	50	d

## IBPS SO- MARKETING PRACTICE SET

1. All of the following questions EXCEPT one would be considered to be forms of information needs probes. Which one?
  - a. What decisions do you regularly make?
  - b. What information do you need to make decisions?
  - c. What data analysis programs would you want?
  - d. What magazines and trade reports would you like to see on a regular basis?
  - e. What products would be most closely matched to consumer needs?
2. \_\_\_consists of people, equipment, and procedures to gather, sort, analyze, evaluate, and distribute needed, timely, and accurate information to marketing decision makers.
  - a. A marketing information system
  - b. A marketing research system
  - c. A marketing intelligence system
  - d. A promotional campaign
  - e. A marketing database
3. The company's marketing information system should be a cross between what managers think they need, what managers really need, and \_\_\_\_\_.
  - a. what the marketing research department is able to do
  - b. what consumers are willing to share
  - c. what the competition is doing
  - d. what is acceptable industry practice
  - e. what is economically feasible
4. A \_\_\_\_\_ is a direction or sequence of events that has some momentum and durability; the shape of the future is revealed and many opportunities are provided.
  - a. fad
  - b. fashion
  - c. trend
  - d. megatrend
  - e. style
5. More than any other group, the \_\_\_\_\_ cohort accepts cultural diversity and puts personal life ahead of work life.
  - a. World War II
  - b. postwar
  - c. leading-edge baby boomer
  - d. trailing-edge baby boomer
  - e. Generation X
6. The 21st century saw \_\_\_\_\_ markets grow more rapidly again due to a higher birth rate, a lower death rate, and rapid growth from foreign immigration.
  - a. suburban
  - b. urban
  - c. rural
  - d. coastal
  - e. secondary
7. Consumer expenditures are affected by \_\_\_\_\_.
  - a. savings
  - b. debt
  - c. credit availability
  - d. all of the above
  - e. none of the above
8. People vary in their attitudes toward their society. \_\_\_\_\_ usually live more frugally, drive smaller cars, and wear simpler clothing.
  - a. Makers
  - b. Escapers
  - c. Seekers
  - d. Changers
  - e. Developers
9. People vary in their attitudes toward society and react accordingly. \_\_\_\_\_ are a major market for movies, music, surfing, and camping.
  - a. Makers
  - b. Preservers
  - c. Escapers
  - d. Changers
  - e. Developers
10. With respect to the shortage of raw materials, air and water are classified as \_\_\_\_\_ resources. However, as we know, problems are beginning to plague both our air and water quality.
  - a. infinite
  - b. near finite
  - c. finite renewable
  - d. finite nonrenewable
  - e. absolute
11. The task of any business is to deliver \_\_\_\_\_ at a profit.
  - a. customer needs
  - b. products
  - c. customer value
  - d. products and services
  - e. improved quality
12. In a hypercompetitive economy such as ours, a company can win only by fine-tuning the value delivery process and choosing, providing, and \_\_\_\_\_ superior value.
  - a. communicating
  - b. selecting target markets with
  - c. composing
  - d. developing
  - e. researching
13. The traditional view of marketing is that the firm makes something and then \_\_\_\_\_ it.
  - a. markets
  - b. sells
  - c. distributes
  - d. prices
  - e. services
14. Procurement, technology development, human resource management, and firm infrastructure are handled in certain specialized departments and are called \_\_\_\_\_.
  - a. materials handling
  - b. support activities
  - c. inventory activities
  - d. primary activities
  - e. benchmark activities
15. The firm should estimate its competitors' costs and performances as \_\_\_\_\_ against which to compare its own costs and performance.
  - a. competition
  - b. standards
  - c. challenges
  - d. benchmarks
  - e. moveable standards
16. To respond effectively and provide value delivery, the company requires \_\_\_\_\_ to integrate major business processes within a single family of software modules.
  - a. human resource management
  - b. internal auditing management
  - c. internal resource management
  - d. strategic management
  - e. marketing management
17. With respect to value delivery, \_\_\_\_\_ allows the company to handle complex relationships with its trading partners to source, process, and deliver products.
  - a. a value matrix
  - b. a global distribution policy
  - c. a business development strategy
  - d. business partnership management
  - e. total quality management
18. Which of the following is one of the four planning activities undertaken by all corporate headquarters?
  - a. Makers
  - b. Preservers
  - c. Escapers
  - d. Changers
  - e. Developers

- a. defining the corporate mission  
 b. establishing strategic business units  
 c. assigning resources to each SBU  
 d. assessing growth opportunities  
 e. all of the above
19. A clear, thoughtful mission statement provides employees with a shared sense of purpose, direction, and \_\_\_\_\_.  
 a. profitability      b. target market feasibility  
 c. opportunity      d. continuous improvement  
 e. quality products
20. Most marketing plans cover \_\_\_\_\_.  
 a. one year      b. two years      c. three years  
 d. four years      e. five years
21. \_\_\_\_\_ takes place when at least one party to a potential exchange thinks about the means of achieving desired responses from other parties.  
 a. Marketing management      b. Forecasting  
 c. Segmentation      d. Targeting      e. Distribution
22. Marketing management is \_\_\_\_\_.  
 a. managing the marketing process  
 b. monitoring the profitability of the company's products and services  
 c. selecting target markets  
 d. developing marketing strategies to move the company forward  
 e. the art and science of choosing target markets and getting, keeping, and growing customers through creating, delivering, and communicating superior customer value
23. In business markets, advertising can play a role, but a stronger role may be played by the sales force, \_\_\_\_\_, and the company's reputation for reliability and quality.  
 a. brand image      b. distribution      c. promotion  
 d. price      e. performance
24. Global marketers must decide \_\_\_\_\_.  
 a. which countries to enter  
 b. how to enter each country (as an exporter, licensor, joint venture partner, contract manufacturer, or solo manufacturer)  
 c. how to adapt their product and service features to each country  
 d. how to price their products in different countries  
 e. all of the above
25. Mohan Sawhney has proposed the concept of \_\_\_\_\_ to describe a cluster of complementary products and services that are closely related in the minds of consumers but are spread across a diverse set of industries.  
 a. metamarket      b. vertical integration  
 c. horizontal integration      d. betamarket  
 e. synchronized marketing
26. The \_\_\_\_\_ process consists of analyzing marketing opportunities, selecting target markets, designing marketing strategies, developing marketing programs, and managing the marketing effort.
- a. marketing planning      b. strategic planning  
 c. market research      d. opportunity analysis  
 e. share of customer
27. Managers of \_\_\_\_\_-oriented businesses concentrate on achieving high production efficiency, low costs, and mass distribution.  
 a. selling      b. product      c. production  
 d. marketing      e. consumer
28. The feasibility of companies dealing with customers one at a time has risen as a result of advances in \_\_\_\_\_, computers, the Internet, and database marketing software.  
 a. improved communication flow  
 b. information technology  
 c. just-in-time manufacturing  
 d. factory customization  
 e. customer-centered strategies
9. Holistic marketing incorporates \_\_\_\_\_, an understanding of broader concerns in the ethical, environmental, legal, and social context of marketing activities.  
 a. safe product design      b. cultural marketing  
 c. social responsibility marketing  
 d. cross-functional teams      e. direct-sales policies
30. The \_\_\_\_\_ holds that the organization's task is to determine the needs, wants, and interests of target markets and to deliver the desired satisfactions more effectively and efficiently than competitors in a way that preserves or enhances the consumer's and the society's well-being.  
 a. customer-centered business      b. focused business model  
 c. societal marketing concept  
 d. ethically responsible marketing manager  
 e. production-centered business
31. The \_\_\_\_\_ consists of all the organizations that acquire goods and services used in the production of other products or services that are sold, rented, or supplied to others.  
 a. business market      b. consumer market  
 c. e-commerce market      d. global market  
 e. supplier market
32. Business markets differ significantly consumer markets in that business markets possess all of the following characteristics EXCEPT \_\_\_\_\_.  
 a. fewer, larger buyers  
 b. close supplier–customer relationship  
 c. professional purchasing      d. inverted demand  
 e. multiple sales calls
33. Ultimately, the amount of steel sold to General Motors depends on the consumer's demand for GM cars and trucks. From the standpoint of the steel manufacturer, which of the following demand forms is most pertinent?  
 a. Derived demand      b. Inelastic demand  
 c. Geographic demand      d. Relational demand  
 e. Static demand
34. The business buyer makes the fewest decisions in the \_\_\_\_\_.  
 a. modified rebuy      b. regular buy      c. straight rebuy

- d. new rebuy. new task
35. The fundamental determinant of a person's wants and behavior is the person's \_\_\_\_\_.  
 a. psyche                      b. national origin    c. culture  
 d. peer group                e. family tree
36. A child growing up in the United States is exposed to all of the following values EXCEPT \_\_\_\_\_.  
 a. achievement and success                      b. activity  
 c. efficiency and practicality  
 d. the importance of the group in daily life                e. freedom
37. Consumers often choose and use brands that have a brand personality consistent with how they see themselves, also known as the \_\_\_\_\_.  
 a. actual self-concept                      b. ideal self-concept  
 c. others' self-concept                      d. prohibitive self-concept  
 e. suggestive self-concept
38. \_\_\_\_\_ portrays the "whole person" interacting with his or her environment.  
 a. Attitude                      b. Reference group                      c. Lifestyle  
 d. Culture                      e. Subculture
39. Brand associations consist of all the brand-related thoughts, feelings, perceptions, images, experiences, beliefs, attitudes, and so on that become linked to the brand \_\_\_\_\_.  
 a. stimulus                      b. link                      c. connection  
 d. personality                      e. node
40. The five-stage model of the consumer buying process includes all of the following stages EXCEPT \_\_\_\_\_.  
 a. problem recognition                      b. information search  
 c. social interaction                      d. purchase decision  
 e. postpurchase behavior
41. \_\_\_\_\_ are adept at building customer relationships, not just products; they are skilled in market engineering, not just product engineering.  
 a. Profit-centered companies  
 b. Customer-centered companies  
 c. Production-centered companies  
 d. Sales-centered companies  
 e. Promotion-centered companies
42. The opening vignette on Ritz-Carlton shows that successful marketers are the ones that fully \_\_\_\_\_.  
 a. understand promotional strategy  
 b. diversify their product line  
 c. divorce themselves from a production mentality  
 d. satisfy their customers profitably  
 e. understand the sales concept
43. Total customer benefit is the perceived monetary value of the bundle of economic, functional, and \_\_\_\_\_ benefits customers expect from a given market offering.  
 a. psychological                      b. intangible                      c. realized  
 d. fabricated    e. advertised
44. The bundle of costs customers expect to incur in evaluating, obtaining, using, and disposing of the given market offering is called the \_\_\_\_\_.  
 a. organizational expense ratio  
 b. shopper's fatigue  
 c. total customer cost  
 d. analysis paralysis  
 e. comparison shopping to comparison buying ratio
45. Total customer satisfaction is measured based on the relationship of \_\_\_\_\_.  
 a. anticipated and real performance  
 b. perceived performance and expectation  
 c. advertised outcomes and real outcomes  
 d. past experience and present experience  
 e. customer attitude and salesperson's attitude
46. The ultimate goal of the customer-centered firm is \_\_\_\_\_.  
 a. high customer satisfaction    b. high profits  
 c. low costs  
 d. maximum stakeholder satisfaction  
 e. none of the above
47. \_\_\_\_\_ the customer's lifetime purchases.  
 a. Activity-based costing  
 b. Customer profitability analysis  
 c. Customer value analysis                      d. Customer-perceived value  
 e. Customer lifetime value
48. The aim of customer relationship management (CRM) is to produce high customer \_\_\_\_\_.  
 a. value                      b. loyalty                      c. profitability  
 d. satisfaction                      e. equity
49. A customer touch point in the airline industry would include an item such as \_\_\_\_\_.  
 a. reservations  
 b. mechanics' ability to service the airplanes  
 c. ease of access to the airport  
 d. the value of air travel versus surface transportation  
 e. competency of a travel agent
50. When companies provide rewards to customers who buy frequently and in substantial amounts, this is referred to as \_\_\_\_\_.  
 a. benefit programs                      b. frequency programs  
 c. satisfaction programs                      d. loyalty programs  
 e. quality programs

**Answer Key**

Q.	Ans.								
1	e	11	c	21	a	31	a	41	b
2	a	12	a	22	e	32	d	42	d
3	e	13	b	23	d	33	a	43	a
4	c	14	b	24	e	34	c	44	c
5	e	15	d	25	a	35	c	45	b
6	b	16	c	26	a	36	d	46	e
7	d	17	d	27	c	37	a	47	e
8	d	18	e	28	d	38	c	48	b
9	c	19	c	29	c	39	e	49	a
10	a	20	a	30	c	40	c	50	b

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1. int x, y=2, z, a; x=(y\*=z)+(z=a=y); print f("%d",x);  
 (a) print 8 (b) print 6  
 (c) prints 6 or 8 depending on the compiler implementation  
 (d) syntactically wrong (e) None of the above
2. What is the meaning of  $x^+=y+1$ ;  
 (a)  $x=x-y+1$  (b)  $x=-x-y-1$  (c)  $x=-x+y+1$   
 (d)  $x=x-y-1$  (e) None of the above
3. Which of the following operators takes only integer operand?  
 (a) + (b) \* (c) /  
 (d) % (e) None of the above
4. The result of integer division is called as  
 (a) truncation (b) rounding (c) overflow  
 (d) All of the above (e) None of the above
5. The value of an automatic variable that is declared but not initialized will be  
 (a) 0 (b) -1 (c) 1  
 (d) unpredictable (e) None of the above
6. Tuple variables in SQL are defined in .....  
 (a) from clause (b) select clause (c) where clause  
 (d) All of the above (e) None of the above.
7. What is  $(123)_6$  in base 11?  
 (a)  $(6)_{11}$  (b)  $(11)_{11}$  (c)  $(21)_{11}$   
 (d)  $(47)_{11}$  (e)  $(49)_{11}$
8. If the Disk head is located initially at 32, find the no. of disk moves required with FCFS if the disk queue of I/O block request are 98, 37, 14, 124, 65, 67;  
 (a) 310 (b) 324 (c) 315  
 (d) 321 (e) 388
9. In C++, a function contained within a class is called as  
 (a) A method (b) An operator  
 (c) A member function (d) A class function  
 (e) A variable
10. Which protocol is used to read email?  
 (a) SNMPC (b) SMTP (c) FTP  
 (d) NNTP (e) None of the above
11. In a modem, which terms deals digital to analog converter transmits signal  
 (a) equalizer (b) Modulator (c) demodulator  
 (d) terminal (e) None of the above
12. In a k-map, the adjacent squares represents min terms that differ by—  
 (a) one variable (b) two variable  
 (c) three variable (d) four variable  
 (e) All of the above
13. A compiler that runs on one machine but produces object code for another machine is called  
 (a) Incremental compiler (b) cross compiler  
 (c) Interpreter (d) Assembler  
 (e) None of the above
14. In a compiler, grouping of character into tokens is done in  
 (a) scanner (b) parser (c) code generator  
 (d) code optimizer (e) None of the above
15. Which statements is true about the programmable logic array  
 (a) It produces the sum of the product as the output  
 (b) It produces the product of sum as the output  
 (c) both of the above (d) Either a or b  
 (e) None
16. Which one is the correct statement?  
 (a) Bus is a group of information carrying wire  
 (b) bus can carry data or address.  
 (c) bus is needed to achieve reasonable speed of operation  
 (d) only a and b. (e) All a, b and c.
17. What is the function of overlay?  
 (a) It is a part of an operating system  
 (b) It is a specific memory location  
 (c) It is a single contiguous memory that was used in the older days for running large programs by swapping.  
 (d) It is overloading the system with many user files.  
 (e) None of the above
18. What is the necessary condition of dead lock are  
 (a) Non-preemption and circular wait  
 (b) mutual exclusion and partial allocation  
 (c) either a or b (d) both a and b  
 (e) None
19. If there are 32 segment, each of size 1 k bytes, then the logical address should have  
 (a) 13 bits (b) 14 bits (c) 15 bits



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- (d) 16 bits                      (e) 19 bits
20. The total size of address space in a virtual memory system is limited by
- The length of Memory address Register
  - availability of secondary storage
  - The available main memory
  - All of the above
  - None of the above
21. Which of the following is the FALSE statement?
- The amount of virtual memory available is limited by the availability of secondary storage.
  - Any implementation of a critical section required the use of an indivisible machine instruction, such as test and set.
  - The LRU page replacement policy may cause hasking for some type of program
  - The best fit technique for memory allocation ensures the memory will never fragmented.
  - None of the above
22. The principal of locality justifies the use of
- Interrupt                      (b) DMA                      (c) polling
  - cache memory                      (e) None of the above
23. `Int i=10;`  
`Void main ( )`  
`{`  
`Int i=20;`  
`{`  
`Int i=30;`  
`Cout <<i<<::i;`  
`{`  
`{`  
  - prints 30 20                      (b) prints 3010                      (c) prints 2010
  - prints 1020                      (e) None of the above
24. Pick up the correct statements regarding "inline" function.
- It speeds up excution
  - It slows down the execution
  - It increases the code size
  - both a and c                      (e) both b and c
25. Which of the following testing methods is normally used as the acceptance test for a software system?
- Regression testing                      (b) Integration Testing
  - Unit Testing                      (d) Functional Testing
  - None of the above
26. The meaning of "Thrashing" is
- Reduces pages I/o
  - decrease the degree of multi programming
  - Emplies excessive page I/o
  - Improve the system performance
  - None of the above
27. Which normal form is considered adequate for normal relational database design?
- 1 NF                      (b) 2 NF                      (c) 5 NF
  - 3 NF                      (e) 4 NF
28. Let  $R=(A, B, C, D, E, F)$  be a relation scheme with the following dependencies  
 $C \rightarrow F, E \rightarrow A, EC \rightarrow D, A \rightarrow B$ . Which of the following is a key for R?
- CD                      (b) EC                      (c) AE
  - AC                      (e) None of the above
29. A DBMS transaction is said to be atomic, which one of following is true?
- All its instructions are either committed or aborted.
  - All its instruction are committed without interruption.
  - It contains only one instruction.
  - All of the above.                      (e) None
30. The diagram that helps in understanding and representing user requirements for a software project using UML is:
- Entity Relationship diagram
  - use case diagram
  - data flow diagram
  - deployment diagram
  - None of the above
31. Which of the following layer in the OSI model has the responsibility of password verification?
- session layer                      (b) physical layer(c) Data link layer
  - Network layer                      (e) Transport layer
32. When an application begins searching a binary tree, it starts at
- The outer most node
  - The middle node, halfway between the root and the longest branch
  - The "root" node
  - The rightmost child of the root node.
  - None
33. Which of the following characteristics is not part of a network protocol?
- Character length                      (b) baud rate
  - BIOS (Basic input/output system)
  - parity                      (e) None of the above
34. Bridge are capable of which:
- Expanding the length of a network segment
  - Acting as a firewall                      (c) segmenting network
  - communication of computers on a LAN
  - None
35. A page fault :
- occurs when a program accesses an available page of memory
  - is an error in a specific page
  - is a refrence to a page belonging to another program

- (d) occurs when a program accesses a page not currently in memory  
(e) None of the above
36. The infix expression  $A+(B-C)*D$  is correctly represented in prefix notation as  
(a)  $A+B-C*D$  (b)  $+A*-BCD$  (c)  $ABC-D*+$   
(d)  $A+BC-D*$  (e) None of the above
37. Software engineering primarily aims on developing  
(a) Reliable software (b) Cost effective  
(c) Both a and b (d) either a or b  
(e) None of the above
38. Which of the following joins is also called as an "inner join"?  
(a) Non-equijoin (b) selfjoin (c) Equijoin  
(d) All of the above (e) None
39. Which of the following SQL commands can be used to modify existing data in a database table?  
(a) MODIFY (b) UPDATE (c) CHANE  
(d) NEW (e) None
40. Which of the following group functions ignores NULL value?  
(a) MAX (b) COUNT (c) SUM  
(d) All of the above (e) None of the above
41. If a class B network on the Internet has a subnet mask of 255.255.248.0. What is the maximum number of hosts per subnets?  
(a) 1022 (b) 1023 (c) 2046  
(d) 2047 (e) None
42. Which of the following includes in Data ware housing?  
(a) Data Analysis (b) Data design  
(c) construction and administration  
(d) All of the above (e) None
43. The system can allocate resources to each process in some order called.  
(a) safe state (b) unsafe state (c) Deadlock state  
(d) Preemptive state (e) None
44. Which of the following statement is false?  
(a) optimal binary search tree construction can be performed efficiently using dynamic programming.  
(b) BFS cannot be used to find connected component of a graph.  
(c) Given the prefix and postfix, walks over a binary tree cannot be uniquely constructed.  
(d) All are true (e) None
45. Which scheme is used for mapping host names and email destinations to IP addresses?  
(a) DNS (b) TCP/IP (c) TELNET  
(d) RARP (e) ARP
46. What is the main difference between CISC and RISC processors  
(a) RISC has fewer instruction than CISC  
(b) RISC has fewer addressing mode than CISC.  
(c) RISC has more Register than CISC.  
(d) All of the above  
(e) None of the above
47. Which statement is true?  
(a) functional testing is called black box testing.  
(b) structural testing is called glass box testing.  
(c) Glass box testing is called white box testing.  
(d) All of the above  
(e) None
48. When we connect one network to different network it is provided by  
(a) Networking (b) Gateway (c) Bridge  
(d) LAN (e) None
49. If stack is empty, then after a POP operation it is called  
(a) Overflow (b) under flow (c) empty  
(d) None (e) All of the above
50. Which of the following is not a relational DBMS  
(a) Oracle  
(b) Integrated DBMS (c) Microsoft SQL server  
(d) Sybase (e) None of the above



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#### Solutions

- (c) If we take left associative then  
 $x=(y=y*2)+z=a=y$   
 $y=2$   
 $so, y=4$   
 $x=4+4=8$   
 if we take right associative then  
 $x=(y=y*2)+z=a=y$   
 $y=2$  so, either 8026 depend on compiler  
 $y=2*2+2$   
 $y=6$
- (d)  
 Solution  $x^- = y+1$   
 $x=x-(y+1)=x-y-1$
- (d), In C/C++ modulus operator always takes integer value
- (a)

5. (d) In C, in f C; if we want to print the value of C. then the result will be unpredictable.
6. Ans. (a)
7. Ans. (d)  
 $(123)_6 = ( )_{10}$   
 $3 \times 6^0 + 2 \times 6^1 + 1 \times 6^2 = (51)_{10}$   
 $(51)_{10} = ( )_{11}$   
 $(47)_{11}$
8. (d) For FCFS scheduling  
 Total move:-  $(98-32)(98-14) + (124-14) + 124 - 65 + 67 - 65 + 66 + 84 + 110 + 59 + 2$   
 321
9. (c)
10. SMTP  
 SMTP is called mail transfer agent protocol.
11. (a)
12. (a) By figure adjacent square is differ by anyone variable.
13. (b) Definition of cross compiler.
14. (a) Scanner
15. (a) It is the definition of PLA
16. Ans. (e)
17. Ans. (c) Definition of Overlay
18. Ans. (d) Necessary condition of dead lock is all four condition which is given above
19. (c) Logical address should  $b = 32 \times 1 \text{ k byte} = 2^5 \times 2^{10} = 2^{15}$   
 15 bits
20. (b) Virtual memory is a part of secondary memory, so virtual memory system is depend on secondary storage.
21. (d)
22. (d) Cache memory works on principal of locality of refrence or 90-10 rule
23. (b) In C++, “:” access the global value of i. here global value is 10  
 So, its value 3010
24. (d) Definition of inline
25. (d)
26. (c) Thrashing means, the working of CPU is slightly low. It is because thrashing means the O.S. will interrupt in excessive page I/O. During this time the CPU becomes in idle condition.
27. (d)
28. (b) By option EC we get D E C D A — E → A  
 A → B — E C D A B  
 C → F — E C D A B F  
 So, EC is a key.
29. (a) In DBMS, atomic transactions means, either committed or aborted.
30. (b) UML is based use case diagram
31. (a)
32. (c) The searching in a binary tree is always started from the root node.
33. (c)
34. (a)
35. (d)
36. (b)  
 A+(-BC)\*D 1<sup>st</sup> step  
 A+\*-BCD 2<sup>nd</sup> step  
 +A\*-BCD 3<sup>rd</sup> step
37. (c)
38. (c) Equijoin  
 The other name of Innerjoin is Equijoin.
39. (b)
40. (d) All MAX, COUNT and SUM ignores NULL value.
41. (c)  
 For class B  
255.255.248.0  
 Reserved  
11111000.00000000  
 This bit is for host  
 So, total no. of host pre subnet is  
 $2^n - 2$   
 $2^{11} - 2 = 2046$
42. (d)
43. (a) A system allocate the resource in safe state always.
44. (b)
45. (a) DNA is used for mapping host name to IP address.
46. (d) All are advantage of RISC OVER CISC.
47. (d)
48. (b)
49. (b)
50. (b)


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